

2023

Laporan Tahunan
Annual Report



**Tumbuh Berkelanjutan,
Memberikan Inovasi Terbaik**
Sustainable Growth for the Greatest Innovation

**Tumbuh Berkelanjutan,
Memberikan Inovasi Terbaik**
Sustainable Growth
for the Greatest Innovation



Dalam menghadapi perubahan industri perbankan, PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. (selanjutnya disebut bank **bjb** atau Perseroan) tetap berkomitmen untuk terus berkontribusi nyata terhadap perekonomian Indonesia. Untuk menjaga pertumbuhan kinerja, bank **bjb** memberikan berbagai inovasi-inovasi terbaik guna meningkatkan pertumbuhan kegiatan operasional dan keuangan antara lain melalui pemanfaatan ekosistem perbankan digital. Pada tahun 2023, bank **bjb** meningkatkan layanan melalui pengembangan digitalisasi proses kredit dengan penguatan mitigasi risiko. Perseroan juga 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. Melalui berbagai inovasi tersebut, pada tahun 2023 bank **bjb** berhasil meningkatkan pendapatan bunga dan syariah menjadi sebesar Rp14,25 triliun serta pertumbuhan aset yang menjadi sebesar Rp188,30 triliun. bank **bjb** akan terus meningkatkan eksistensinya sebagai salah satu perbankan nasional yang mampu memberikan layanan keuangan secara menyeluruh sehingga dapat memberikan nilai tambah bagi seluruh *stakeholder*.

In facing the banking industry changes, PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk. (hereafter referred to as bank **bjb** or the Company) commits to continue making a real contribution to the Indonesian economy. To maintain performance growth, bank **bjb** provides the best innovations to increase the growth of operational and financial activities, among others, by utilizing the digital banking ecosystem. In 2023, bank **bjb** will improve services by developing credit process digitalization by strengthening risk mitigation. The Company also creates a business digital ecosystem to focus on leading economic sectors in each region to encourage regional economic empowerment and create actors in the people's economic sector. Through various innovations, in 2023 bank **bjb** succeeded in increasing interest and sharia income to IDR14.25 trillion and asset growth to IDR188,30 trillion. bank **bjb** will continue to increase its existence as one of the national banks that can provide comprehensive financial services so that it can provide additional value for all stakeholders.

Kesinambungan Tema

Theme Continuity

» **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.

» **2021**
Laporan Tahunan
Annual Report

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.

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.



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**
Laporan Tahunan
Annual Report

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%.

» **2019**
Laporan Tahunan
Annual Report

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 pencapaian target bisnis. Dengan menerapkan berbagai strategi manajemen tersebut, bank **bjb** optimis bahwa prospek usaha bank akan semakin membaik ke depannya.

Tentang Laporan Tahunan

About Annual Report

Laporan Tahunan ini merupakan laporan terintegrasi yang berisi ikhtisar data keuangan penting selama 5 (lima) tahun terakhir, profil perusahaan, laporan Direksi dan Dewan Komisaris, analisis dan pembahasan manajemen yang meliputi pencapaian kinerja Perusahaan, dibandingkan dengan kinerja tahun-tahun sebelumnya, proyeksi kinerja serta prospek perusahaan. Dalam Laporan Tahunan ini juga dilaporkan tentang penerapan tata kelola perusahaan yang meliputi struktur dan proses tata kelola termasuk penerapan sistem manajemen risiko yang di antaranya menggambarkan profil risiko dan pengelolannya. Dengan demikian Laporan Tahunan ini menempatkan kinerja historis ke dalam konteks dan menggambarkan risiko, peluang, dan prospek korporasi di masa depan, sehingga diharapkan dapat membantu pemegang saham dan pemangku kepentingan memahami tujuan strategis korporasi dan kemajuannya dalam menciptakan nilai yang berkelanjutan.

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%.



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.



The Annual Report is an integrated report containing overview of important financial data for the last 5 (five) years, company profile, report of Board of Directors and Board of Commissioners, management analysis and review comprising of Company performance achievement, compared to the previous performance years. Also, this Annual Report reports on implementation corporate governance including governance structure and the governance process includes the implementation of a risk management system which, among other things, describes the risk profile and its management.. Hence, the Annual Report situates historical performance within its context and displays corporate risks, opportunities, and prospects in the future so that it, hopefully, can assist shareholders and stakeholders in comprehending corporate strategic objectives in creating sustainable values.

Daftar isi

Table of Contents

Tema dan Arti Tema / Themes and Meaning of Themes _____	1	Sekilas Tentang Perusahaan / Company Overview _____	10
Kesinambungan Tema / Theme Continuity _____	2	Jejak Langkah / Milestones _____	12
Daftar Isi / Table of Contents _____	6	Keunggulan Kami / Our Advantages _____	14



Kilas Kinerja 2023 Performance Highlights 2023

18

Pencapaian Kinerja / Performance Highlight _____	20	Informasi Obligasi, Sukuk dan/atau Obligasi Konversi / Information of Bonds, Sukuk and/or Conversion Bonds _____	36
Ikhtisar Data Keuangan Penting / Financial Highlight _____	22	Informasi Sumber Pendanaan Lainnya / Other Funding Sources Information _____	38
Ikhtisar Keuangan dan Rasio Keuangan / Financial Highlights and Financial Ratios _____	22	Laporan Analis Perusahaan / Corporate Analyst Report _____	40
Ikhtisar Operasional / Operational Highlight _____	30	Peristiwa Penting di Tahun 2023 / Significant Events in 2023 _____	40
Informasi Saham / Stock Information _____	33		
Aksi Korporasi / Corporate Action _____	35		
Aksi Penghentian Sementara Perdagangan Saham (Suspension) dan/atau Penghapusan Pencatatan Saham (Delisting) / The Action of Provisional Suspension of Share Trading (Suspension) and/or Delisting of Share _____	35		



Laporan Direksi dan Dewan Komisaris Report of Board of Directors and Board of Commissioners

48

Laporan Direksi / Board of Director's Report _____	50
Laporan Dewan Komisaris / Board of Commissioner's Report _____	74
Surat Pernyataan Anggota Direksi dan Anggota Dewan Komisaris / Statement Letter Members of Board of Directors and Members of the Board of Commissioners _____	88



Profil Perusahaan Company Profile

90

Identitas Perusahaan / Company Identity _____	92	Kegiatan Usaha Menurut Anggaran Dasar dan yang Dijalankan / Business Activities According to the Articles of Association and Executed _____	110
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 _____	94	Produk dan Layanan / Products and Services _____	111
Brand Perusahaan / Company Brand _____	99	Wilayah Operasional / Operational Area _____	126
Riwayat Singkat Perusahaan / Company Brief History _____	100	Daftar Keanggotaan Asosiasi / List of Association Membership _____	131
Keterangan Perubahan Nama / Description of Name Change _____	103	Struktur Organisasi / Organization Structure _____	132
Visi dan Misi / Vision and Mission _____	104	Profil Direksi / Board of Directors Profiles _____	134
Visi / Vision _____	104	Profil Dewan Komisaris / Board of Commissioners Profiles _____	142
Misi / Mission _____	105	Profil Pejabat Eksekutif / Profile of Executive Officers _____	151
Reviu Visi dan Misi Oleh Dewan Komisaris dan Direksi / Vision and Mission Review by Board of Commissioners and Board of Directors _____	105	Profil Pegawai / Employee Profiles _____	170
Budaya Perusahaan / Corporate Culture _____	106	Jumlah Pegawai Berdasarkan Jenis Kelamin / Number of Employees by Gender _____	170
Kegiatan Usaha / Business Activities _____	110	Jumlah Pegawai Berdasarkan Level Jabatan / Number of Employees by Position Level _____	170

Jumlah Pegawai Berdasarkan Rentang Usia / Number of Employees by Age Range	170	Kepemilikan Saham Dewan Komisaris dan Direksi / Share Ownership by the Board of Commissioners and Board of Directors	181
Jumlah Pegawai Berdasarkan Tingkat Pendidikan / Number of Employees by Education Level	171	Klasifikasi Pemegang Saham / Classification of Shareholders	183
Jumlah Pegawai Berdasarkan Status Kepegawaian / Number of Employees by Employment Status	171	Pemegang Saham Utama dan Pengendali / Major and Controlling Shareholders	183
Jumlah Pegawai Berdasarkan Direktorat / Number of Employees by Directorate	171	Daftar Entitas Anak, Entitas Asosiasi dan Perusahaan Ventura Bersama / List of Subsidiaries, Associated Entities and Joint Venture Companies	183
Jumlah Pegawai Berdasarkan Wilayah / Number of Employees by Region	172	Struktur Grup Perusahaan / Company Group Structure	190
Jumlah Pegawai Berdasarkan Masa Kerja / Number of Employees by Period of Service	172	Informasi Kelompok Usaha Bank / Bank Business Group Information	191
Komposisi Pemegang Saham / Composition of Shareholders	173	Kronologi Penerbitan Saham / Chronology of Sharelistings	191
Komposisi 20 Pemegang Saham Terbesar / Composition of The 20 Biggest Shareholders	178	Kronologi Penerbitan dan/atau Pencatatan Obligasi dan Efek Lainnya / Chronological Issuance and /or Listing of Bonds and Other Securities	194
Komposisi Pemegang Saham 5% atau Lebih / Composition of Shareholders 5% or More	180	Informasi Penggunaan Jasa Akuntan Publik (AP) dan Kantor Akuntan Publik (KAP) / Information on the Use of Public Accountants (AP) and Public Accounting Firms (KAP)	202
Komposisi Kelompok Pemegang Saham Masyarakat Kurang dari 5% / Composition of Public Shareholders Less than 5%	180	Lembaga dan/atau Profesi Penunjang / Supporting Institutions and/or Professions	203
		Penghargaan dan Sertifikasi / Awards and Certifications	207
		Informasi yang Tersedia di Website / Information Available on The Website	224



Analisis dan Pembahasan Manajemen Atas Kinerja Perseroan Management Discussion and Analysis on Bank's Performance

226

Tinjauan Perekonomian / Economic Review	228	Kemampuan Membayar Utang dan Kolektibilitas Piutang / Ability To Pay Debt and Collectibility in Receivables	399
Analisis Perekonomian Global / Global Economic Analysis	228	Suku Bunga Dasar Kredit / Prime Lending Rate	407
Analisis Perekonomian Nasional / National Economic Analysis	230	Suku Bunga Dana / Fund Interest Rate	408
Analisis Industri Perbankan / Analysis of Banking Industry	234	Kualitas Aset Produktif / Productive Asset Quality	412
Analisis Posisi bank bjb dalam Industri Perbankan / bank bjb Position in the Banking Industry Analysis	236	Struktur Permodalan / Capital Structure	420
Tinjauan Operasional / Operational Review	239	Ikatan Material Terkait Investasi Barang Modal / Material Committee Related to Capital Goods Investment	423
Strategi Bank / Bank Strategy	239	Investasi Barang Modal / Capital Goods Investment	423
Aspek Pemasaran / Marketing Aspect	248	Komitmen dan Kontinjensi / Commitment and Contingency	424
Strategi Pemasaran / Marketing Strategy	248	Informasi dan Fakta Material Setelah Tanggal Laporan Akuntan / Information and Material Facts After The Date of Accountant Reports	425
Pangsa Pasar / Market Share	262	Prospek Usaha dan Strategi Ke Depan Tahun 2024 / Business Prospects and Future Strategies for 2024	425
Tinjauan Operasi per Segmen Usaha / Operation Review Per Business Segment	265	Pencapaian Target dan Target Ke Depan / Achievements of Targets and Targets Plan	429
Segmen Konvensional / Conventional Segment	265	Pencapaian Target 2023 / Achievements of Targets 2023	429
Segmen Syariah / Sharia Segment	357	Target Ke Depan (Proyeksi) 2024 / Future Target (Projection) 2024	425
Kinerja Entitas Anak / Subsidiary Performances	358	Kebijakan, Pengumuman dan Pembayaran Dividen / Policy, Announcements and Payment of Dividend	439
Digital Banking	363	Realisasi Penggunaan Dana Hasil Penawaran Umum / Realization of The Use of Public Offering Funds	443
Tinjauan Keuangan / Financial Review	368		
Kinerja Keuangan / Financial Performance	368		
Laporan Posisi Keuangan Konsolidasian / Statements of Consolidated Financial Position	368		
Laporan Laba Rugi dan Penghasilan Komprehensif Lain Konsolidasian / Consolidated Statements of Profit and Loss and Other Comprehensive Income	389		
Laporan Arus Kas Konsolidasian / Consolidated Statements of Cash Flows	396		

Informasi Material Mengenai Investasi, Ekspansi, Penggabungan/
Peleburan Usaha, Divestasi, Akuisisi, Atau Restrukturisasi Hutang/
Modal / Material Information Regarding Investment, Expansion,
Business Merger/Consolidation, Divestment, Acquisition, or Debt/
Capital Restructuring _____ **443**

Informasi Material yang Mengandung Benturan Kepentingan
dan/atau Transaksi Dengan Pihak Afiliasi / Material Information
Containing Conflict of Interest and/or Transactions
With Affiliated Parties _____ **444**

Perubahan Peraturan Perundang-Undangan dan Dampaknya
terhadap Bank / Changes To Law Regulation and Their Impact
on Banks _____ **452**

Perubahan Kebijakan Akuntansi / Accounting Policy Changes ___ **504**

Tingkat Kesehatan Bank / Bank Soundness Level _____ **504**

Informasi Kelangsungan Usaha / Business Continuous Information _ **505**

Kerangka Governansi, Pengelolaan dan Pengendalian Aspek
Perpajakan / Governance Framework, Management and Control
Aspects of Tax _____ **506**

Larangan, Batasan dan/atau Hambatan Signifikan untuk
Melakukan Penyediaan Dana Antara Bank dan Entitas Lain dalam
Suatu Kelompok Usaha / Prohibitions, Limitations and/or Significant
Obstacles To The Provision of Funds Between Banks and
Other Entities in a Business Groups _____ **507**

Transaksi *Spot* dan Transaksi Derivatif /
Spot Transactions and Derivative Transactions _____ **508**



Informasi Eksposur Risiko dan Permodalan Information on Risk Exposure and Capital

510

Struktur Permodalan / Capital Structure _____ **512**

Kecukupan Permodalan / Adequacy of Capital _____ **513**

Pengungkapan Kuantitatif / Quantitative Disclosure _____ **514**

Informasi Eksposur Risiko / Risk Exposure Information _____ **516**

Pengungkapan Eksposur Risiko dan Penerapan Manajemen Risiko /
Disclosure of Risk Exposures and Application of Risk Management _ **516**

Risiko Kredit / Credit Risk _____ **516**

Risiko Pasar / Market Risk _____ **551**

Risiko Likuiditas / Liquidity Risk _____ **557**

Risiko Operasional / Operational Risk _____ **567**

Risiko Hukum / Legal Risk _____ **571**

Risiko Kepatuhan / Compliance Risk _____ **573**

Risiko Stratejik / Strategic Risk _____ **574**

Risiko Reputasi / Reputation Risk _____ **576**



Human Capital Human Capital

578

Kerangka Konseptual Human Capital bank **bjb** /
Conceptual Framework of bank **bjb** Human Capital _____ **580**

Kebijakan dan Pelaksanaan Manajemen *Human Capital* /
Human Capital Management Policy and Implementation _____ **583**

Rekrutmen / Recruitment _____ **583**

Pengembangan Kompetensi / Competency Development _____ **584**

Pengembangan Karir / Career Development _____ **588**

Penilaian Kinerja / Performance Assessment _____ **588**

Remunerasi / Remuneration _____ **589**

Program Pensiun / Retirement Program _____ **590**

Reward and Punishment _____ **591**

Program *Human Capital* Selama Tahun 2023 /
Human Capital Program During 2023 _____ **592**

Unit Penunjang Layanan *Human Capital* /
Human Capital Services Supporting Unit _____ **593**

Human Capital Information System _____ **596**

Internalisasi Budaya / Culture Internalization _____ **598**

Struktur Organisasi Pengelola *Human Capital* /
Organizational Structure of Human Capital Management _____ **600**

Rencana Pengembangan *Human Capital* Tahun 2024 /
Human Capital Development Plan for 2024 _____ **600**



Teknologi Informasi Information Technology

602

Strategi Teknologi Informasi /
Information Technology Strategy _____ **604**

Inovasi Teknologi Informasi / Information Technology Innovation _____ **606**

Tata Kelola Teknologi Informasi / Information Technology Governance _____ **607**

Perkembangan Struktur dan Sumber Daya Manusia Divisi Information
Technology / Development of Structure and Human Resources in
Information Technology Division _____ **611**

Pengungkapan Mengenai Mitra Bisnis yang Mendukung Divisi Information
Technology / Disclosure About Business Partners Supporting the
Information Technology Division _____ **614**

Implementasi Proyek Divisi Information Technology /
Information Technology Division Project Implementation _____ **615**

Pengendalian Risiko Operasional / Operational Risk Control _____ **616**

Sertifikasi Sistem Teknologi Informasi /
Certification of Information Technology System _____ **617**

Strategi Pengembangan Teknologi Informasi ke Depan /
Strategies for Future Information Technology (IT) Development _____ **618**



Tata Kelola Perusahaan Corporate Governance

620

Pencapaian dalam Penerapan Tata Kelola Perusahaan / Achievements in the Implementation of Corporate Governance	622	Perkara Hukum / Important Case	1013
Dasar Penerapan Tata Kelola Perusahaan / Basic Application of Corporate Governance	623	Sanksi Administratif yang Dikenakan Kepada Perusahaan, Anggota Dewan Komisaris dan Direksi Oleh Otoritas Lainnya / Administrative Sanctions Imposed on Companies, Members of The Board of Commissioners and Board of Directors by Capital Market Authorities and Other Authorities	1059
Struktur dan Mekanisme Tata Kelola Perusahaan / Corporate Governance Structure and Mechanism	624	Akses Informasi dan Data Perusahaan / Access To Information and Company Data	1059
Struktur Organ Perusahaan / Organ Structure of the Company	625	Kode Etik / Code of Ethics	1075
Governance Soft Structure	625	Whistleblowing System / Whistleblowing System	1077
Mekanisme Tata Kelola Perusahaan / Corporate Governance Mechanism	627	Program Anti Korupsi / Anti-Corruption Program	1081
Pemegang Saham / Shareholders	627	Pengelolaan Laporan Harta Kekayaan Penyelenggara Negara / Management of State Official Wealth Report	1085
Rapat Umum Pemegang Saham / General Meeting of Shareholders	630	Jumlah Penyimpangan (<i>Internal Fraud</i>) dan Upaya Penyelesaian / Total Internal Fraud and Attention Attempts	1086
Direksi / Board of Directors	650	Pemberian Dana Kegiatan Sosial dan/atau Politik / Funding of Social and/or Political Activities	1086
Dewan Komisaris / Board of Commissioners	678	<i>Buyback</i> Saham dan <i>Buyback</i> Obligasi / Share Buyback and Bond Buyback	1087
Nominasi dan Remunerasi Dewan Komisaris dan Direksi / Nomination and Remuneration of The Board of Commissioners and Board of Directors	727	Rencana Strategis Bank / The Bank's Strategic Plan	1087
Transparansi Kepemilikan Saham Direksi dan Dewan Komisaris / Transparency of Share Ownership of Board of Directors and Board of Commissioners	732	Perselisihan Internal / Internal Disputes	1095
Kebijakan Keberagaman Dewan Komisaris dan Direksi / Policies on Diversity of Board of Commissioners and Board of Directors	735	Penyediaan Dana Besar dan Penyediaan Dana Kepada Pihak Terkait / Provision of Large Funds and Provision of Funds to Related Parties	1095
Organ dan Komite di Bawah Dewan Komisaris / Organs and Committees Under The Board of Commissioners	738	Transaksi yang Mengandung Benturan Kepentingan / Transactions Containing Conflict of Interest	1096
Organ dan Komite di Bawah Direksi / Organs and Committees Under the Board of Directors	823	Pencegahan Transaksi Orang Dalam (<i>Insider Trading</i>) / Prevention of Inside Transactions (Insider Trading)	1097
Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum Sesuai POJK 45/POJK.03/2015 / Implementation of Governance in Provision of Remuneration for Commercial Banks in Accordance With POJK 45/POJK.03/2015	959	Transparansi Kondisi Keuangan dan Non Keuangan Perusahaan / Transparency of Financial and Non-Financial Conditions of the Company	1097
Kebijakan Pemberian Kompensasi Jangka Panjang Berbasis Kinerja / Performance-Based Long-Term Compensation Policy	968	Penerapan Tata Kelola Terintegrasi / The Implementation of Integrated Governance	1098
Akuntan Publik / Public Accountant	968	Penerapan Pedoman Tata Kelola Perusahaan Terbuka / Application of Corporate Governance Public Company Guidelines	1107
Sistem Pengendalian Internal / Internal Control System	970	Penilaian Tata Kelola Perusahaan yang Baik / Good Corporate Governance Assessment	1122
Manajemen Risiko / Risk Management	981	Pernyataan Pelaksanaan Prinsip-Prinsip Tata Kelola yang Baik / Statement of Implementation of Good Governance Principles	1137
Fungsi Kepatuhan / Compliance Function	1002		
Program Anti Pencucian Uang (APU) dan Pencegahan Pendanaan Terorisme (PPT) / Anti Money Laundering and Counter-Terrorism Financing (AML-CFT) Program	1009		



Tanggung Jawab Sosial Perusahaan Corporate Social Responsibility

1138



Indeks Referensi OJK dan ACGS OJK Reference Index and ACGS

1141



Laporan Keuangan Financial Statements

1174

Sekilas Tentang Perusahaan

Company Overview

SEGMENT USAHA

Business Segments

Perbankan
Konvensional
dan Syariah
Conventional and
Sharia Banking

JUMLAH PEGAWAI

Number of Employees

7.300



Produk dan Jasa Utama

Main Products and Services



Consumer
& Retail Banking



Micro, Small and Medium
Enterprises (MSME)



Corporate &
Commercial Banking



Treasury

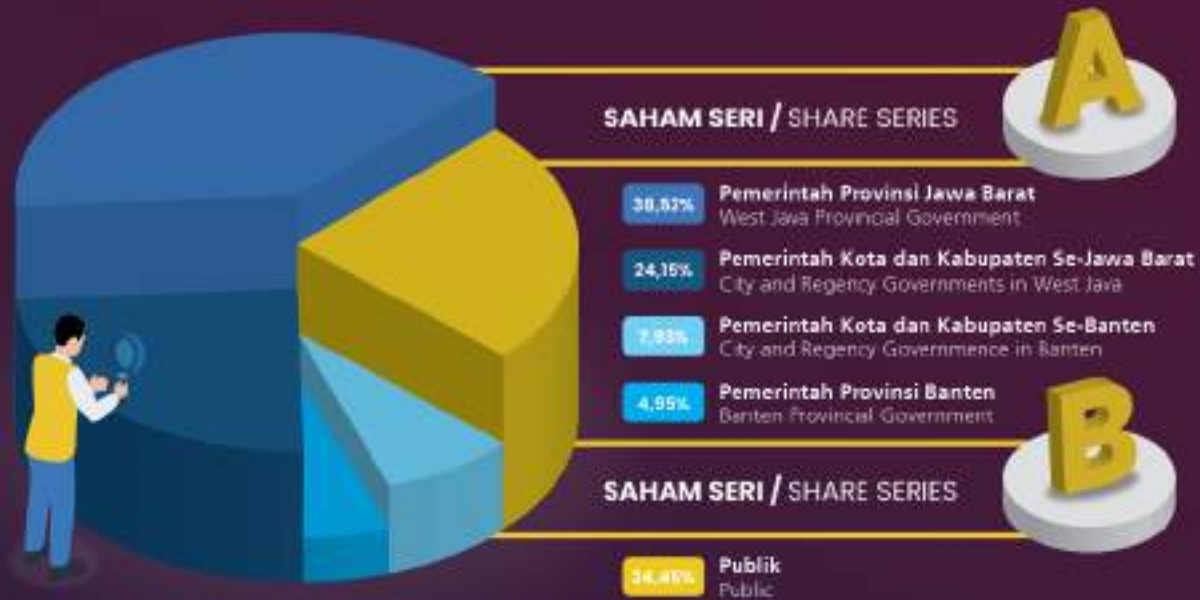


International &
Transactional Banking



Digital Banking
& Other Services

Pemegang Saham Shareholders



Entitas Anak Subsidiaries



Jejak Langkah

Milestones

1915 – 1999

1915

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

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

1961

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

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

1972

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

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

1978

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

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

1991

Pertama kali menerbitkan obligasi.

Launched the first bonds.

1992

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

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

1999

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

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

2000 – 2016

2000

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

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

2007

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

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

2009

Menerbitkan Obligasi VI.

Issued Bond VI.

2010

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

2011

Menerbitkan Obligasi VII.

Issued Bond VII.

2012

Rebranding **bjb** Precious.

Rebranding **bjb** Precious.

2014

• Ditunjuk menjadi BPJS *Regional Strategic Partner* dan BPJS Service Point Office.

• Appointed as BPJS Regional Strategic Partner and BPJS Service Point Office.

2015

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

2017 – 1999

2017

- PUB 1 Tahap 1 Obligasi dan Obligasi subordinasi bank **bjb**.
- PUB 1 Phase 1 Bonds and Bonds Subordinations of bank **bjb**.

2018

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

2019

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

2020

- Perubahan *tagline* menjadi “Tandamata Untuk Negeri”, serta Visi dan Misi yang lebih fokus pada fungsi utama bank **bjb**.
- Di tahun 2020, bank **bjb** menerbitkan Obligasi Berkelanjutan II bank **bjb** tahap I dan tahap II tahun 2020.
- 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**.
- In 2020, bank **bjb** issued Sustainable Bonds II bank **bjb** phase I and phase II year 2020.
- 10 years floor in Bursa.

2021 – 2023

2021

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

2022

- **Right Issue I** dengan total nilai emisi Rp924,99 miliar penerbitan saham baru seri B sebanyak 682.656.525 lembar saham.
- **Right Issue I** with a total issuance value of IDR924.99 billion, issued 682,656,525 new Series B shares.

2023

1. Penyertaan Modal tahap II ke Bank Bengkulu sebesar Rp149,9 Miliar. (Dalam Proses Izin ke Otoritas Jasa Keuangan)

2. Peresmian Representatif Office bank **bjb** di Jakarta.

1. Phase II capital investment to Bank Bengkulu amounted to IDR149.9 billion. (In the process of obtaining permission from OJK).
2. Inauguration of the bank **bjb** Representative Office in Jakarta.

Keunggulan Kami

Our Advantages

KOMITMEN TERHADAP PENERAPAN ESG YANG BERKELANJUTAN

COMMITMENT TO SUSTAINABLE ESG IMPLEMENTATION

Sebagai perusahaan yang bergerak di industri perbankan, Perseroan menyadari bahwa peran dan kontribusinya cukup sentral dalam mendukung pencapaian Tujuan Pembangunan Berkelanjutan (TPB). Maka dari itu, Perseroan berkomitmen mengedepankan keselarasan antara aspek ekonomi, sosial, dan lingkungan hidup melalui berbagai program dan memenuhi kesesuaian dengan aspek *Environmental, Social and Corporate Governance* (ESG). Melalui komitmen tersebut, pada tahun 2023 bank **bjb** telah mengimplementasikan berbagai program ESG sebagai berikut.

As a company engaged in the banking industry, the Company realized that its role and contribution were quite central in supporting the achievement of the Sustainable Development Goals (TPB). Therefore, the Company prioritized the harmony between economic, social, and environmental aspects through various programs and fulfilling conformity with Environmental, Social, and Corporate Governance Aspects (ESG). By having this commitment, in 2023 bank **bjb** implemented various ESG programs as follows.

Sustainable Portfolio Rp16,5 Triliun

Sustainable Portfolio Rp16,5 Trillion

Kegiatan Usaha UMKM
MSME Business Activity
29,44%

Transportasi Eco Friendly
Eco Friendly Transportation
14,65%

Kegiatan Usaha Ramah Lingkungan Lainnya
Other Environmentally Business Activity
47,43%

Pembiayaan Pembangunan Perumahan
Financing for Residential Construction

Pengelolaan Sumber Daya Alam & Penggunaan Lahan Berkelanjutan
Natural Resources Management & Sustainable Land Use
0,84%

Pembiayaan Industri Pupuk
Financing for Fertilizer Industry

Pencegahan dan Pengendalian Pencemaran
Pollution Prevention and Control
7,15%

Pembiayaan Sistem Pengelolaan Limbah Pabrik Menjadi Energi Listrik
Financing for Waste Factory Management System Into Electrical Energy

Pengelolaan Air dan Air Limbah Berkelanjutan
Sustainable Water & Waste Water Management
0,37%

Pembiayaan distribusi dan penyediaan air bersih
Financing for clean water distribution and supply

Konservasi Keanekaragaman Hayati Darat dan Air
Land and Water Biodiversity Conservation
0,12%

Pembiayaan Kelapa Sawit dengan Sertifikasi PHPO
Financing for Palm Oil with PHPO Certification

Pembiayaan Infrastruktur dan Kerjasama dengan Pemerintah

Infrastructure Financing & Government Collaboration

bjb INDAH

Pembiayaan untuk proyek infrastruktur, pengadaan terkait pemerintah, dan defisit arus kas pemerintah.
Financing for infrastructure projects, government-related procurement and government deficit cash flow.

Commercial Segment	Corporate Segment
<ul style="list-style-type: none"> ● PLTM Cikaengan / PLTM Cikaengan ● Jembatan Layang Tegal Gede / Tegal Gede Overpass ● Pasar Umum Awipari / Awipari Public Market ● Lain-lain / Others 	<ul style="list-style-type: none"> ● Tol Cipali / Cipali Toll ● Tol Layang Cikampek / Cikampek Elevated Toll ● Pemerinta Daerah Pemerintahan / Several Regional Government ● Lain-lain / Others Others

bjb MESRA

Pembiayaan ultra mikro berbasis tempat ibadah, *joint-responsibility* dalam kelompok beranggotakan 5-10 orang, plafon pinjaman maksimal Rp10 juta, tenor 6-12 bulan dan tanpa bunga. Selama masa pinjaman, bank bjb akan memberikan bantuan program “bjb PESAT” untuk meningkatkan kapasitas dan kompetensi usahanya.
Ultra-micro financing based on worship place, joint-responsibility in a group of 5-10 members, maximum loan limit of Rp10 million, 6-12 month of tenor and zero interest rate. During loan period, bank bjb will provide assistance with “bjb PESAT” program to increase their business capacities and competencies.

Pencapaian: 17.494 Jiwa di 2.280 rumah ibadah, 1.389 desa di 5 Provinsi (Jawa Barat, Banten, Jakarta, Sumut & Bali)
Achievement: 17.494 Person in 2.280 house of worship, 1.389 village in 5 Provinces (West Java, Banten, Jakarta, North Sumatra & Bali)

IDX Carbon

Bank bjb berpartisipasi dalam Pertukaran Karbon (IDXCarbon) dengan melakukan pembelian kredit karbon sebagai bagian dari roadmap menjadi perusahaan netral karbon.
Bank bjb participates in the Carbon Exchange (IDXCarbon) by purchasing carbon credits as part of the roadmap to become a carbon-neutral company.

Program Desa Digital 2.0

Digital Village 2.0 Program

Mendukung digitalisasi sejumlah proses administrasi dan layanan keuangan di Pemerintahan Desa, seperti Giro Bumdes, **bjb** Pesat, QRIS, **bjb** BISA, Petani Milenial, Pinjaman dan DPLK.

Support digitalization in a number of administrative processes and financial services in the Village Administration, such as Bumdes Current Account, **bjb** Pesat, QRIS, **bjb** BISA, Petani Milenial, Loan and DPLK.

17.866 agen **bjb** BISA / agent **bjb** BISA

660 Petani Milenial / Farmer of Petani Milenial

28 Desa Digital / Digital Village

Pemberdayaan UMKM

Empowering MSME's

Pemberdayaan Masyarakat Ekonomi Terpadu (PESAT)

Business Capacity

Go Digital

New Entrepreneur

Memberdayakan UMKM (debitur bank bjb atau masyarakat lokal) untuk meningkatkan kapasitas usahanya, meningkatkan pemasaran digitalnya dan menciptakan wirausaha baru, baik dengan memberikan pendampingan dalam kegiatan usahanya maupun melalui pelatihan/seminar.

Empowering MSME's (bank bjb debtor's or local community) to increase their business capacity, enhance their digital marketing and create new entrepreneur, by providing assistance in their business activity or through training/seminar.

Gerakan Paperless

Paperless Movement

Mengembangkan sistem yang dapat mengurangi penggunaan kertas melalui digitalisasi proses bisnis, seperti:

Developing systems that can eliminate or reduce paper use by digitalization business process, such as:

SP2D Online, E-Samsat Loan E-Form, bjb Knowledge Management System (KMS), bjb Virtual Office.

Program CSR "Penanaman Pohon"

CSR Program "Tree Planting"

Benih mangrove
Mangrove seeds
33.000

Penanaman Pohon
Trees Planting
23.000

Program penurunan emisi melalui program Corporate Sosial Responsibility (CSR) yaitu "penanaman pohon" yang dilakukan sejak tahun 2019. / Emission programs Corporate Responsibility reduction through Social (CSR) program, "tree planting", that have been carried out since 2019.

HC Forum, HC Event, HC Journey

- HC Forum "Benchmarking Culture with Global Banking" bersama Managing Partner ACT Consulting. / HC Forum "Benchmarking Culture with Global Banking" with Managing Partner ACT Consulting.
- HC Event Malam Apresiasi bjb Better Award 2023. / HC Event Appreciation Night bjb Better Award 2023.
- HC Forum "Program Pengendalian Gratifikasi Dalam Membentuk Profesionalisme Pegawai" Perwakilan dari KPK (Komisi Pemberantasan Korupsi) / HC Forum "Gratification Control Program in Shaping Employee Professionalism" Representatives from with KPK (Corruption Eradication Commission).

Tata Kelola Berkelanjutan

Sustainable Governance

SNI ISO 37001 Sistem Manajemen Anti Suap (SMAP)
SNI ISO 37001 Anti Bribery Management System (SMAP)

Unit Pengendalian Gratifikasi
Gratification Control Unit

Whistle Blowing System (bjb WBS)

Fraud Detection System (FDS)

BASIS NASABAH BESAR

HUGE NUMBER OF CUSTOMER BASE

Perseroan 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 lain. Total kredit KGB sebesar 74,69% dari total kredit Konsumer.

The Company 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.

Tabel Komposisi Portofolio Kredit Konsumer Berdasarkan Produk per 31 Desember 2023

Table of Consumer Loan Portfolio Composition by Product as of December 31, 2023

Produk/ Product	Outstanding	Komposisi/ Composition	Number of Account	Komposisi/ Composition
bjb KGB	Rp37,299,047,185,944	74.69%	341,654	81.61%
bjb KPPB	Rp11,573,960,097,506	23.18%	71,591	17.10%
bjb KAB	Rp1,062,781,576,874	2.13%	5,373	1.28%
Total	Rp49,935,788,860,324	100.00%	418,618	100.00%

SUMBER DAYA MANUSIA UNGGUL EXCELLENT HUMAN CAPITALS

Kemampuan Perseroan dalam mengimplementasikan berbagai kebijakan strategis secara menyeluruh mulai dari perencanaan kebutuhan tenaga kerja, seleksi dan rekrutmen kandidat, pengembangan karir, manajemen talenta, serta pengelolaan remunerasi Perseroan yang mempunyai 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:

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:

1. *Base Pillars (2021 - 2022)*

Impressive Hiring, Proven Performance, Competent People, Inspiring Experience.

2. *Upright Pillars (2022 - 2023)*

Talent Focus, Career Journey, Encouraging Reward, HC Data Driven.

3. *Sturdy Pillars (2023 - 2025)*

Wellness Steadiness, Automation of HC Foundation, Solid Governance.

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 Telecommunications & Clearings* (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 Telecommunications & 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. Kemudian, terdapat fitur bjb Cardless untuk memberikan layanan transaksi tunai tanpa menggunakan kartu melalui Jaringan Kantor Bank/ATM Tunai/CRM/Mitra Bisnis.

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).

Agen Laku Pandai bjb BiSA

Nasabah Jadi Mitra Melalui layanan **bjb** BiSA, nasabah menjadi mitra bank **bjb**, yaitu sebagai agen yang dapat melayani transaksi

DIGI by bank bjb

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. Then, there is a bjb Cardless feature to provide cash transaction services without using a card via the Bank Office Network/Cash ATM/CRM/Business Partners.

DigiCash by bank bjb

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

Customers Became Partners through the **bjb** BiSA service; customers became bank **bjb** partners, namely as agents who

perbankan masyarakat secara *real time online* menggunakan fitur **bjb** EDC dengan konsep *sharing fee* yang tersebar di 14 provinsi di 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 diperuntukkan 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.

bjb PESAT

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

bjb DiSentra

Aplikasi **bjb** 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. 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.

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**.

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 diseluruh 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 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 debit 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.

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

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 actors 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

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

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 actors/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 E-Tax

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

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.

bjb T-Samsat

It is a development of the E-Samsat service, which was a motor vehicle tax payment service (PKB) 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.

KILAS KINERJA 2023

Performance Highlight 2023



01





Pencapaian Kinerja Performance Highlight

Kinerja Keuangan / Financial Performance

TOTAL ASET / TOTAL ASSET

Meningkat
Increased by

▲ 3,90%

Mencapai
Reached

RP188,30

triliun / trillion



Kinerja Non Keuangan / Non Financial Performance

1. Bank Pembangunan Daerah Terbaik 2023 pada ajang Investor Daily Awards Best Bank 2023 yang diselenggarakan oleh Majalah Investor.
2. Indonesia Best Bank 2023 for The Supporting MSMEs and Providing Affordable Access to Finance, (Category: KBMI 2) pada ajang Indonesia Best Bank 2023 yang diselenggarakan oleh Warta Ekonomi.
3. Excellent Financial Performance Bank in 2023 dalam ajang 28th Infobank Award yang diselenggarakan oleh Infobank.
4. "Diamond Trophy" atas konsistensi berpredikat kinerja "sangat bagus" selama 20 tahun dalam ajang 28th Infobank Award yang diselenggarakan oleh Infobank.
5. #5 Star dalam ajang Top GRC Awards 2023 yang diselenggarakan oleh Majalah Top Business.
6. Peringkat I BPD Kategori Besar dalam ajang BUMD Awards 2023 yang diselenggarakan oleh Kementerian Dalam Negeri.
7. Bank Pendukung Pembiayaan Inklusif Terbaik Bank KBMI 1 dan 2 dalam ajang Bank Indonesia Awards yang diselenggarakan oleh Bank Indonesia.
8. Most Trusted Company Based on Corporate Governance Perception Index (CGPI) dalam ajang GCG Awards 2023 yang diselenggarakan oleh IICG & SWA.



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 2023 at the Investor Daily Awards Best Bank 2023 organized by Investor Magazine.
2. Indonesia Best Bank 2023 for Supporting MSMEs and Providing Affordable Access to Finance, (Category: KBMI 2) at the Indonesia Best Bank 2023 event organized by Warta Ekonomi.
3. Excellent Financial Performance Bank in 2023 at the 28th Infobank Award organized by Infobank.
4. Diamond Trophy” for consistency with “very good” performance for 20 years in the 28th Infobank Award organized by Infobank.
5. #5 Star in Top GRC Awards 2023 organized by Top Business Magazine.
6. Ranked I in the BPD Large Category at the 2023 BUMD Awards organized by the Ministry of Home Affairs.
7. Best Inclusive Financing Support Bank KBMI 1 and 2 at the Bank Indonesia Awards organized by Bank Indonesia.
8. Most Trusted Company Based on Corporate Governance Perception Index (CGPI) at the GCG Awards 2023 organized by IICG & SWA

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	2023	2022	2021*	2020	2019	Description
LAPORAN POSISI KEUANGAN KONSOLIDASIAN/CONSOLIDATED STATEMENTS OF FINANCIAL POSITION						
ASET						
Kas	3,530,074	3,300,031	3,747,644	3,689,045	3,160,771	Cash
Giro pada Bank Indonesia	14,879,767	13,032,593	11,900,072	8,046,403	6,512,341	Current accounts with Bank Indonesia
Giro pada bank lain – pihak ketiga	1,196,787	1,243,695	2,691,297	881,541	535,268	Current accounts with other banks - third parties
Cadangan kerugian penurunan nilai	(57)	(68)	(66)	(71)	(66)	Allowance for impairment losses
Penempatan pada Bank Indonesia dan bank lain – pihak ketiga	3,886,989	7,156,807	11,428,774	5,818,892	7,919,924	Placements with Bank Indonesia and other banks - third parties
Cadangan kerugian penurunan nilai	(296)	(2,133)	(2,268)	(2,662)	(2,193)	Allowance for impairment losses
Tagihan derivatif	1,289	17,388	3,967	-	-	Derivative Receivables
Surat berharga – pihak ketiga	30,976,967	27,387,574	16,978,899	11,479,763	8,855,293	Marketable securities - third parties
Cadangan kerugian penurunan nilai	(11,357)	(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	Marketable securities purchased under agreements to resell receivables
Wesel ekspor dan tagihan lainnya – pihak ketiga	689,974	843,826	487,912	740,396	908,060	Export bills and other receivables - third parties
Cadangan kerugian penurunan nilai	(351)	-	-	-	-	Allowance for impairment losses
Kredit yang diberikan						Loans
Pihak berelasi	710,248	466,150	278,132	217,937	261,564	- related parties
Pihak ketiga	115,589,821	107,873,542	95,689,939	89,232,997	81,625,682	- third parties
Cadangan kerugian penurunan nilai	(1,913,951)	(1,631,811)	(1,809,372)	(1,755,670)	(705,300)	Allowance for impairment losses
Pembiayaan dan piutang syariah – setelah dikurangi margin ditangguhkan – pihak ketiga	8,778,114	7,415,908	6,418,869	5,761,509	5,402,059	Sharia financing and receivables – less unamortized margin - third parties
Cadangan kerugian penurunan nilai	(216,946)	(159,875)	(129,348)	(157,093)	(131,102)	Allowance for impairment losses
Tagihan akseptasi	288,944	227,970	163,983	52,802	156,084	Acceptances receivable
Cadangan kerugian penurunan nilai	(519)	(2,374)	(1,616)	(30)	-	Allowance for impairment losses

Uraian	2023	2022	2021*	2020	2019	Description
Penyertaan saham	190,089	142,093	42,124	42,124	42,124	Investment in shares
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	7,225,400	6,683,040	6,375,513	5,970,602	4,609,769	Cost
Akumulasi penyusutan	(2,429,907)	(2,119,791)	(1,819,155)	(1,555,254)	(1,265,544)	Accumulated depreciation
Nilai buku	4,795,493	4,563,249	4,556,358	4,415,348	3,344,225	Book value
Aset pajak tangguhan - neto	69,654	189,749	118,601	100,932	128,113	Deferred tax assets - net
Bunga yang masih akan diterima	1,367,656	1,169,105	1,029,390	793,066	650,516	Accrued interest income
Aset lain- lain - neto	3,495,837	2,545,516	1,640,994	1,456,676	1,712,169	Other assets - net
TOTAL ASET	188,302,923	181,241,291	158,356,097	140,961,431	123,536,474	TOTAL ASSETS
LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS						LIABILITIES, TEMPORARY SYIRKAH FUND AND EQUITY
LIABILITAS						LIABILITIES
Liabilitas segera	2,212,830	2,403,981	1,804,558	1,830,150	1,816,918	Obligations due immediately
Simpanan nasabah						Deposits from customers
Pihak berelasi	6,401,344	9,884,589	11,003,476	9,225,128	12,981,015	- related parties
Pihak ketiga	120,077,043	112,134,754	102,761,034	90,573,348	70,583,378	- third parties
Simpanan nasabah - Syariah						Deposits from customers - Sharia
Pihak berelasi	480	274	183	1	1	- related parties
Pihak ketiga	947,836	795,705	614,933	480,093	425,410	- third parties
Simpanan dari bank lain						Deposits from other banks
Pihak berelasi	86,755	96,339	98,555	94,279	423,938	- related parties
Pihak ketiga	2,454,785	4,365,451	1,782,921	2,024,805	1,132,690	- third parties
Liabilitas derivatif	23	2,207	-	10	-	Derivatives payable
Liabilitas akseptasi	4,244,805	3,081,103	163,983	52,802	156,084	Acceptances payable
Efek – efek yang dijual dengan janji dibeli kembali	288,944	227,970	-	-	3,792,336	Marketable securities sold under repurchase agreements
Efek Hutang yang Diterbitkan-neto	957,991	1,871,461	2,403,547	3,236,456	3,487,485	Debt securities issued - net
Pinjaman yang Diterima-pihak ketiga	20,323,823	17,533,761	12,161,667	11,300,357	8,791,601	Borrowings - third parties
Estimasi Kerugian Komitmen dan Kontinjensi	13,131	10,747	23,756	29,765	369	Estimated losses on commitments and contingencies
Hutang pajak	89,592	139,347	129,213	77,354	44,323	Taxes payable
Bunga yang masih harus dibayar	285,191	254,160	168,674	221,713	178,516	Interest payable and revenue sharing
Liabilitas pajak tangguhan - neto	-	-	-	-	169,389	Deferred tax liability - net
Liabilitas Imbalan kerja	293,605	291,904	203,356	206,046	209,983	Defined employee benefits liability
Liabilitas lain-lain	1,229,510	1,347,965	1,647,025	1,331,818	731,131	Other liabilities
Obligasi Subordinasi	3,678,849	3,679,163	2,988,492	1,992,707	996,424	Subordinated bonds
TOTAL LIABILITAS	163,586,537	158,120,881	137,955,374	122,676,832	105,920,991	TOTAL LIABILITIES

Uraian	2023	2022	2021*	2020	2019	Description
Dana Syirkah Temporer						Temporary syirkah fund
Bukan Bank						Non-bank
Pihak berelasi	9,316	7,148	58,009	7,059	2,639	- related parties
Pihak Ketiga	9,172,780	8,316,448	7,205,229	6,174,398	5,360,099	- third parties
Bank						Bank
Pihak ketiga	85,272	50,828	53,452	69,861	210,116	- third parties
Total Dana Syirkah Temporer	9,267,368	8,374,424	7,316,690	6,251,318	5,572,854	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: Class A - 9,600,000,000 shares Class 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	2,630,361	2,459,697	2,459,697	2,459,697	Issued and fully paid capital: Class A - 7,414,714,661 shares As of December 31, 2022 and 2021 Class B - 2,424,072,500 shares As of December 31, 2022 and 2021
Tambahan Modal Disetor	1,812,876	1,812,876	1,058,541	1,058,541	1,058,541	Additional paid in capital
Surplus dari revaluasi aset tetap	2,164,733	2,169,577	2,201,402	2,080,964	2,021,977	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	(289,695)	(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	(167,121)	(166,272)	(146,439)	(138,470)	(179,903)	Remeasurement of defined employee benefit liability - net of deferred tax
Saldo Laba						Retained earnings
Telah ditentukan penggunaannya	4,782,559	4,785,382	3,813,887	3,073,730	3,725,379	- appropriated
Belum ditentukan penggunaannya	4,625,479	3,943,965	3,657,863	3,308,127	2,909,072	- unappropriated
Total Ekuitas yang dapat diatribusikan kepada entitas induk	15,559,192	14,759,075	13,036,374	11,986,953	11,992,840	Total equity attributable to equity holders of the parent entity
Kepentingan non-pengendali	(110,174)	(13,089)	47,659	46,328	49,738	Non-controlling interest
TOTAL EKUITAS	15,449,018	14,745,986	13,084,033	12,005,800	12,042,629	TOTAL EQUITY
TOTAL LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS KONSOLIDASIAN	188,302,923	181,241,291	158,356,097	140,934,002	123,536,474	TOTAL LIABILITIES, TEMPORARY SYIRKAH FUND AND EQUITY

Uraian	2023	2022	2021*	2020	2019	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	14,203,734	13,588,549	12,425,703	12,548,614	12,011,703	Interest And Sharia Income
Pendapatan provisi dan komisi pembiayaan syariah	54,475	47,425	788,740	72,064	79,727	Sharia financing fee and commission income
BEBAN BUNGA DAN BAGI HASIL SYARIAH	7,194,587	5,227,996	(5,313,916)	(6,123,414)	(6,008,924)	INTEREST EXPENSE AND SHARIA PROFIT SHARING
PENDAPATAN BUNGA DAN SYARIAH NETO	7,063,622	8,407,978	7,900,527	6,497,264	6,082,506	NET INTEREST AND SHARIA INCOME
PENDAPATAN OPERASIONAL LAINNYA						OTHER OPERATING INCOME
Provisi dan komisi selain dari kredit yang diberikan	1,196,432	1,051,115	802,774	641,022	599,296	Non-loan related fees and commissions
Penerimaan kembali kredit yang telah dihapus buku	335,778	365,404	391,947	247,051	267,980	Recoveries from loans written-off
Keuntungan transaksi valuta asing – neto	14,095	23,826	58,686	54,658	13,143	Gain from foreign exchange transactions - net
Keuntungan dari penjualan surat berharga yang diperdagangkan – neto	-	49,315	325,132	424,289	58,092	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	86,529	-	-	92,475	25,851	Unrealized gain on changes in fair value of marketable securities held-for-trading
Keuntungan dari perubahan nilai wajar surat berharga yang diperdagangkan - neto	40,041	-	-	-	-	Gains from changes in the fair value of trading securities - net
Lain-lain	249,380	150,028	139,708	(1,346)	50,341	Others
BEBAN OPERASIONAL LAINNYA						OTHER OPERATING EXPENSES
Beban umum dan administrasi	(2,725,498)	(2,744,760)	(2,701,546)	(2,499,005)	(2,281,455)	General and administrative expenses
Beban tenaga kerja dan tunjangan	(2,580,668)	(3,242,167)	(2,922,119)	(2,639,268)	2,024,828	Salaries and employee benefits
Penyisihan kerugian penurunan nilai atas aset keuangan dan non keuangan – neto Kerugian	(746,262)	(223,976)	(626,103)	(142,226)	(321,837)	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 changes of marketable securities
Kerugian dari penjualan surat berharga yang diukur pada nilai wajar melalui laba rugi - neto	(23,164)	(92,808)	-	-	-	Loss on sale of marketable securities measured at fair value through profit or loss - net
Pembalikan kerugian komitmen dan kontinjensi	631	13,192	6,010	2,853	(149)	Reversal of losses on commitments and contingencies
Lain-lain	(762,191)	(908,289)	(718,225)	(465,641)	(409,447)	Others
LABA OPERASIONAL	2,148,725	2,848,858	2,598,615	2,212,126	2,059,493	OPERATING INCOME
BEBAN NON-OPERASIONAL - NETO	(22,358)	(13,240)	(11,033)	(44,098)	(81,531)	NON-OPERATING EXPENSES - NET

Uraian	2023	2022	2021*	2020	2019	Description
LABA SEBELUM BEBAN PAJAK	2,126,367	2,835,618	2,587,582	2,168,028	1,977,962	INCOME BEFORE TAX EXPENSE
BEBAN PAJAK - NETO	(445,190)	(590,336)	(568,928)	(478,032)	(413,470)	TAX EXPENSE - NET
LABA TAHUN BERJALAN	1,681,177	2,245,282	2,018,654	1,689,996	1,564,492	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	(1,047)	(24,657)	(14,041)	56,551	(10,160)	Remeasurement of defined benefit plan
Revaluasi aset tetap	(4,844)	(31,191)	120,438	60,183	86,990	Fixed assets revaluation
Pajak penghasilan	180	4,824	6,262	(15,958)	-	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	131,118	(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	125,407	(463,260)	(12,853)	219,225	77,251	Other Comprehensive Income for the Year - After Tax
TOTAL LABA KOMPREHENSIF TAHUN BERJALAN	1,806,584	1,782,022	2,005,801	1,909,221	1,641,743	TOTAL COMPREHENSIVE INCOME FOR THE YEAR
LABA TAHUN BERJALAN YANG DAPAT DIATRIBUSIKAN KEPADA:						INCOME FOR THE YEAR ATTRIBUTABLE TO:
Pemilik entitas induk	1,875,241	2,304,376	2,031,858	1,687,218	1,558,651	Equity holders of the parent entity
Kepentingan non-pengendali	(97,182)	(59,094)	(13,204)	2,778	5,841	Non-controlling interest
TOTAL LABA KOMPREHENSIF YANG DAPAT DIATRIBUSIKAN KEPADA:						TOTAL COMPREHENSIVE INCOME FOR THE YEAR ATTRIBUTABLE TO:
Pemilik entitas induk	1,903,812	1,840,482	2,018,815	1,906,495	1,635,891	Equity holders of the parent entity
Kepentingan non-pengendali	(97,228)	(58,460)	(13,014)	2,726	5,892	Non-controlling interest
LABA PER SAHAM DASAR YANG DAPAT DIATRIBUSIKAN KEPADA PEMILIK ENTITAS INDUK (NILAI PENUH)	169.03	219.02	206.52	171.49	157.94	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	14,059,658	13,496,259	12,250,099	11,792,865	12,062,245	Interest and commissions received
Penerimaan pendapatan syariah	(7,163,556)	(5,142,510)	728,020	685,256	-	Sharia income fees received
Pembayaran bunga	(2,580,668)	(3,125,806)	(5,099,889)	(5,758,693)	(6,013,854)	Interest expenses paid
Pembayaran bagi hasil syariah	(2,725,498)	(2,744,760)	(267,066)	(321,524)	-	Sharia profit sharing paid

Uraian	2023	2022	2021*	2020	2019	Description
Pembayaran beban karyawan	1,540,955	1,138,447	(2,938,850)	(2,628,233)	(2,078,219)	Employee expenses paid
Pembayaran beban umum dan administrasi	335,778	365,404	(2,701,546)	(2,213,202)	(2,429,691)	General and administrative expenses paid
Penerimaan dari pendapatan operasional lainnya	(1,456,050)	(1,035,802)	1,193,233	1,186,017	841,139	Receipts from other operating income
Penerimaan kredit yang telah dihapus buku	(419,520)	(563,340)	391,045	247,051	267,980	Recoveries from loan written - off
Pembayaran beban lainnya	-	-	(360,694)	(633,522)	(507,601)	Other expenses paid
Pembayaran pajak Penghasilan	1,591,099	2,387,892	(480,846)	(349,418)	(408,788)	Income tax paid
Penerimaan kas sebelum perubahan dalam aset dan liabilitas operasi	-	2,387,892	2,663,353	2,006,597	1,733,311	Receipts from cash before changes in operating assets and liabilities
Penurunan (kenaikan) dalam aset operasi:						Decrease in operating assets:
Surat berharga	(3,394,602)	(10,926,130)	(5,651,240)	(2,535,595)	(311,151)	Marketable securities
Efek-efek yang dibeli dengan janji dijual kembali	5,468,915	(2,339,883)	6,992,368	(6,959,155)	(346,445)	Marketable securities purchased under agreement to resell
Wesel ekspor dan tagihan lainnya	154,203	(355,914)	359,306	167,664	(109,943)	Export bills and other receivables
Penempatan pada Bank Indonesia dan bank lain	-	-	-	165,000	(165,000)	Placements with Bank Indonesia and other banks
Kredit yang diberikan dan pembiayaan dan piutang syariah	(9,670,321)	(13,306,536)	(7,580,885)	(8,115,236)	(7,246,690)	Loans and financing and receivables
Tagihan Derivatif	13,915	(13,421)	(3,967)	-	76	Derivatives receivable
Tagihan Akseptasi	(60,978)	(63,987)	(109,595)	103,313	(73,705)	Acceptances receivable
Aset lain-lain	(944,305)	(904,446)	(440,086)	255,487	(313,831)	Other assets
Kenaikan (penurunan) dalam liabilitas operasi:						Increase (decrease) in operating liabilities:
Liabilitas segera	(191,151)	599,423	(25,592)	13,232	328,297	Obligations due immediately
Simpanan:						Deposits:
Giro	(12,257)	(1,121,940)	4,328,524	(1,444,818)	2,660,375	Current accounts
Tabungan	3,630,173	2,262,626	2,453,277	1,746,837	363,823	Savings account
Deposito berjangka	1,884,879	8,352,744	8,384,627	16,805,465	(674,789)	Time deposits
Simpanan dari bank lain	(1,920,250)	2,580,313	(237,607)	422,202	(2,558,727)	Deposits from other banks
Efek-efek yang dijual dengan janji dibeli kembali	1,163,702	3,081,103	-	(3,792,336)	(60,508)	Marketable securities sold under repurchase agreement
Liabilitas lain-lain	(65,275)	(177,915)	370,851	117,113	(123,647)	Other liabilities
Liabilitas akseptasi	60,974	63,987	111,181	(103,282)	73,705	Acceptances payable
Liabilitas Derivatif	2,184	2,207	(10)	10	-	Derivatives payable
Utang pajak	(26,521)	9,235	(15,311)	(275,382)	(16,079)	Taxes payable
Arus kas neto (digunakan untuk) diperoleh dari aktivitas operasi	(2,315,616)	(9,870,642)	11,649,347	(1,395,455)	(6,593,634)	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	Cash dividends received

Uraian	2023	2022	2021*	2020	2019	Description
Pembelian aset tetap	(489,544)	(513,133)	(418,858)	(404,604)	(159,446)	Acquisitions of fixed assets
Penyertaan Saham	(47,996)	(99,969)	-	-	-	Investments Shares
Hasil penjualan aset tetap	1,293	-	-	(260,937)	35	Proceeds from sales of fixed assets
Arus kas neto (digunakan untuk)/diperoleh aktivitas investasi	(536,247)	(607,142)	(412,784)	(397,467)	(147,622)	Net cash used in investing activities
ARUS KAS DARI AKTIVITAS PENDANAAN						CASH FLOWS FROM FINANCING ACTIVITIES
Penerimaan dari pinjaman yang diterima	8,279,249	12,449,516	2,734,923	2,508,756	2,082,867	Proceeds from borrowings
Pembayaran pinjaman yang diterima	(5,489,187)	(7,077,422)	(1,873,613)	(974,331)	-	Payment of borrowings
Pembayaran dividen kas	(1,100,017)	(1,042,780)	(941,965)	(925,044)	(879,586)	Cash dividend paid
Pembayaran liabilitas sewa	(78,954)	(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	(916,500)	(534,300)	(835,500)	(251,700)	-	Payment from debt securities issued
Penerimaan penambahan modal	-	923,345	-	-	-	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)	Proceeds from debt securities issued and subordinated bonds
Arus kas neto diperoleh dari aktivitas pendanaan	694,591	5,366,615	36,657	2,210,841	1,450,216	Net cash provided by financing activities
(PENURUNAN) KENAIKAN NETO KAS DAN SETARA KAS	(2,157,272)	(5,058,486)	11,273,220	417,919	(5,291,040)	NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS
KAS DAN SETARA KAS PADA AWAL TAHUN	24,733,126	29,767,787	18,435,881	17,963,304	23,249,310	CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR
DAMPAK BERSIH PERUBAHAN NILAI TUKAR ATAS KAS DAN SETARA KAS	(14,095)	23,825	58,686	54,658	2,841	NET EFFECT OF CHANGES IN EXCHANGE RATE ON CASH AND CASH EQUIVALENTS
KAS DAN SETARA PADA AKHIR TAHUN	22,561,759	24,733,126	29,767,787	18,435,881	17,961,111	CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR
RASIO KEUANGAN (%) / FINANCIAL RATIO (%)						
PERMODALAN						CAPITAL
Kewajiban Penyediaan Modal Minimum (KPM) Minimum (KPM)	20.12	19.19	17.78	17.31	17.71	Minimum Capital Adequacy Requirement (KPM)
PROFITABILITAS						PROFITABILITY
Return on Asset (ROA)	1.33	1.75	1.73	1.66	1.68	Return on Asset (ROA)
Return on Equity (ROE)	14.55	18.63	19.01	16.95	16.51	Return on Equity (ROE)

Uraian	2023	2022	2021*	2020	2019	Description
Net Interest Margin (NIM)	5.18	5.86	5.84	5.39	5.75	Net Interest Margin (NIM)
Biaya Operasional terhadap Pendapatan Operasional (BOPO)	85.31	80.35	81.94	83.95	84.23	Operating Costs to Operating Income (BOPO)
Rasio Laba (Rugi) Terhadap Pendapatan	11.30	15.52	14.33	12.58	12.54	Profit (Loss) To Income Ratio
Rasio Liabilitas Terhadap Jumlah Aset	90.92	91.03	90.87	90.58	90.06	Ratio of Liabilities to Total Assets
Rasio Liabilitas Terhadap Ekuitas	1,001.17	1,014.67	995.37	961.56	834.90	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	0.61	0.90	1.02	1.03	1.27	Problematic Earning Assets and Non-Earning Assets to Total Earning Assets and Non-Earning Assets
Aset Produktif Bermasalah Terhadap Total Aset Produktif	0.86	0.88	1.00	1.07	1.34	Non Performing Earning Assets Against Total Earning Assets
Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif	1.00	1.09	1.47	1.48	0.68	Allowance for Impairment Losses (CKPN) on Financial Assets against Earning Assets
NPL Gross	1.21	1.16	1.24	1.40	1.58	NPL Gross
NPL Nett	0.65	0.46	0.41	0.41	0.81	NPL Nett
LIKUIDITAS			LIQUIDITY			
Total CASA (dalam juta Rupiah)	52,536,316	51,310,576	50,694,241	41,429,685	41,342,931	Total CASA (in million Rupiah)
Loan to Deposit Ratio (LDR)	87.54	85.03	81.68	86.32	96.07	Loan to Deposit Ratio (LDR)
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	7.91	8.28	5.55	3.51	6.52	Main Statutory Reserves in Rupiah
GWM Valuta Asing	4.35	4.36	4.24	4.22	8.50	Foreign Currency GWM
Posisi Devisa Neto (PDN) secara keseluruhan	8.09	1.84	0.89	1.05	1.11	Overall Net Open Position (NOP)
RASIO LAINNYA			OTHER RATIOS			
Cost to Income Ratio (CIR)	69.02	70.04	67.00	76.70	68.43	Cost to Income Ratio (CIR)

* 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 Inggris dan Indonesia 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	2023	2022	2021	2020	2019	Product
Tabungan	31,276,436	26,548,140	24,685,441	20,266,568	20,608,315	Savings
Giro	21,259,883	24,762,436	26,008,800	19,163,117	20,734,616	Current accounts
Deposito	73,883,498	70,438,502	62,834,358	58,129,335	41,996,786	Deposits
TOTAL	126,419,817	121,799,083	113,528,599	99,559,020	83,339,717	TOTAL

Pinjaman

Loans

Tabel Kinerja Operasional Pinjaman

Table of Loan Operational Performance

(dalam juta Rupiah / in millions IDR)

Produk	2023	2022	2021	2020	2019	Product
Konsumer	49.535.855	47,143,365	45,303,948	43,471,120	56,962,543 ^{*)}	Consumer
Ritel*	19.749.628	18,479,344	17,185,569	17,029,674	-	Retail *
Korporasi dan Komersial	25.526.157	7,937,368	19,258,831	15,768,540	13,217,804	Corporate and Commercial
Mikro	4.842.026	-	-	6,154,803	5,772,031	Micro
KPR	10.507.382	9,183,365	7,731,468	6,748,559	6,148,216	Mortgage
BPR dan LKM	2.673.400	3,007,780	2,927,483	3,555,793	-	BPRs and MFIs
UMKM	4.842.026	3,979,520	3,100,397	2,599,010	-	MSME
Internasional	3.307.940	-	500,000	500,000	-	International
TOTAL	116.142.388	106,257,828	96,007,696	89,672,696	82,100,593	TOTAL

* Masih menjadi bagian dari Konsumer dan Ritel / Still 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	2023	2022	2021	2020	2019	Bond
Bank Umum dan Bank Daerah	292,447	363,912	592,400	1,161,250	1,408,000	Commercial Bank and Regional Bank

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	2023	2022	2021	2020	2019	Bond
Korporasi	819,709	1,129,819	446,000	771,000	419,000	Corporate
SUN	13,254,108	11,000,908	6,826,439	4,829,438	3,202,184	SUN
ORI	19,972	166,064	-	120,586	120,586	ORI

Obligasi	2023	2022	2021	2020	2019	Bond
PBS	2,809,254	2,463,940	2,394,758	2,367,958	1,509,288	PBS
SPN	-	-	-	-	-	SPN
SR	140,601	547,652	-	-	-	SR
Total IDR	17,043,644	15,308,383	9,667,197	8,088,982	5,251,058	Total IDR
Total USD	148,425	143,134	77,386	5,700	-	Total USD

Tabel Kinerja Trading Money Market

Table of Trading Money Market Performance

(dalam juta Rupiah / in millions IDR)

Keterangan	2023	2022	2021	2020	2019	Description
Placement	950,000	1,000,000	220,000	1,800,000	528,581	Placement
Borrowing	400,000	2,050,000	-	-	528,581	Borrowing

Tabel Rekapitulasi Obligasi Portofolio Trading

Table of Bond Recapitulation of Trading Portfolio

(dalam juta Rupiah / in millions IDR)

Keterangan	2023	2022	2021	2020	2019	Description
Reksadana	6,981,701	6,641,487	5,933,763	3,235,529	412,000	Mutual Funds
SUN	881,085	351,770	166,482	13,857	288,818	SUN
ORI	1,909	9,622	5	-	-	ORI
Corp	-	-	54,162	55,876	56,710	Corp
SR	2,029	6,296	2,721	-	-	SR
USD	-	-	-	-	-	USD
Total IDR	7,866,724	7,009,175	6,157,133	3,305,262	757,528	Total IDR
Total USD	-	-	-	-	-	Total USD

Tabel Volume Transaksi Foreign Exchange and Derivatives

Table of Foreign Exchange and Derivatives Transaction Volume

(dalam juta Rupiah / in millions IDR)

Keterangan	2023	2022	2021	2020	2019	Description
Sales	-	-	1,583,413 ^{*)}	1,519,640 ^{**)}	5,541,552	Sales
Trading	96,500,639	94,828,077	96,004,381	55,198,078	34,062,606	Trading
Banking	40,947,653	40,626,274	53,731,925	33,684,482	17,777,110	Banking
Total	137,448,292	135,454,351	151,319,719	92,450,245	57,383,286	Total

*) 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 Nasabah 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	2023	2022	2021	2020	2019	Description
Foreign Exchange & Derivatives	3,011,790	1,348,678	1,583,414	1,519,641	1,698,435	Foreign Exchange & Deriva-tives
Surat Berharga	3,973,964	1,110,144	951,247 [*]			Securities
Total	6,985,754	2,458,822	2,534,661	1,519,641	1,698,435	Total

*) data transaksi / transaction data since July 2021

Institutional Banking

Institutional Banking

Tabel Kinerja *Intititutional Banking*

Table of Institutional Banking Performance

Produk Product	Nasabah Customer	2023		2022		2021		2020		2019	
		NoA	Nominal (Rupiah Penuh) Nominal (Full IDR)	NoA	Nominal (Rupiah Penuh) Nominal (Full IDR)	NoA	Nominal (Rupiah Penuh) Nominal (Full IDR)	NoA	Nominal (Rupiah Penuh) Nominal (Full IDR)	NoA	Nominal (Rupiah Penuh) Nominal (Full IDR)
Giro Current Account	Pemerintah Daerah Regional Government	12,745	6,455,190	11,621	9,617,883	7,728	11,436,087	7,638	8,919,681	16,349	10,998,805
	Pemerintah Pusat Central Government	129	819,528	115	431,131	107	165,008	131	383,675	107	212,764
	BUMN SOE	904	188,286	874	1,819,716	873	1,836,599	870	292,797	1,048	1,244,589
	Swasta Private	158,930	13,351,104	151,549	12,107,482	151,241	9,776,833	139,930	8,648,504	112,175	6,214,779
Subtotal		172,688	20,814,108	164,159	23,947,572	159,842	25,301,485	148,569	18,244,648	129,679	18,670,937
Deposito Deposits	Pemerintah Daerah Regional Government	-	-	1	1,002	-	-	21	86,100	181	6,615,951
	Pemerintah Pusat Central Government	71	12,974,028	21	6,757,691	21	6,776,185	24	3,057,400	10	785,477
	BUMN SOE	193	16,093,099	350	14,933,270	495	16,085,924	566	16,687,421	739	8,335,025
	Swasta Private	3,504	33,087,525	3,501	37,924,053	3,610	28,866,366	4,112	25,335,540	3,566	16,725,838
Subtotal		3,768	62,154,653	3,895	59,616,016	4,126	51,728,475	4,723	45,166,461	4,496	32,462,291
Total		176,456	82,968,761	168,054	83,592,588	164,075	77,029,960	153,292	63,411,109	134,175	51,133,228

Informasi Saham

Stock Information

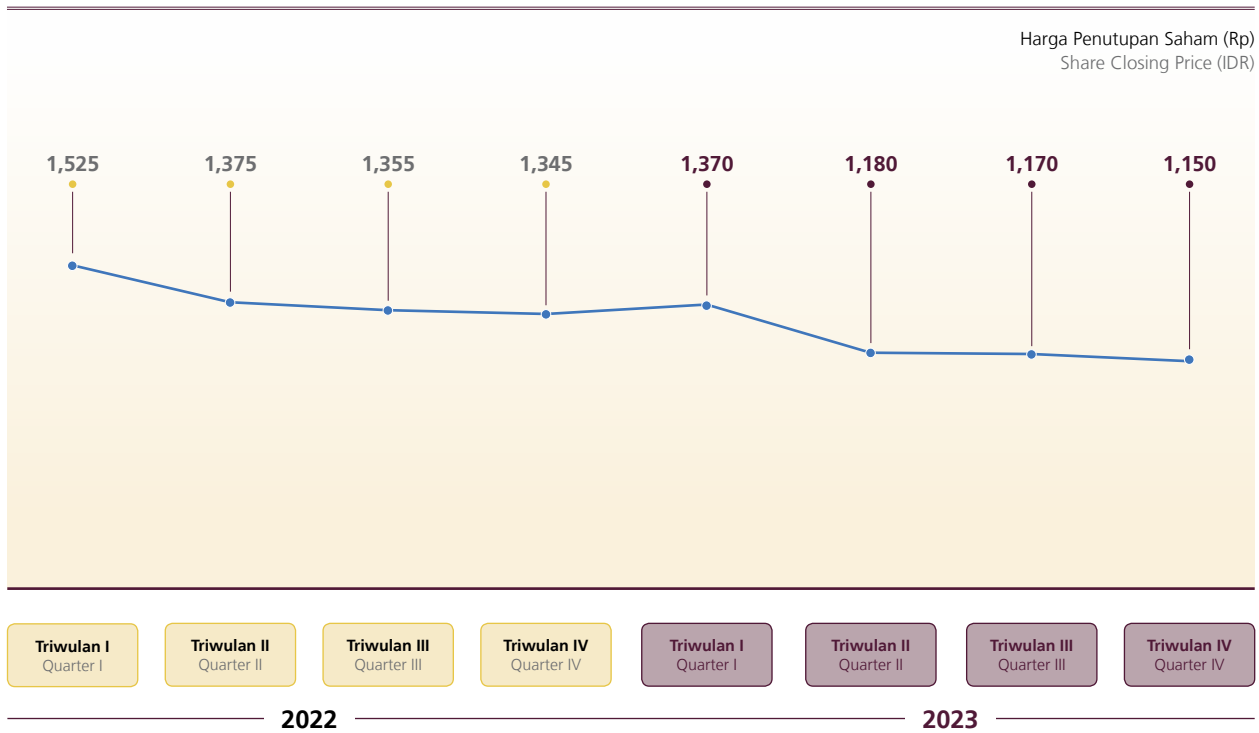


Tabel Informasi Saham bank bjb 2022 – 2023
Table of bank **bjb** stock information 2022 – 2023

Tahun Year	Harga per saham (Rp) Price per share (IDR)				Jumlah Saham Beredar (dalam Lembar Saham) Number of Outstanding Share (in shares)	Volume Perdagangan (dalam Lembar Saham) Trading Volume (in shares)	Kapitalisasi Pasar (Rp Juta) Market Capitalization (IDR Million)
	Pembukaan (Rp) Opening (IDR)	Tertinggi (Rp) Highest (IDR)	Terendah (Rp) Lowest (IDR)	Penutupan (Rp) Closing (IDR)			
2023							
Triwulan I Quarter I	1,345	1,410	1,280	1,370	10,521,443,686	282,447,700	14,414,377
Triwulan II Quarter II	1,360	1,395	1,165	1,180	10,521,443,686	263,384,600	12,415,303
Triwulan III Quarter III	1,180	1,230	1,170	1,170	10,521,443,686	137,430,200	12,310,089
Triwulan IV Quarter IV	1,170	1,175	1,110	1,150	10,521,443,686	98,585,000	12,099,660
2022							
Triwulan I Quarter I	1,340	1,560	1,275	1,525	10,521,443,686	458,305,900	16,045,201
Triwulan II Quarter II	1,525	1,545	1,360	1,375	10,521,443,686	633,304,800	14,466,985
Triwulan III Quarter III	1,375	1,435	1,305	1,355	10,521,443,686	157,538,600	14,256,556
Triwulan IV Quarter IV	1,350	1,400	1,310	1,345	10,521,443,686	196,138,600	14,151,341

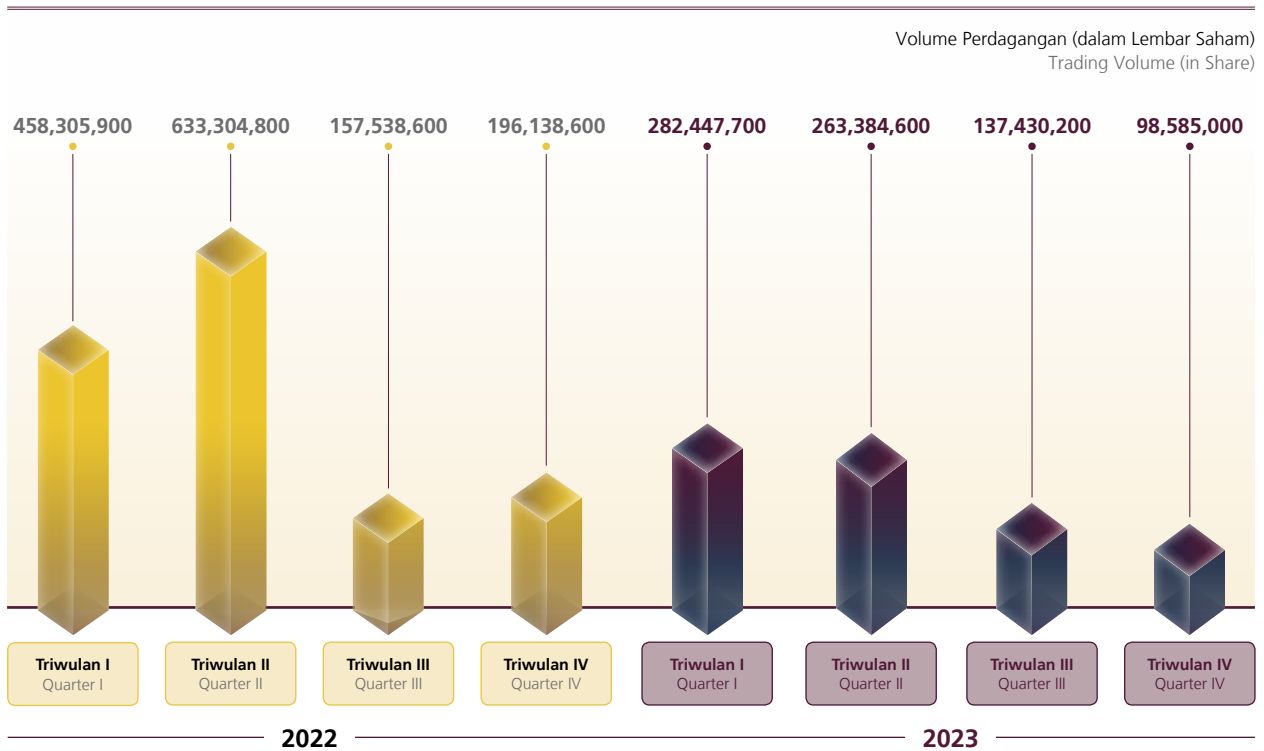
Grafik Harga Penutupan Saham bank bjb Tahun 2022 – 2023

Graph of closing price for bank **bjb** shares for 2022 – 2023



Grafik Volume Perdagangan Saham bank bjb Tahun 2022-2023

Chart of bank **bjb** Stock Trading Volume 2022 – 2023

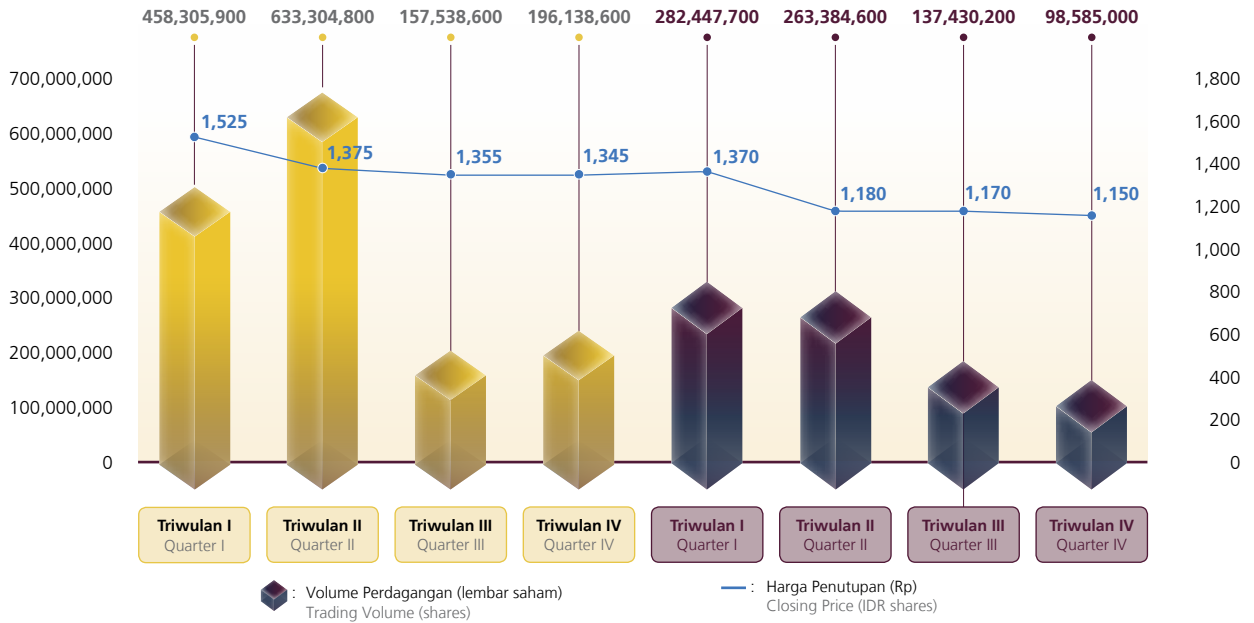


Grafik Pergerakan Harga dan Volume Saham bank **bjb Tahun 2022 - 2023**

Chart of Price Movements and Volume of bank **bjb** Shares in 2022 - 2023

Volume Perdagangan (Lembar Saham)
Trading Volume (Share)

Harga Penutupan (Rp)
Closing Price (IDR)



Aksi Korporasi

Pada tahun 2023, bank **bjb** tidak melakukan Aksi Korporasi terkait dengan aktivitas yang berpengaruh terhadap jumlah saham beredar, di antaranya pemecahan saham, penggabungan saham, dividen saham, saham bonus dan perubahan nilai nominal saham.

Corporate Action

In 2023, bank **bjb** did not take Corporate actions related to activities that affect the number of outstanding shares, including stock splits, stock mergers, stock dividends, bonus shares, and changes in the nominal value of shares.

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

Sampai dengan 31 Desember 2023, 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 (*Suspension*) and/or Delisting of Share

Until December 31, 2023, 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 (PUBI) 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	
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	

	Harga Penawaran Bid Price	Tanggal Jatuh Tempo Maturity Date	Tingkat Suku Bunga Interest Rates	Status Pembayaran Payment status	Peringkat Rank		Wali Amanat Trustee
					2023	2022	
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	6 Desember 2024 December 6, 2024	8.85% (fixed)	Aktif Active	id-AA	id-AA	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	id-AA	id-A+	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)	Lunas Paid off	id-AA	id-AA	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	id-AA	id-AA	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	id-AA	id-AA	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	id-A+	id-A+	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	id-A+	id-A+	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	17 November 2025 November 17, 2025	8.50% (fixed)	Aktif Active	id-A+	id-A+	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	id-A+	id-A+	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	id-A+	id-A+	PT Bank Tabungan Negara (Persero) Tbk

No.	Uraian Description	Tanggal Terbit Issue Date	Tanggal Efektif Effective Date	Tenor Tenors	Mata Uang Currency	Jumlah Obligasi (juta) Number of Bonds (Million)
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 2023, bank **bjb** tidak menerbitkan sukuk, sehingga dengan demikian bank **bjb** tidak memiliki informasi mengenai sukuk.

Sukuk Information

Until December 31, 2023, bank **bjb** does not issue sukuk, so bank **bjb** does not have information about sukuk.

Informasi Obligasi Konversi

Sampai dengan 31 Desember 2023, bank **bjb** tidak menerbitkan menerbitkan obligasi konversi, sehingga dengan demikian bank **bjb** tidak memiliki informasi mengenai obligasi konversi.

Information on Convertible Bonds

Until December 31, 2023, bank **bjb** does not issue convertible bonds, thus bank **bjb** does not have information on convertible bonds.

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 + Margin	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 + Margin	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	JIBOR 3M + Margin	Aktif Active

	Harga Penawaran Bid Price	Tanggal Jatuh Tempo Maturity Date	Tingkat Suku Bunga Interest Rates	Status Pembayaran Payment status	Peringkat Rank		Wali Amanat Trustee
					2023	2022	
	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+	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+	idA+	PT Bank Tabungan Negara (Persero) Tbk

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
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 + Margin	Lunas Paid off
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 + Margin	Lunas Paid off
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 + Margin	Lunas Paid off
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 + Margin	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	JIBOR 3M + Margin	Aktif Active
9.	Term Loan Bank Mandiri	28 Maret 2022 March 28, 2022	28 Maret 2022 March 28, 2022	21 Bulan 21 Month	Rp IDR	500,000	19 Desember 2023 December 19, 2023	JIBOR 3M + Margin	Lunas Paid off
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 + Margin	Aktif Active
11.	Term Loan Bank Danamon	18 Oktober 2022 October 18, 2022	18 Oktober 2022 October 18, 2022	3 Tahun 3 Years	Rp IDR	1,500,000	17 Oktober 2025 October 17, 2025	JIBOR 3M + Margin	Aktif Active
12.	NCD bank bjb Tahun 2023 2023 bank bjb NCD	06 November 2023 November 6, 2023	06 November 2023 November 6, 2023	1 Tahun 1 Year	Rp IDR	20,524,318,759	06 November 2024 November 6, 2024	JIBOR 3M + Margin	Aktif Active
13.	NCD II bank bjb Tahun 2023 2023 bank bjb NCD II	28 Desember 2023 December 28, 2023	28 Desember 2023 December 28, 2023	1 Tahun 1 Year	Rp IDR	4,630,161,557	28 Desember 2024 December 28, 2024	JIBOR 3M + Margin	Aktif Active

Laporan Analis Perusahaan

Corporate Analyst Report

No.	Analisis Analyst	Sekuritas Securities	Rekomendasi Recommendation	Target Price (Rp / IDR)	Tanggal Laporan Reporting Date
1.	Andrey Wijaya	RHB Research	<i>Buy</i>	1,500	11 Desember 2023 December 11, 2023
2.	Ivan Purnama Putera	PT Sinarmas Sekuritas	<i>Add</i>	1,275	13 November 2023 November 13, 2023
3.	Yap Swie Cu	Yuanta Investment Consulting	<i>Buy</i>	1,560	3 November 2023 November 3, 2023
4.	Mohammad Fakhrol Arifin	BCA Sekuritas	<i>Buy</i>	1,450	27 Juli 2023 July 27, 2023
5.	Adi Prabowo	Trimegah Securities	<i>Buy</i>	1,750	17 Juli 2023 July 17, 2023
6.	Team Coverage	Sadif Investment Analytics	<i>Strong Buy</i>	1,212	16 Agustus 2023 August 16, 2023
7.	Binaartha Sekuritas	Achmadi Hangradhika	<i>Hold</i>	1,380	5 Januari 2024 January 5, 2024

Peristiwa Penting di Tahun 2023

Significant Events in 2023



Dalam rangka mendukung Kemajuan Pendidikan, bank **bjb** dan Universitas Padjadjaran meresmikan Knowledge Theater.

To support the Advancement of Education, bank **bjb** and Padjadjaran University inaugurated the Knowledge Theater.



Business Review Semester Full Year 2022.

Business Review Full Year Semester 2022.



26 Januari 2023 / January 26, 2023

bank **bjb** menjalin rangkaian kerja sama dengan Yayasan Kartika Eka Paksi. bank **bjb** established a series of collaborations with the Kartika Eka Paksi Foundation.



1 Februari 2023 / February 1, 2023

Dalam rangka mendukung kemajuan UMKM, bank **bjb** menyalurkan Kredit Mesra di Medan.

To support the progress of MSMEs, bank **bjb** distributed Friendly Loans in Medan.



9 Februari 2023 / February 9, 2023

bank **bjb** berkolaborasi dengan Dana Pensiun Perkebunan (Dapenbun) dengan meluncurkan Layanan Otentikasi Terintegrasi..

bank **bjb** collaborated with the Plantation Pension Fund (Dapenbun) by launching an Integrated Authentication Service.



27 Februari 2023 / February 27, 2023

Analyst Meeting Full Year 2022 .

Analyst Meeting Full Year 2022.



28 Februari 2023 / February 28, 2023

bank **bjb** menandatangani Nota Kesepahaman (MoU) dengan Badan Intelijen Strategis (BAIS).

bank **bjb** signed a Memorandum of Understanding (MoU) with the Strategic Intelligence Agency (BAIS).



1 Maret 2023 / March 1, 2023

bank **bjb** memudahkan warga Banten dalam pembayaran Retribusi via Sistem Retribusi Daerah (SIREDA).

bank **bjb** made retribution payment easier for Banten residents via Regional Retribution System (SIREDA).



8 Maret 2023 / March 8, 2023

bank **bjb** menjalin kerja sama dengan Kejati Banten.
bank **bjb** cooperated with Kejati Banten.



17 Maret 2023 / March 17, 2023

bank **bjb** menjalin sinergi dengan Askrindo.
bank **bjb** established synergy with Askrindo.



21 Maret 2023 / March 21, 2023

bank **bjb** meresmikan Sentra UMKM PESAT di Surabaya.
bank **bjb** inaugurated the MSME Center UMKM PESAT in Surabaya.



4 April 2023 / April 4, 2023

bank **bjb** menyelenggarakan Rapat Umum Pemegang Saham Tahunan (RUPST) Tahun Buku 2022.
bank **bjb** held the Annual General Meeting of Shareholders (AGMS) for Financial Year 2022.



3 Mei 2023 / May 3, 2023

Earnings Call 1Q-2023.
Earnings Call 1Q-2023.



20 Mei 2023 / May 20, 2023

Peringatan HUT bank **bjb** ke-62 Tahun.
bank **bjb**'s 62nd Anniversary.



25 Mei 2023 / May 25, 2023

bank **bjb** menyelenggarakan Rapat Umum Pemegang Saham Tahunan Luar Biasa (RUPSLB).

bank **bjb** held an Extraordinary Annual General Meeting of Shareholders (EGMS).



30 Mei 2023 / May 30, 2023

Inagurasi Petani Milenial 2022.

Millennial Farmer Inauguration 2022.



7 Juni 2023 / June 7, 2023

PT Penjaminan Infrastruktur Indonesia Persero (PT PII) dan bank **bjb** menandatangani MoU.

PT Penjaminan Infrastruktur Indonesia Persero (PT PII) and bank **bjb** signed an MoU.



7 Juni 2023 / June 7, 2023

bank **bjb** dan Universitas Trisakti menandatangani Nota Kesepahaman.

bank **bjb** and Trisakti University signed a Memorandum of Understanding.



19 Juni 2023 / June 19, 2023

bank **bjb** Tandatangani Kerja Sama dengan Universitas Gadjah Mada.

bank **bjb** signed a cooperation with Gadjah Mada University.



24 Juli 2023 / July 24, 2023

Business Review Semester I 2023.

Business Review Semester I 2023.



26 Juli 2023 / July 26, 2023

Earnings Call 2Q-2023.
Earnings Call 2Q-2023.



3 Agustus 2023 / August 3, 2023

bank **bjb** berkolaborasi bersama Pemerintah Provinsi Jawa Barat, BEI, OJK, serta **bjb** Sekuritas dalam Akselerasi Literasi dan Inklusi Pasar Modal kepada ASN.

bank **bjb** collaborated with the West Java Provincial Government, BEI, OJK, and **bjb** Securities in accelerating capital market literacy and Inclusion to State Civil Servants.



3 Agustus 2023 / August 3, 2023

Peresmian Gedung Kantor Representatif bank bjb di Jakarta.
Inauguration of bank **bjb** Representative Office in Jakarta.



30 Agustus 2023 / August 30, 2023

bank **bjb** menandatangani MoU dengan Asuransi Jasaraharja Putera.
bank **bjb** signed an MoU with Jasaraharja Putera Insurance.



4 September 2023 / September 4, 2023

Hari Pelanggan Nasional 2023.
National Customer Day 2023.



7 September 2023 / September 7, 2023

bank **bjb** meresmikan KCP Purwokerto.
bank **bjb** inaugurated KCP Purwokerto.



bank **bjb** menandatangani MoU dengan Himpunan Peternak Domba dan Kambing Indonesia (HPDKI).

bank **bjb** signed an MoU with the Indonesian Sheep and Goat Farmers Association (HPDKI).



bank **bjb** mendukung perdagangan karbon untuk cegah perubahan iklim.
bank **bjb** supported Carbon Trading to Prevent Climate Change.



bank **bjb** dan Bank Maluku Malut menandatangani MoU Sinergi Bisnis.
bank **bjb** and Bank Maluku Malut signed an MoU on Business Synergy.



bank **bjb** menandatangani PKS tentang Kerja Sama Penyediaan Layanan Integrasi Pembayaran Jalan Tol Tanpa Henti dengan PT Digital Wahana International (DWI) dan PT Roatex Indonesia Toll System (RITS).

bank **bjb** signed PKS on Cooperation in Providing Non-Stop Toll Road Payment Integration Services with PT Digital Wahana International (DWI) and PT Roatex Indonesia Toll System (RITS).



bank **bjb** menandatangani Adendum Perpanjangan PKS dengan TNI AD.
bank **bjb** signed PKS Extension Addendum with TNI AD.



bank **bjb** menandatangani Perjanjian Kredit Sindikasi Pendanaan Proyek Pabrik Pusri III B dengan PT Pusri Palembang.

bank **bjb** signed a Syndicated Credit Agreement for Funding the Pusri III B Factory Project with PT Pusri Palembang.



28 Oktober 2023 / October 28, 2023

bank **bjb** mengambil bagian dalam Fin Expo 2023.
bank **bjb** took part in Fin Expo 2023.



28 Oktober 2023 / October 28, 2023

bank **bjb** mendukung bulan Inklusi Keuangan di Jawa Barat.
bank **bjb** supported Financial Inclusion Month in West Java.



31 Oktober 2023 / October 31, 2023

Earnings Call 3Q-2023.
Earnings Call 3Q-2023.



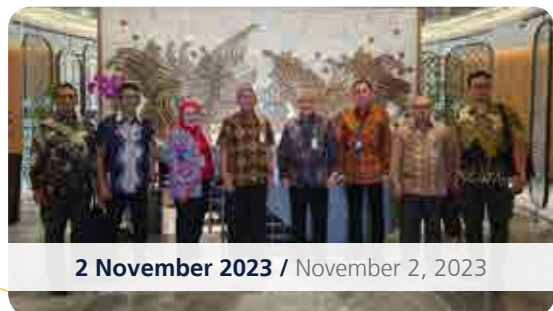
31 Oktober 2023 / October 31, 2023

Public Expose 2023.
Public Expose 2023.



1 November 2023 / November 1, 2023

bank **bjb** dan PT Jaminan Kredit Indonesia (Jamkrindo) menandatangani PKS Penjaminan Kredit Usaha Rakyat (KUR).
bank **bjb** and PT Jaminan Kredit Indonesia (Jamkrindo) signed the People's Business Loan (KUR) Guarantee.



2 November 2023 / November 2, 2023

bank **bjb** menandatangani PKS dengan Badan Pengelola Tabungan Perumahan Rakyat (BP Tapera) Terbitkan NCD Perumahan.
bank **bjb** signed PKS with the Public Housing Savings Management Agency (BP Tapera) to issue Housing NCDs.



8 November 2023 / November 8, 2023

bank **bjb** menandatangani PKS Dengan TNI AL.
bank **bjb** signed PKS with TNI AL.



10 November 2023 / November 10, 2023

bank **bjb** menandatangani PKS KPR dengan 27 Pengembang.
bank **bjb** signed PKS KPR with 27 developers.



17 November 2023 / November 17, 2023

bank **bjb** dan Telkomsel menandatangani MoU.
bank **bjb** and Telkomsel signed an MoU.



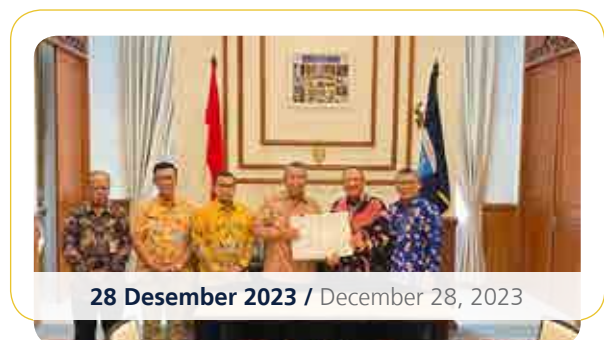
20 November 2023 / November 20, 2023

bank **bjb** berkolaborasi dengan Direktorat Jenderal Kekayaan Negara (DJKN) Kementerian Keuangan Optimalkan Lelang Eksekusi.
bank **bjb** collaborated with the Directorate General of State Wealth (DJKN) of the Ministry of Finance to Optimize Auction Execution.



6 Desember 2023 / December 6, 2023

bank **bjb** dan PT Pos Indonesia menandatangani Perpanjangan PKS.
bank **bjb** and PT Pos Indonesia signed PKS extension.



28 Desember 2023 / December 28, 2023

bank **bjb** kembali dipercaya sebagai penempatan RKUD Kota Tangerang Selatan.
Bank **bjb** was entrusted again as the placement of RKUD SouthTangerang City.

LAPORAN DIREKSI DAN DEWAN KOMISARIS

Report of Board of Directors and Board of Commissioners



02





Laporan Direksi

Board of Directors'
Report



**YUDDY
RENALDI**

Direktur Utama / President Director



Secara umum, pencapaian target bank bjb pada tahun 2023 telah menunjukkan hasil yang baik dan telah memenuhi harapan para Pemangku Kepentingan. bank bjb pada tahun 2023 berhasil melampaui target aset sebesar 100,34% (*bank only*). Pendapatan bunga dan syariah berhasil mencapai target sebesar 101,06% (*bank only*).

In general, bank bjb's target achievement in 2023 has shown good results and has met the expectations of stakeholders. bank bjb in 2023 succeeded in exceeding the asset target of 100.34% (*bank only*). Interest and sharia income managed to reach the target of 101.06% (*bank only*).

Pemegang saham dan para Pemangku Kepentingan lainnya yang kami hormati,

Puji syukur kita panjatkan kehadiran Tuhan Yang Maha Esa, atas limpahan rahmatNya yang tak terhingga kepada kita semua, di tengah perlambatan dan ketidakpastian kondisi perekonomian bank **bjb** mampu menghadapi tantangan tersebut dan mencatatkan kinerja yang baik pada tahun 2023. Untuk mencapai kinerja yang baik tersebut, bank **bjb** telah berhasil melakukan percepatan pertumbuhan kegiatan operasional dan keuangan melalui pemanfaatan ekosistem perbankan digital. Hal ini juga telah dijabarkan dalam arah kebijakan dan langkah-langkah strategis yang akan dilakukan untuk mengembangkan kegiatan bisnis bank **bjb** baik rencana jangka pendek maupun rencana jangka menengah dalam sebuah dokumen Rencana Bisnis bank **bjb** Tahun 2023 - 2025.

Pada kesempatan ini, perkenankan kami melaporkan pengelolaan dan kinerja bank **bjb** selama tahun buku 2023. 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.

Our respected shareholders and other stakeholders,

Praise be to God the Almighty, for His endless blessings to all of us. Amidst the slowdown and uncertainty of economic conditions, bank **bjb** was able to face these challenges and recorded good performance in 2023. To achieve this good performance, bank **bjb** had succeeded in accelerating the growth of operational and financial activities through the utilization of digital banking ecosystem. This had also been outlined in the policy direction and strategic steps that would be taken to develop bank **bjb** business activities, both short-term plans and medium-term plans in a bank **bjb** business plan 2023-2025 document.

On this occasion, please allow us to report the management and performance of bank **bjb** during the fiscal year 2023. In this report, allow us to convey the results of bank **bjb**'s performance, analysis of the company's prospects, progress in the implementation of corporate governance, performance assessment of committees under the Board of Directors and changes in the composition of the Board of Directors.

Analisis Atas Kinerja Perseroan

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 kontribusi dengan memberikan layanan keuangan dengan berbagai produk dan layanan seperti, produk simpanan, produk pinjaman, serta berbagai layanan yang 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** 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 **bjb** SIAP.
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.

Analysis of the Company's Performance

As a company engaged in the banking sector, the purpose and objective of bank **bjb** is to engage in banking business in accordance with the prevailing laws and regulations. In accordance with the vision and mission, bank **bjb** continues to contribute by providing financial services with various products and services such as deposit products, loan products, and various services which are explained as follows:

1. Consumer & Retail Banking products include **bjb** Tandamata, **bjb** Tandamata Gold, **bjb** Tandamata Business, **bjb** Tandamata Retirement, **bjb** Tandamata MyFirst, **bjb** Tandamata Futures, **bjb** Tandamata Dollar, Simpeda, TabunganKu, Tabungan **bjb** SimPel, **bjb** Tandamata SiMuda, **bjb** SiMuda Investasiku, **bjb** General Time Deposit, **bjb** Suka-suka Deposit, **bjb** Forex Deposit, **bjb** Discounted Deposit, **bjb** Current Account, **bjb** Forex Current Account, **bjb** Guna Bhakti Credit, **bjb** Pre Purna Bhakti Credit (KPPB), **bjb** Purna Bhakti Credit (KPB), **bjb** Back to Back Loan, **bjb** KPR, **bjb** KKB, **bjb** MLT BPJS Employment, **bjb** KPR Sejahtera FLPP, **bjb** KPR TAPERA, **bjb** KPR Gaul, **bjb** KPR Lelang, **bjb** Credit Card, Mutual Fund, Bancassurance and **bjb** SIAP.
2. MSMEs, Commercial & Corporate Banking products include **bjb** Corporate Deposit, **bjb** Corporate Current Account, **bjb** Main Micro Credit, Small and Medium Enterprises Credit (KUKM), People's Business Credit (KUR), **bjb** Warehouse Receipt Subsidy Scheme Credit (SSRG), **bjb** Mesra Credit, Integrated Economic Community Empowerment (PESAT), **bjb** Cash Collateral Credit, **bjb** Investment Credit, **bjb** Working Capital Credit, **bjb** Contract Working Capital Credit, **bjb** Working Capital Credit to Developers, **bjb** Warehouse Receipt Working Capital Credit, **bjb** Short Term Credit, **bjb** Working Capital Credit to Financing Institutions, Regional Loans, *Receivable Financing*, Investment Credit to PDAM, and Distributor *Financing*.
3. Treasury products and services include **bjb** Foreign Exchange, **bjb** Retail Bonds and Custody & Trustee.
4. International & Transaction Banking Products and services include Counterparty Bank Trade Financing (CBTF), Forfaiting, SKBDN bill purchase (Discount), Open Account Financing (OAF), Forex Transfer, **bjb** quickcash, Water Company Bill Payment Service (**bjb** Waterbill Payment), **bjb** Remittance, **bjb** Forex and Derivative Line, Domestic Documented Letter of Credit (SKBDN), Trade Finance and Service and **bjb** Supply Chain Financing.
5. Digital Banking services include bank **bjb** Automated Teller Machine (ATM), bank **bjb** Cash Recycle Machine (CRM), bank **bjb** ATM/Debit Card, DIGI by bank **bjb**, DigiCash by bank **bjb**, internet Banking – DIGI NET, SMS Banking – DIGI SMS, Mobile Banking – DIGI Mobile and **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 2023, 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 923 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.

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 IT, 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 & 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 IT, Treasury & International Banking didukung oleh Divisi IT Security, Divisi Information Technology, Divisi Digital Banking, Divisi Treasury, dan Divisi International & Transaction 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 Kredit Pasar & Terintegrasi, Divisi Manajemen Risiko Operasional dan Divisi Kebijakan & Prosedur.

Dalam menjalankan kegiatan operasionalnya, bank **bjb** memiliki sebanyak 7.300 orang pegawai. Rincian tingkat pendidikan pegawai tersebut yaitu, 7 (tujuh) orang pegawai berjenjang pendidikan Doktor, 736 orang pegawai berjenjang pendidikan Pasca Sarjana, 5.955 orang pegawai berjenjang pendidikan Sarjana dan 602 orang pegawai berjenjang pendidikan Diploma. Pada tahun 2023, bank **bjb** telah menyelenggarakan pengembangan kompetensi yang dilaksanakan melalui **bjb** University. Pengembangan kompetensi pegawai dilakukan menggunakan metode *blended learning solution* untuk menciptakan *employee experience* serta mendorong optimalisasi kinerja pegawai yang meliputi *technical skill*, profesional, manajerial dan *leadership*.

6. Other services include **bjb** e-Samsat, **bjb** T-Samsat, Laku Pandai **bjb** BiSA, **bjb** Digital Education and Transaction System (DiSentra), **bjb** Cash Management Service, **bjb** Internet Banking Corporate (**bjb** IBC), *Safe Deposit Box* (SDB), **bjb** Priority, Bank Financial Support, **bjb** Bank Guarantee, **bjb** Call 14049, **bjb** Care, Education Car-KCP Mobile, *Weekend Banking*, Inkaso, Remittance, *Hospital Guarantee* and State Revenue Module.

As of December 2023, bank **bjb** network was located in almost all regions in Indonesia including Java, Sumatra, Kalimantan, Sulawesi and Bali. Bank **bjb** has 1 (one) Head Office and 923 office networks consisting of Regional Offices, Branch Offices, Sub-Branch Offices, and other office networks such as **bjb** Priority services, weekend banking and MSME centers.

The implementation of bank **bjb** management can be seen in the organizational structure of bank **bjb** which is divided into 6 (six) Directorates under the President Director, namely Commercial & MSME Directorate, Consumer & Retail Directorate, IT, Treasury & International Banking Directorate, Operation Directorates, Finance Directorate, and Compliance Directorate. Each Directorate is divided into several divisions that support the implementation of the duties of the relevant Director. The President Director oversees all Directorates, the internal Audit Unit, and the Corporate Secretary Division. The Commercial & MSME Directorate is supported by the Corporate Division, Commercial Division, MSME Credit Division, Credit Rescue & Settlement Division, Institutional Relations Division, and Subsidiary Management Division. The Consumer & Retail Directorate is supported by the Consumer Credit Division, Retail Credit Division, Mortgage & KKB Division, and Consumer Funds & Services Division. The IT, Treasury and International Banking Directorate is supported by the IT Security Division, Information Technology Division, Digital Banking Division, Treasury Division, and International & Transactional Banking Division. Operation Directorates is supported by Operations Division, General Division, Network & Services Division, Human Capital Division, and **bjb** University. Finance Directorate is supported by Credit Risk Division, Financial Control Division, Strategic Planning Division and Legal Division. Compliance Directorate is supported by Compliance & AML/CFL Division, Change Management Office Division, Market & Integrated Credit Risk Management Division, Operational Risk Management Division, and Policy & Procedure Division.

In carrying out its operational activities, bank **bjb** has 7.300 employees. Details of the education level of these employees are, 7 (seven) employees with Doctoral education, 736 employees with Postgraduate education, 5.955 employees with Bachelor education, and 602 employees with Diploma education. In 2023, bank **bjb** organized competency development which was carried out through **bjb** University. Employee competency development was carried out using *blended learning solution* method to create *employee experience* and encourage optimization of employee performance which includes *technical skills*, professional, managerial, and *leadership*.

Selain itu, pada tahun 2023 bank **bjb** melakukan program berkelanjutan dalam bentuk pemberian beasiswa terhadap pegawai yang memenuhi kualifikasi yang telah ditetapkan. Hal ini merupakan wujud komitmen bank **bjb** untuk mendorong kualitas sumber daya manusia Perseroan dan pendidikan di Indonesia, dan juga sebagai bentuk *employee retention* serta untuk meningkatkan *engagement* pegawai terhadap Perseroan.

Sesuai dengan ketentuan regulator, untuk meningkatkan kualitas manajemen risiko dan penerapan *good corporate governance* di Perseroan, bank **bjb** memberikan Program Sertifikasi Manajemen Risiko dan Program *Refreshment* kepada pegawai secara berjenjang dan simultan. Selain itu, bank **bjb** memberikan sertifikasi lainnya yang dianggap penting bagi pegawai dalam menunjang pekerjaan sesuai dengan profesinya masing-masing.

Sejalan dengan pengembangan bisnis Bank, bank **bjb** juga telah melakukan pengembangan pada teknologi informasi (TI) bank **bjb**. Pengembangan dan Inovasi Teknologi Informasi merupakan kunci dalam mendukungnya perkembangan bisnis dan digitalisasi di bank **bjb**. Sejalan dengan strategi teknologi informasi bank **bjb**, pada tahun 2023 bank **bjb** terus melakukan pengembangan dan inovasi teknologi informasi baik secara aplikasi, infrastruktur dan tren teknologi informasi saat ini untuk mendukung perkembangan bisnis bank **bjb**. Dalam pengembangan teknologi informasi, Divisi IT Security bank **bjb** melakukan transformasi *digital* dalam rangka mewujudkan pencapaian target usaha Perseroan. Implementasi proyek keamanan IT *security* adalah inisiatif strategis yang dilakukan oleh Perseroan untuk mengidentifikasi, menilai dan memitigasi kerentanan dan ancaman terhadap aset informasi Perseroan. Divisi IT Security melakukan peningkatan IT *security* dan *Cyber defense* dalam implementasi transformasi *digital* yang selaras dengan arah *corporate plan* bank **bjb**. Berbagai inovasi dilakukan untuk peningkatan kemampuan serta memperbaharui teknologi untuk lebih meningkatkan keamanan Perseroan.

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 2023 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.

Pertumbuhan ekonomi global melemah dan disertai divergensi pertumbuhan antar negara yang semakin melebar. Sementara itu, negara berkembang (Emerging Market and Developing Economies/EMDEs) tumbuh di atas pertumbuhan ekonomi

In addition, in 2023 bank **bjb** conducted a sustainable program in the form of scholarships for employees who met predetermined qualifications. This was a form of bank **bjb**'s commitment to encourage the quality of the company's human resources and education in Indonesia, also as a form of *employee retention*, and to increase *employee engagement* with the company.

In accordance with regulatory requirements, to improve the quality of risk management and implementation of *good corporate governance* in the company, bank **bjb** provides continuous Risk Management Certification and Refreshment Programs for the employees. In addition, bank **bjb** provides other certifications that are considered important for employees in supporting their work in accordance with their respective professions.

In line with bank **bjb**'s business development, bank **bjb** has also advanced its information technology (IT). The development and innovation of Information Technology are keys in supporting business development and digitalization at bank **bjb**. Consistent with bank **bjb**'s IT strategy, in 2023, bank **bjb** continued to develop and innovate its information technology in applications, infrastructure, and current IT trends to support bank **bjb**'s business growth. In IT development, the IT Security Division of bank **bjb** carried out a digital transformation to achieve the Company's business target objectives. The implementation of IT security projects is a strategic initiative by the Company to identify, assess, and mitigate vulnerabilities and threats to the Company's information assets. The IT Security Division enhanced IT security and Cyber defense in the digital transformation implementation, aligning with bank **bjb**'s corporate plan direction. Various innovations were made to enhance capabilities and update technology to further improve the Company's security.

With various resources owned by the Company, the Board of Directors has effectively managed these resources. The Company produced good performance in 2023 amid an economy that had not fully recovered. The Board of Directors always considers global, national, and banking industry economic conditions in developing business strategies, thus being able to overcome challenges, especially those related to the impact of economic conditions on the Company's business. Therefore, in presenting the Company's performance analysis, allow us to provide an economic review at global, national, and banking industry levels.

Global economic growth weakened, followed by increasingly widening growth divergence among countries. Meanwhile, emerging markets and developing economies (EMDEs) grew above global economic (World) and advanced economies (AE)

global (World) dan negara maju (Advance Economies/AE) dengan pertumbuhan 4,1% sedangkan ekonomi global tahun 2023 tumbuh sebesar 3,1%, lebih rendah dibandingkan dengan tahun 2022 yang sebesar 3,5%.

Meningkatnya ketegangan geopolitik mendorong harga energi dan pangan meningkat sehingga mengakibatkan tetap tingginya inflasi global. Untuk mengendalikan inflasi, suku bunga kebijakan moneter di negara maju, termasuk Federal Funds Rate (FFR), diperkirakan akan tetap bertahan tinggi dalam jangka waktu yang lebih lama (*higher for longer*). Kenaikan suku bunga global diperkirakan akan diikuti pada tenor jangka panjang dengan kenaikan *yield* obligasi Pemerintah negara maju, khususnya Amerika Serikat (US Treasury), akibat peningkatan kebutuhan pembiayaan utang Pemerintah, dan kenaikan premi risiko jangka panjang. Berbagai perkembangan tersebut mendorong pembalikan arus modal dari negara berkembang ke negara maju dan ke aset yang lebih likuid, yang mengakibatkan dolar Amerika Serikat (AS) menguat secara tajam terhadap berbagai mata uang dunia. Ketidakpastian ekonomi dan keuangan global semakin tinggi karena terjadi bersamaan dengan meningkatnya ketegangan geopolitik. Selain itu, terdapat divergensi pemulihan yang semakin lebar pada perekonomian antar kawasan. Faktor risiko secara umum bersumber dari tingkat inflasi yang masih di atas target, pelemahan ekonomi Tiongkok, volatilitas harga komoditas, peningkatan fragmentasi ekonomi global, serta peningkatan kerentanan utang.

Di tengah perlambatan ekonomi global dan penurunan harga komoditas ekspor unggulan, ekonomi Indonesia tumbuh 5,04% pada Triwulan IV-2023, lebih tinggi dibanding periode yang sama tahun 2022. Seluruh komponen pengeluaran tumbuh, kecuali komponen impor yang mengalami kontraksi. Pertumbuhan tertinggi terjadi pada Komponen Pengeluaran Konsumsi Lembaga Non Profit yang melayani Rumah Tangga (PK-LNPRT) sebesar 18,11%, diikuti Komponen Pembentukan Modal Tetap Bruto (PMTB) sebesar 5,02%, Komponen Pengeluaran Konsumsi Rumah Tangga (PK-RT) sebesar 4,47%, Komponen Pengeluaran Konsumsi Pemerintah (PK-P) sebesar 2,81%, serta Komponen Ekspor Barang dan Jasa sebesar 1,64%. Sementara itu, Komponen Impor Barang dan Jasa berkontraksi sebesar 0,15%.

Struktur PDB Indonesia menurut pengeluaran atas dasar harga berlaku tahun 2023 tidak menunjukkan perubahan yang berarti. Perekonomian Indonesia masih didominasi oleh Komponen PK-RT yang mencakup lebih dari separuh PDB Indonesia yaitu sebesar 53,18%, diikuti oleh komponen PMTB sebesar 29,33%, Komponen Ekspor Barang dan Jasa sebesar 21,75%, Komponen PK-P sebesar 7,45%, Komponen PK-LNPRT sebesar 1,25%, dan Komponen Perubahan Inventori sebesar 1,19%. Sementara itu, Komponen Impor Barang dan Jasa memiliki peran sebesar 19,57%.

growth, with a growth of 4.1% while the global economy in 2023 grew by 3.1%, lower than in 2022, which was 3.5%.

The rise in geopolitical tensions pushed up energy and food prices, leading to persistently high global inflation. To control inflation, monetary policy interest rates in advanced economies, including the Federal Funds Rate (FFR), are expected to remain high for a longer period (*higher for longer*). Global interest rate hikes are expected to follow in the long term with an increase in government bond yields in advanced economies, especially the United States (US Treasury), due to increased government debt financing needs and a long-term risk premium increase. These developments drive the reversal of capital flows from developing to advanced countries and to more liquid assets, resulting in a sharp strengthening of the US dollar against various world currencies. Global economic and financial uncertainty has risen amid increased geopolitical tensions. Additionally, there is an increasingly wide divergence in economic recovery among regions. Risk factors generally stem from inflation rates still above target, China's economic slowdown, commodity price volatility, increasing global economic fragmentation, and increased debt vulnerability.

Amidst the global economic slowdown and declining commodity export prices, Indonesia's economy grew by 5.04% in the fourth quarter of 2023, higher than the same period in 2022. All expenditure components grew, except for the import component, which contracted. The highest growth occurred in the Non-Profit Institutions Serving Households (PK-LNPRT) Consumption Expenditure Component at 18.11%, followed by the Gross Fixed Capital Formation (PMTB) Component at 5.02%, Household Consumption Expenditure Component (PK-RT) at 4.47%, Government Consumption Expenditure Component (PK-P) at 2.81%, and the Export of Goods and Services Component at 1.64%. Meanwhile, the Import of Goods and Services Component contracted by 0.15%.

The structure of Indonesia's GDP by expenditure at current prices in 2023 showed no significant change. Indonesia's economy was still dominated by the PK-RT Component which accounts for more than half of Indonesia's GDP, at 53.18%, followed by the PMTB Component at 29.33%, the Export of Goods and Services Component at 21.75%, the Government Consumption Expenditure Component at 7.45%, the PK-LNPRT Component at 1.25%, and the Change in Inventories Component at 1.19%. Meanwhile, the Import of Goods and Services Component played a role of 19.57%.

Dari sisi perbankan, sektor perbankan mampu menunjukkan resiliensi dengan permodalan yang tinggi dan kinerja intermediasi yang tetap positif. Dampak risiko suku bunga acuan yang tinggi secara global dan dapat berlangsung lebih lama (*higher for longer*) bagi perbankan dalam negeri masih terjaga dan terkendali seiring fleksibilitas ruang penyesuaian suku bunga yang masih cukup besar bagi perbankan. Sejumlah indikator utama perbankan seperti pertumbuhan total DPK dan kredit bank umum mencatatkan pertumbuhan yang positif walaupun mengalami perlambatan.

Pertumbuhan Dana Pihak Ketiga (DPK) tercatat sebesar 3,04% (yoy) pada November 2023, sedangkan kredit perbankan tumbuh 9,74% (yoy), lebih tinggi dibandingkan dengan pertumbuhan pada bulan sebelumnya yaitu 8,99% (yoy). Peningkatan kredit/pembiayaan didorong oleh peningkatan permintaan kredit sejalan dengan tetap terajaganya kinerja korporasi dan rumah tangga. Secara sektoral, pertumbuhan kredit terutama ditopang oleh sektor Perdagangan, Industri, dan Jasa Dunia Usaha. Pembiayaan syariah pada November 2023 juga tumbuh sebesar 14,12% (yoy), sementara pertumbuhan kredit UMKM mencapai 8,46% (yoy). Pertumbuhan kredit UMKM tersebut terutama didukung oleh sektor Perdagangan, Pertanian, dan Jasa Sosial. Kualitas kredit Bank Umum tetap terjaga dengan rasio NPL *gross* November 2023 sebesar 2,36%. Selanjutnya kondisi industri perbankan Indonesia tetap solid dan resilien dengan ditopang tingkat permodalan/*Capital Adequacy Ratio* November yang tinggi sebesar 27,86%.

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 2023 masing-masing sebesar Rp125,79 triliun dan Rp117,06 triliun. Peningkatan DPK dilakukan antara lain dengan optimalisasi *product holding* dalam rangka meningkatkan pertumbuhan dana pihak ketiga dan bisnis lainnya serta mendorong pertumbuhan bisnis melalui sinergi dan kolaborasi. Sedangkan peningkatan kredit dilakukan dengan pertumbuhan kredit yang sehat dan berkelanjutan serta menjaga pertumbuhan kredit secara selektif dan berkualitas.

Untuk mencapai target pasar tersebut, telah ditetapkan suku bunga dasar kredit tahun 2023 adalah sebagai berikut:

From the banking perspective, the banking sector was able to show resilience with high capitalization and continued positive intermediation performance. The impact of high global benchmark interest rates, which can last longer (*higher for longer*), on domestic banking remains manageable and controlled as the flexibility for interest rate adjustment remains sufficient for banking. Several key banking indicators, such as total growth in Third Party Funds (DPK) and general bank lending, recorded positive growth, albeit slowing down.

The growth of Third Party Funds (DPK) was recorded at 3.04% (yoy) in November 2023, while banking credit grew by 9.74% (yoy), higher than the growth in the previous month, which was 8.99% (yoy). The increase in credit/financing was driven by a rise in credit demand in line with the continued good performance of corporations and households. Sectorally, credit growth was mainly supported by the Trade, Industry, and Business Services sectors. Sharia financing in November 2023 also grew by 14.12% (yoy), while SME credit growth reached 8.46% (yoy). This SME credit growth was mainly supported by the Trade, Agriculture, and Social Services sectors. The quality of General Bank credit remained stable with a gross NPL ratio of November 2023 at 2.36%. Subsequently, the condition of Indonesia's banking industry remains solid and resilient, supported by a high capitalization/*Capital Adequacy Ratio* in November of 27.86%.

Based on economic and industry analysis and considering the existing challenges, bank **bjb** had set market targets of increasing TPFs and Credit. The targets for DPK and Credit Disbursement in 2023 were respectively Rp125.79 trillion and Rp117.06 trillion. The increase in DPK was carried out, among other things, by optimizing product holding to enhance the growth of third-party funds and other businesses, as well as encouraging business growth through synergy and collaboration. Meanwhile, credit increase was carried out by maintaining healthy and sustainable credit growth and managing credit growth selectively and with quality.

To achieve the target market, the basic credit interest rates for the year 2023 had been established as follows:

Tabel Suku Bunga Dasar Kredit (*Prime Lending Rate*) bank **bjb Tanggal 31 Desember 2023**

Table of Prime Lending Rates of bank **bjb** as of December 31, 2023

Suku Bunga Dasar Kredit (<i>Prime Lending Rate</i>) Prime Lending Rates				
Berdasarkan Segmen Bisnis Based on Business Segments				
Kredit Korporasi Corporate Credit	Kredit Retail Retail Credit	Kredit Mikro Micro Credit	Kredit Konsumsi Consumer Credit	
			KPR	Non KPR
7.43%	9.95%	12.66%	9.42%	9.48%

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

Furthermore, bank **bjb** had also established competitive interest rates for savings, deposits, and current accounts, as presented in the following:

Tabel Suku Bunga Tabungan

Table of Savings Interest Rates

Jenis Tabungan dan <i>Tiering</i> Types of Savings and Tiering	Suku Bunga Interest Rates
bjb Tandamata	0.00%-1.60%
Saldo < Rp10 juta / Balance < IDR10 million	0.00%
Rp10 juta ≤ Saldo < Rp50 juta / IDR10 million ≤ Balance < IDR50 million	0.25%
Rp50 juta ≤ Saldo < Rp500 juta / IDR50 million ≤ Balance < IDR500 million	0.30%
Rp500 juta ≤ Saldo < Rp1 miliar / IDR500 million ≤ Balance < IDR1 billion	0.70%
Saldo ≥ Rp50 juta / Balance ≥ IDR50 million	1.60%
bjb Tandamata Purnabakti	0.00%-2.00%
Saldo < Rp500 ribu / Balance < IDR500.000	0.00%
Rp500 ribu ≤ Saldo < Rp5 juta / IDR500.000 ≤ Balance < IDR5 million	1.00%
Rp5 juta ≤ Saldo < Rp50 juta / IDR1 billion ≤ Balance < IDR50 million	1.50%
Saldo ≥ Rp50 juta / Balance ≥ IDR50 million	2.00%
Simpeda	0.00%-1.50%
Saldo < Rp500 ribu / Balance < IDR500.000	0.00%
Rp500 ribu ≤ Saldo < Rp5 juta / IDR500.000 ≤ Balance < IDR5 million	0.50%
Rp5 juta ≤ saldo < Rp50 juta / IDR5 million ≤ Balance < IDR50 milli	1.00%
saldo ≥ Rp50 juta / Balance ≥ IDR50 million	1.50%
bjb Tandamata Purnabakti	0.00%-3.00%
Saldo < Rp50 juta / Balance < IDR50 million	0.00%
Rp50 juta ≤ Saldo < Rp500 juta / IDR50 million ≤ Balance < IDR2 billion	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	0.00%-3.50%
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 Berjangka	3,5%
bjb Tandamata My First	0.00%-1.00%
Saldo < Rp500 ribu / Balance < IDR500.000	0.00%
Rp500 ribu ≤ Saldo < Rp1 juta / IDR500.000 ≤ Balance < IDR1 million	0.25%
saldo ≥ Rp1 juta / Balance ≥ IDR1 million	1.00%

Keterangan: Suku bunga tabungan dihitung berdasarkan saldo harian, untuk **bjb** Tandamata Bisnis dihitung berdasarkan saldo harian (*tiering progressif*).

Note: Savings interest rates are calculated based on daily balances, for **bjb** Tandamata Bisnis calculated based on daily balances (progressive tiering).

Tabel Suku Bunga bjb Deposito
Table of **bjb** Deposit Interest Rate

bjb Deposito Berjangka					
<i>Tiering</i>	Jangka Waktu Time Period 01	Jangka Waktu Time Period 03	Jangka Waktu Time Period 06	Jangka Waktu Time Period 12	Jangka Waktu Time Period 24
< Rp100 juta / < IDR100 million	2.50%	2.60%	2.70%	2.75%	2.90%
≥ Rp100 juta - < Rp500 juta / ≥ IDR100 million - < IDR500 million	2.50%	2.60%	2.70%	2.75%	2.90%
Rp500 juta - < Rp2 miliar / IDR500 million - < IDR2 billion	2.50%	2.60%	2.70%	2.90%	2.90%
≥ Rp2 miliar / ≥ IDR2 billion	2.50%	2.60%	2.70%	2.90%	2.90%

Tabel Suku Bunga Deposito Suka-suka
Table of Deposit Suka-suka Interest Rate

Deposito Suka-suka				
<i>Tiering</i>	Jangka Waktu Time Period 01	Jangka Waktu Time Period 03	Jangka Waktu Time Period 06	Jangka Waktu Time Period 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

bjb Deposito Valas				
<i>Tiering</i>	Jangka Waktu Time Period 01	Jangka Waktu Time Period 03	Jangka Waktu Time Period 06	Jangka Waktu Time Period 12
USD				
1.000	0.25 %	0.25 %	0.25 %	0.25 %
SGD, EUR, JPY				
Setara USD 100,000 / Equivalent to USD 100,000				
EUR	0.0%	0.0%	0.0%	0.0%
JPY	0.0%	0.0%	0.0%	0.0%
SGD	0.1%	0.1%	0.1%	0.1%

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%

Jenis Giro dan Tiering Types of Current Account and Tiering	Suku Bunga Interest rate
Rp500 juta ≤ Saldo < Rp1 miliar / IDR500 million ≤ Balance < IDR1 billion	1.25%
Saldo ≥ Rp1 miliar / Balance ≥ IDR1 billion	1.50%
bjb Giro Kasda / bjb Kasda Current Account	
Saldo < Rp5 juta / Balance < IDR 5 million	0.00%
Saldo ≥ Rp50 juta / Balance ≥ IDR50 million	3.00%
bjb Giro Bank Lain / bjb Current Account from Other Banks	
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 Currency Current Account	
bjb Giro Valas USD / bjb USD Currency Current Account	
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 Valas / bjb Currency Currency Current Account	
SGD	0.15%
CNY	0.10%
EUR	0.10%
JPY	0.00%
AUD	0.00%

Strategi dan Kebijakan

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 Peminpin Divisi terkait, Rapat Direksi dengan Komite di bawah Direksi serta mekanisme pelaporan internal secara berkala.

Pada tahun 2023, bank **bjb** akan mengoptimalkan inisiatif digitalisasi *tools* per segmen, akuisisi *funding* ritel dan optimalisasi kredit produktif. bank **bjb** memiliki potensi yang besar untuk menjadikan bisnis komersial dan UMKM sebagai pendorong pertumbuhan kredit produktif. Selain akselerasi pertumbuhan kredit produktif, salah satu target portofolio bank **bjb** adalah peningkatan *funding* ritel melalui peningkatan peran digitalisasi dalam layanan perbankan. Selaras dengan arah kebijakan Perseroan dan dengan mempertimbangkan perkembangan kondisi perekonomian terkini, bank **bjb** berfokus pada penerapan strategi sebagai berikut:

Strategies and Policies

In formulating bank **bjb** strategy, the Board of Directors leads directly through various meetings between the Board of Directors and executive officers. The strategy is outlined in the Annual Directors' Strategic Direction which is included in the Bank Business Plan (RBB). The Board of Directors ensures the implementation of strategies and continuously carries out evaluations to ensure the effectiveness of strategies implementation that have been determined. Evaluation of strategy implementation is carried out through meetings between the Board of Directors and the Heads of related Divisions, Board of Directors meetings with Committees under the Board of Directors as well as regular internal reporting mechanisms.

In 2023, bank **bjb** had optimized the digitalization of tools initiatives per segment, the acquisition of retail funding and the optimization of productive credit. bank **bjb** has great potential to make commercial businesses and MSMEs a driver of productive credit growth. Apart from accelerating productive credit growth, one of bank **bjb's** portfolio targets is increasing retail funding through increasing the role of digitalization in banking services. In line with the Company's policy direction and considering developments in the latest economic conditions, bank **bjb** focuses on implementing the following strategies:

1. Ekspansi kredit secara selektif dengan mengoptimalkan ekosistem bisnis melalui pertumbuhan kredit yang sehat dan berkelanjutan serta menjaga pertumbuhan kredit secara selektif dan berkualitas.
 2. Memperkuat likuiditas untuk mendukung kinerja Perseroan melalui optimalisasi *product holding* dalam rangka meningkatkan pertumbuhan dana pihak ketiga dan bisnis lainnya dan memperkuat likuiditas dengan menciptakan *business ecosystem* melalui pengembangan layanan *digital*. Selain itu, Perseroan akan Mengintegrasikan layanan *e-channel* dengan berbagai layanan perbankan untuk meningkatkan akuisisi nasabah serta mengoptimalkan *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 dengan mendukung pertumbuhan bisnis secara anorganik melalui sinergi dan kolaborasi dengan skema Kelompok Usaha Bank (KUB) serta membangun sinergi dengan *partner* strategis untuk mengakselerasi pertumbuhan bisnis melalui *channeling*, *asset buy*, dan pola kemitraan. Selain itu, Perseroan akan memperluas kerja sama dengan *fintech*, *e-commerce* dan *e-marketplace* untuk menciptakan solusi *digital* guna mendukung pertumbuhan bisnis serta mengoptimalkan kontribusi perusahaan anak dengan memperkuat sinergi untuk mendukung kinerja secara konsolidasi.
 4. Mengoptimalkan peran teknologi dalam mengakselerasikan transformasi digital untuk mendukung bisnis dengan meningkatkan *customer experience* melalui *excellence service delivery* dan penerapan perlindungan nasabah dalam kegiatan bisnis sehingga terciptanya *customer engagement*, optimalisasi *platform bjb* Go Smart City dalam rangka perluasan layanan elektronifikasi transaksi Pemerintah Daerah dan implementasi ekosistem digital desa dalam membantu peningkatan perekonomian desa serta efisiensi proses pekerjaan dengan menerapkan otomatisasi dan simplifikasi terhadap aktivitas bisnis yang bersifat *repetitive* dan manual. Selain itu, Perseroan juga melakukan optimalisasi pemantauan eksposur risiko melalui digitalisasi *tools* pemantauan risiko serta peningkatan IT *security* dan IT *cyber defense* dalam implementasi transformasi *digital* yang selaras dengan arah *corporate plan*.
 5. Peningkatan pendapatan dan efisiensi biaya.
 6. Menjaga struktur modal dan mendorong peningkatan produktivitas human capital dengan menjaga komposisi struktur modal untuk menunjang ekspansi bisnis serta peningkatan produktivitas *human capital*.
1. Selective credit expansion by optimizing the business ecosystem through healthy and sustainable credit growth and maintaining selective and quality credit growth.
 2. Strengthening liquidity to support the Company's performance through optimizing product holding to increase the growth of third-party funds and other businesses and strengthening liquidity by creating a business ecosystem through the development of digital services. In addition, the Company will integrate e-channel services with various banking services to increase customer acquisition and optimize long-term funding through capital market instruments and bilateral loans to strengthen the position of financial ratios and grow bank **bjb** assets.
 3. Encouraging business growth through synergy and collaboration by supporting inorganic business growth through synergy and collaboration with the Bank Business Group (KUB) scheme as well as building synergies with strategic partners to accelerate business growth through channeling, asset buy, and partnership patterns. In addition, the Company will expand cooperation with fintech, e-commerce and e-marketplace to create digital solutions to support business growth and optimize 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 by improving customer experience through excellent service delivery and implementing customer protection in business activities to create customer engagement, optimizing the **bjb** Go Smart City platform in the context of expanding Regional Government transaction electrification services, and implementing a digital ecosystem villages to help improve the village economy the village economy and the efficiency of work processes by implementing automation and simplification of repetitive and manual business activities. Apart from that, the Company is also optimizing risk exposure monitoring through digitizing risk monitoring tools as well as improving IT security and IT cyber defense in implementing digital transformation which is in line with the direction of the corporate plan.
 5. Increasing the income and cost efficiency.
 6. Maintaining the capital structure and encouraging the increase of human capital productivity by maintaining the composition of the capital structure to support business expansion and increase human capital productivity.

7. Penguatan *Governance, Risk and Compliance* (GRC) untuk mendukung bisnis dengan berperan aktif membantu Perseroan dalam mencapai tujuan dengan pendekatan yang sistematis dan konsisten melalui peningkatan kualitas tata kelola, kepatuhan dan manajemen risiko, pengembangan metodologi manajemen risiko guna mendukung aktivitas bisnis dan permodalan Perseroan, serta meningkatkan efektifitas sistem pengendalian internal untuk mendukung bisnis. Perseroan juga mengembangkan *compliance management system* untuk penguatan *risk and compliance awareness*, melakukan pengembangan sistem informasi pengelolaan program APU PPT sesuai kebutuhan bisnis dan digitalisasi layanan serta melakukan pengelolaan risiko dan kepatuhan yang efektif dalam mendukung KUB dan konglomerasi keuangan.
7. Strengthening Governance, as well as Risk and Compliance (GRC) to support business by playing an active role in helping the Company achieve its goals with a systematic and consistent approach through improving the quality of governance, compliance and risk management, developing risk management methodology to support the Company's business activities and capital, as well as increasing the effectiveness of the internal control system to support the business. The Company also developed a compliance management system to strengthen risk and compliance awareness, developed an APU PPT program management information system according to business needs and digitized services as well as carried out effective risk and compliance management in supporting KUB and financial conglomerates.

Pencapaian Kinerja

Berdasarkan strategi yang telah diterapkan, pada tahun 2023 bank **bjb** telah menghasilkan kinerja yang baik sesuai dengan yang ditargetkan. Pada tahun 2023, *outstanding* kredit konsumen mencapai Rp49,94 triliun, tumbuh 5,92% dibandingkan dengan tahun 2022 yang mencapai Rp47,14 triliun. *Outstanding* Kredit Ritel mencapai Rp19,82 triliun, tumbuh 7,24% dibandingkan dengan tahun 2022 yang mencapai Rp18,48 triliun. Pertumbuhan kredit korporasi tahun 2023 meningkat sebesar 5,90% atau sebesar Rp975,62 miliar dari posisi Rp16,52 triliun pada tahun 2022 menjadi Rp17,50 triliun pada tahun 2023. Selama tahun 2023 total *outstanding* Kredit UMKM mengalami kenaikan dibandingkan tahun sebelumnya sebesar 21,95% dari Rp3,98 triliun di tahun 2022 menjadi sebesar Rp4,85 triliun di tahun 2023 dengan nett growth sebesar Rp873,35 miliar. Portofolio kredit KPR dan KKB tahun 2023 sebesar Rp10,50 triliun, mengalami kenaikan sebesar Rp1,32 triliun atau sebesar 14,35% dibandingkan dengan tahun 2022 yang sebesar Rp9,18 triliun. Dana pihak ketiga tahun 2023 mencapai Rp123,04 triliun, meningkat 0,79% atau Rp959,05 miliar dibandingkan dengan tahun 2022 yang mencapai Rp122,08 triliun. Selain itu, pada tahun 2023, bank **bjb** membukukan pendapatan *fee based income* dari layanan *e-channel* sebesar Rp462,11 miliar atau naik 2,00% secara *year on year*.

Pencapaian yang baik juga terlihat dari sisi keuangan. Total pendapatan bunga dan syariah tahun 2023 mencapai Rp14,25 triliun, meningkat 4,56% dari tahun 2022 mencapai Rp13,6 triliun. Peningkatan pendapatan bunga dan syariah berjalan mendorong peningkatan total aset dan total ekuitas. Aset tahun 2023 mencapai Rp188,30 triliun meningkat 3,90% dibandingkan tahun 2022 mencapai Rp181,24 triliun. Ekuitas tahun 2023 mencapai Rp15,45 triliun, meningkat 4,77% dari tahun 2022 mencapai Rp14,75 triliun.

Performance Achievement

Based on the strategy that has been implemented, in 2023 bank **bjb** has produced good performance in accordance with the target. In 2023, outstanding consumer credit reached IDR49.94 trillion, growing 5.92% compared to 2022 which reached IDR47.14 trillion. Outstanding Retail Credit reached IDR19.82 trillion, growing 7.24% compared to 2022 which reached IDR18.48 trillion. Corporate credit growth in 2023 increased by 5.90% or IDR975.62 billion from IDR16.52 trillion in 2022 to IDR17.50 trillion in 2023. During 2023, total outstanding MSME loans increased compared to the previous year by 21.95% from IDR3.98 trillion in 2022 to IDR4.85 trillion in 2023 with net growth of IDR 873.35 billion. The KPR and KKB credit portfolio in 2023 was IDR10.50 trillion, an increase of IDR1.32 trillion or 14.35% compared to 2022 which was IDR 9.18 trillion. Third party funds in 2023 would reach IDR123.04 trillion, an increase of 0.79% or IDR959.05 billion compared to 2022 which reached IDR122.08 trillion. Apart from that, in 2023, bank **bjb** recorded fee-based income from e-channel services of IDR 462.11 billion or an increase of 2.00% year on year.

Good achievements can also be seen from the financial side. Total interest and sharia income in 2023 reached IDR14.25 trillion, an increase of 4.56% from 2022 which was IDR13.6 trillion. The increase in interest and sharia income continued to encourage an increase in total assets and total equity. Assets in 2023 reached IDR188.30 trillion, an increase of 3.90% compared to 2022 which was IDR181.24 trillion. Equity in 2023 reached IDR15.45 trillion, an increase of 4.77% from 2022 which was IDR14.75 trillion.

Secara umum, pencapaian target bank **bjb** pada tahun 2023 telah menunjukkan hasil yang baik dan telah memenuhi harapan para Pemangku Kepentingan. bank **bjb** pada tahun 2023 berhasil melampaui target aset sebesar 100,34% dengan realisasi mencapai Rp176,48 triliun (*bank only*). Pendapatan bunga dan syariah berhasil mencapai target sebesar 101,06% dengan realisasi mencapai Rp13,32 triliun (*bank only*). Sedangkan terdapat beberapa kinerja yang sedikit berada di bawah target yaitu laba tahun berjalan dengan pencapaian sebesar 88,86%, penyaluran kredit mencapai 99,23% dari yang ditargetkan serta penghimpunan DPK yang mencapai 99,37%. Tidak tercapainya target laba tahun berjalan dikarenakan adanya kenaikan beban bunga.

Kendala-Kendala yang Dihadapi Perusahaan dan Langkah-Langkah Penyelesaiannya

Dalam menjalankan kegiatan operasionalnya, bank **bjb** juga mengalami berbagai kendala. Kendala tersebut antara lain, rasio permodalan bank **bjb** yang lebih rendah dibandingkan industri perbankan nasional dan telah mendekati *trigger level* yang tercantum dalam *Recovery Plan* Perseroan sehingga ruang ekspansi bisnis bank **bjb** relatif terbatas. Untuk mengatasi kendala tersebut, Perseroan melakukan optimalisasi product holding dalam rangka meningkatkan pertumbuhan dana pihak ketiga dan bisnis lainnya. Kemudian, produk dan jasa bank **bjb** belum terinformasikan secara optimal kepada nasabah maupun masyarakat sekitar. Untuk menghadapi kendala tersebut, bank **bjb** melakukan beberapa pengembangan/penyesuaian terhadap produk kelolaannya guna meningkatkan daya saing, kredit konsumen juga memberlakukan beberapa program pemasaran, baik yang bersifat pemberian *gimmick* maupun *pricing*, guna mendukung pertumbuhan kredit konsumen.

Kendala lainnya yaitu, laba usaha bank **bjb** masih didominasi oleh hasil bunga kredit dan belum optimalnya kontribusi usaha dari jasa perbankan yang bersumber dari pendapatan non bunga/*fee based income*. Untuk menghadapi kendala tersebut, bank **bjb** memiliki strategi untuk mendorong pertumbuhan bisnis melalui sinergi dan kolaborasi. Perseroan juga melakukan peningkatan *fee based income* melalui pengembangan fitur dan inovasi produk serta meningkatkan upaya *recoveries* kredit hapus buku agar memberikan kontribusi lebih optimal terhadap pendapatan.

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

Di tengah perlambatan ekonomi global dengan ketidakpastian yang tinggi, tekanan inflasi secara global diperkirakan masih tinggi dipicu oleh kenaikan harga energi dan pangan akibat eskalasi konflik geopolitik, serta fenomena El Nino. Ekonomi global diperkirakan melambat menjadi 2,8% pada 2024. Penurunan inflasi di negara maju, termasuk AS, berlanjut, meski masih berada

In general, bank **bjb**'s target achievement in 2023 has shown good results and has met the expectations of stakeholders. bank **bjb** in 2023 succeeded in exceeding the asset target of 100.34% with realization reaching IDR176.48 trillion (bank only). Interest and sharia income managed to reach the target of 101.06% with realization reaching IDR13.32 trillion (bank only). While there were performances slightly below the target, such as profit on the year with achievement as of 88.86%, credit distribution as of 99.23% and DPK collection reaching 99.37%. The non-achievement of the profit target in the year was due to an increase in interest expense.

Challenges Faced by the Company and Steps to Resolve Them

In carrying out its operational activities, bank **bjb** faces various challenges. One of them was the lower bank's capital adequacy ratio compared to the national banking industry, and it was already approaching the trigger level outlined in the Company's Recovery Plan leading to the restriction of the bank's business expansion opportunities. To overcome the challenge, the company optimized its product holding to enhance the growth of third-party funds and other business segments. To add, bank **bjb**'s products and services had not been optimally socialized to customers and the surrounding community. To address this issue, bank **bjb** implemented several developments and adjustments to its product portfolio to improve competitiveness. Additionally, in the consumer credit sector, the bank was introducing various marketing programs, including both promotional gimmicks and pricing strategies, to support the growth of consumer credit.

Another challenge was that bank **bjb**'s operating income was still predominantly driven by interest income, and the contribution from non-interest income/*fee-based income* was not optimal yet. To address this issue, bank **bjb** had a strategy to stimulate business growth through synergy and collaboration. The company was also enhancing *fee-based income* through the development of features and innovative products, as well as intensifying efforts in credit recoveries to provide a more optimal contribution to income.

Important Things Expected to Occur in the Future and the Business Prospects

In the midst of a global economic slowdown with high uncertainty, global inflation pressures are forecasted to remain high due to the rise in energy and food prices stemming from the escalation of geopolitical conflicts, as well as the El Nino phenomenon. The global economy is projected to slow down to 2.8% in 2024. Inflation decline in developed countries, including the U.S., continues,

di atas sasaran, sementara inflasi Tiongkok menurun dipengaruhi oleh pertumbuhan ekonomi yang melambat. Siklus kenaikan suku bunga kebijakan moneter negara maju, termasuk Fed Funds Rate (FFR), diperkirakan telah berakhir meskipun masih bertahan tinggi pada semester I 2024, dengan kemungkinan akan mulai menurun pada semester II 2024. *Yield* obligasi Pemerintah negara maju, termasuk US Treasury, menurun secara gradual tapi masih berada di level tinggi sejalan dengan premi risiko jangka panjang (*term-premia*) terkait besarnya pembiayaan fiskal dan utang pemerintah AS. Tekanan penguatan nilai tukar dolar AS terhadap berbagai mata uang dunia juga berkurang. Perkembangan tersebut mendorong berlanjutnya aliran masuk modal asing dan mengurangi tekanan pelemahan nilai tukar di *emerging market*.

Perekonomian Indonesia diproyeksikan tetap tumbuh baik dan berdaya tahan terhadap dampak rambatan global. Percepatan belanja negara terkait penyelenggaraan Pemilu dan penguatan peran APBN sebagai shock absorber diharapkan dapat mendorong konsumsi Pemerintah untuk menjaga daya beli masyarakat. Pada 2024, pertumbuhan ekonomi Indonesia diperkirakan meningkat dalam kisaran 4,7%-5,5% didukung oleh permintaan domestik utamanya berlanjutnya pertumbuhan konsumsi serta peningkatan investasi khususnya bangunan sejalan dengan berlanjutnya pembangunan Proyek Strategis Nasional (PSN) termasuk Ibu Kota Nusantara (IKN). Sementara itu, kinerja ekspor diperkirakan belum kuat sebagai dampak perlambatan ekonomi global dan penurunan harga komoditas.

Transmisi kebijakan moneter berjalan dengan baik. Suku bunga pasar uang (IndONIA) bergerak dalam kisaran BI-Rate sebesar 5,81% pada 16 Januari 2024. Suku bunga Sekuritas Rupiah Bank Indonesia (SRBI) tercatat menarik pada level 6,68%, 6,78% dan 6,87% masing-masing untuk tenor 6, 9, dan 12 bulan pada 15 Januari 2024 sehingga mendukung efektivitas SRBI sebagai instrumen moneter yang pro-market. Sementara itu, suku bunga perbankan tetap rendah dipengaruhi oleh likuiditas perbankan yang memadai serta kebijakan transparansi SBDK yang meningkatkan efisiensi suku bunga perbankan. Ke depan, pertumbuhan kredit diperkirakan meningkat dalam kisaran 10%-12% pada 2024, sejalan dengan tetap kuatnya pertumbuhan ekonomi domestik. Kinerja transaksi ekonomi dan keuangan digital tetap kuat didukung oleh sistem pembayaran yang aman, lancar, dan andal. Nilai transaksi digital banking diproyeksikan meningkat 9,11% (yoy) hingga mencapai Rp63.803,77 triliun pada tahun 2024. Sementara nilai transaksi Uang Elektronik (UE) diproyeksikan meningkat 25,77% (yoy) hingga mencapai Rp1.051,24 triliun pada tahun 2024.

Kondisi perekonomian baik global maupun nasional serta perkembangan industri perbankan di masa yang akan datang menunjukkan adanya beberapa peluang yang dimiliki oleh bank **bjb**, di antaranya:

1. Berdasarkan skala pasar, sebagian besar Kantor Cabang bank **bjb** masih menjadi *market nichers* di wilayah operasionalnya

although it remains above the target, while China's inflation is decreasing due to slowing economic growth. The cycle of policy interest rate hikes in developed countries, including the Fed Funds Rate (FFR), is expected to have ended, although it still remains high in the first half of 2024, with a possibility of starting to decline in the second half of 2024. The yields of government bonds in developed countries, including US Treasury bonds, are gradually decreasing but still remain at high levels in line with long-term risk premiums (*term-premia*) associated with the magnitude of fiscal financing and U.S. government debt. The strengthening pressure of the U.S. dollar against various world currencies is also diminishing. These developments continue to drive foreign capital inflows and reduce the pressure on exchange rate depreciation in emerging markets.

Indonesia's economy is projected to continue growing well and remain resilient to the global economic headwinds. Accelerated government spending related to the conduct of elections and the strengthening role of the State Budget (APBN) as a shock absorber are expected to stimulate government consumption to maintain the purchasing power of the public. In 2024, Indonesia's economic growth is forecasted to increase in the range of 4.7%-5.5%, supported by its main domestic drivers – the ongoing growth in consumption and increased investment, particularly in construction, aligned with the continuation of National Strategic Projects (PSN), including the Nusantara Capital City Development (IKN). Meanwhile, export performance is anticipated to be relatively weak due to the global economic slowdown and declining commodity prices.

The transmission of monetary policy is functioning well. The Indonesia Overnight Index Average (IndONIA) moves within the range of the BI-Rate, standing at 5.81% on January 16, 2024. The Bank Indonesia Rupiah Securities (SRBI) interest rates are noted at attractive levels of 6.68%, 6.78%, and 6.87% for tenors of 6, 9, and 12 months, respectively, as of January 15, 2024, supporting the pro-market effectiveness of SRBI as a monetary instrument. Meanwhile, banking interest rates remain low due to adequate banking liquidity and the transparency policy of the Prime Lending Rate (SBDK) that enhances the efficiency of banking interest rates. Going forward, credit growth is projected to increase in the range of 10%-12% in 2024, in line with the continued strength of domestic economic growth. The performance of digital economic and financial transactions remains robust, supported by a secure, smooth, and reliable payment system. The value of digital banking transactions is projected to increase by 9.11% (yoy) to reach IDR63,803.77 trillion in 2024. Meanwhile, the value of Electronic Money (UE) transactions is projected to increase by 25.77% (yoy) to reach IDR1,051.24 trillion in 2024.

The current global and national economic conditions, as well as the future developments in the banking industry indicate several opportunities for bank **bjb**, including:

1. Based on market scale, the majority of bank **bjb**'s branch offices still function as market nichers in their operational

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 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 menasar segmen ritel dan membangun ekosistem bisnis bank **bjb**.

Berbagai peluang tersebut menunjukkan bahwa bank **bjb** memiliki prospek yang baik untuk terus tumbuh secara berkelanjutan. Berdasarkan hal tersebut, bank **bjb** optimis untuk dapat senantiasa meningkatkan kinerja dalam jangka pendek maupun jangka panjang secara berkelanjutan. Untuk dapat menangkap berbagai peluang yang dimiliki bank **bjb**, maka arahan strategi yang tertuang dalam bentuk Arahan Strategi Direksi Tahunan (ASDT) tahun 2024 adalah sebagai berikut:

1. Optimalisasi pangsa pasar kredit secara *prudent* dengan portofolio *management business* melalui pengembangan digitalisasi dan menjaga kualitas kredit.
2. Menjaga likuiditas yang sustain dengan optimalisasi *share of wallet* untuk mendukung akselerasi penyaluran dana.
3. Menyediakan solusi berbasis teknologi informasi guna mendukung bisnis dengan keamanan informasi yang terkendali.
4. Peningkatan pendapatan melalui pemanfaatan potensi bisnis lainnya dan pengembangan bisnis secara anorganik serta pengelolaan biaya secara efektif dan efisien.
5. Memperkuat struktur modal dan mendorong peningkatan kompetensi, produktivitas serta integritas *human capital*.
6. Memperkuat sinergi untuk membangun ekosistem inklusi keuangan dan akselerasi transaksi instrumen keuangan berkelanjutan.
7. Mendukung pengelolaan manajemen risiko yang efektif dan penguatan *governance* serta *compliance* dalam mencapai kinerja bank **bjb** yang berkelanjutan.

regions, providing ample opportunities to increase market share in terms of assets, both in deposits (DPK) and loans.

2. The increasing financial literacy among the public through programs initiated by Bank Indonesia and the Financial Services Authority (OJK) to implement inclusive financial policies as a form of deepening financial services aimed at society in the bottom of the pyramid. This encourages the utilization of formal financial products and services such as safekeeping money, transfers, savings, loans, and insurance.
3. The high activities of economic agents in West Java, Banten, and DKI Jakarta represent potential areas for credit and financing development.
4. Various infrastructure development projects, including National Strategic Projects, are located in the working areas of West Java and Banten. This provides bank **bjb** with the opportunity to maximize credit disbursement and contribute to the optimal economic growth of the region.
5. Consistent and continuous support from local governments in developing bank **bjb** as a driver and catalyst for economic development in the region.
6. Significant potential for the development of digital products to target the retail segment and build the business ecosystem of bank **bjb**.

The various opportunities indicate that bank **bjb** has a promising prospect for sustained growth. Based on this, bank **bjb** is optimistic about continuously improving its performance in both the short and long term sustainably. To capture the various opportunities, the strategic directions outlined in the Annual Directorial Strategic Guidelines (ASDT) for the year 2024 are as follows:

1. Optimize prudent credit market share through business portfolio management via digitalization and maintaining credit quality.
2. Sustain liquidity with the optimization of the share of the wallet to support the acceleration of fund disbursement.
3. Provide technology-based solutions to support business with controlled information security.
4. Increase revenue through the utilization of other potential business opportunities, organic business development, and effective cost management.
5. Strengthen capital structure and promote the improvement of competence, productivity, and human capital integrity.
6. Enhance synergy to build a financial inclusion ecosystem and accelerate sustainable financial instrument transactions.
7. Support effective risk management and strengthen governance and compliance in achieving sustainable performance for bank **bjb**.

Penerapan 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.

Sebagai lembaga intermediasi dan lembaga kepercayaan, Perseroan dalam melaksanakan kegiatan usahanya harus berpedoman terhadap prinsip keterbukaan (*transparency*), 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 serta praktik-praktik pengelolaan perusahaan yang bertanggungjawab (*sustainability*), berdasarkan nilai-nilai etika, objektif dan bebas dari tekanan pihak manapun dalam pengambilan keputusan dan senantiasa memperhatikan kepentingan seluruh *stakeholders* (Pemangku Kepentingan) berdasarkan azas kesetaraan dan kewajaran (*ethical behavior*).

Keempat pilar 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.

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. 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.

Implementation of Corporate Governance

Good Corporate Governance (GCG) is a regulatory system that governs the relationships among various parties involved, including Shareholders, Board of Commissioners, Board of Directors, and Committees. In other words, GCG encompasses the relationships between stakeholders involved and the objectives of corporate management. Moreover, the implementation of Good Corporate Governance (GCG) is not only a requirement but also a fundamental foundation in conducting business to maximize benefits and added value for stakeholders while maintaining business sustainability. The application of GCG is increasingly becoming a strategic determinant for the banking sector to enhance value and sustain continuous growth processes. Every bank needs to consistently improve its performance to benefit from the implementation of Good Corporate Governance (GCG). The goal of implementing GCG is to create added value for all stakeholders. These stakeholders include internal parties such as the Board of Commissioners, Board of Directors, employees, and external parties such as investors, creditors, government, the community, and other stakeholders.

As an intermediation institution and trust institution, the Company in carrying out its business activities must be guided by the principle of openness (*transparency*), have performance measures from all levels based on measures that are consistent with corporate values, business targets and bank strategies as a reflection of accountability, guarantee the implementation of provisions applicable as well as responsible company management practices (*sustainability*), based on ethical values, objective and free from pressure from any party in decision making and always paying attention to the interests of all stakeholders (*Stakeholders*) based on the principles of equality and fairness (*ethical behavior*).

These four principles are implemented through the interest fulfillment of shareholders and providing equal treatment to all shareholders; interests fulfillment of other stakeholders; implementing disclosure and transparency; and the duties and responsibilities of the Board of Commissioners in carrying out the oversight function and providing advice to the Board of Directors.

In fulfilling the interests of shareholders, bank **bjb** has already provided the rights of shareholders, including the fair and on time payment of dividends. Dividend decisions are made through the Annual General Meeting of Shareholders (RUPST). bank **bjb** has a dividend policy based on meeting the interests of shareholders and business development plans. In addition to dividend distribution, bank **bjb** has also fulfilled the rights of shareholders as follows:

1. Attending and approving the appointment, termination, and approval of resignation of the Board of Commissioners and Board of Directors.

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 penyelenggaraan RUPS.
6. Pemegang saham dapat mengusulkan mata acara dalam RUPS.
7. Setiap saham memberikan hak kepada pemegang saham untuk mengeluarkan 1 (satu) suara.

Perseroan telah menyelenggarakan RUPS Tahunan secara tepat waktu. RUPS Tahunan Tahun Buku 2022 dilaksanakan pada tanggal 4 April 2023. RUPS Tahunan telah diselenggarakan dengan baik sesuai dengan agenda yang telah ditetapkan.

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**.

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. Pertanggung jawaban Dewan Komisaris kepada RUPS merupakan perwujudan akuntabilitas pengawasan atas pengelolaan perusahaan dalam rangka pelaksanaan prinsip-prinsip GCG.

Sepanjang tahun 2023, 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 2023, Dewan Komisaris telah mengeluarkan sebanyak 26 (dua puluh enam) keputusan dan 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.

2. Attending and approving changes to Articles Association related to the Issuance of Securities or changes in the Issued and Paid-Up Capital
3. Attending and approving the contribution of shares in the form of assets other than money, both tangible and intangible assets.
4. Attending and approving mergers, consolidations, acquisitions, and separations, as well as submitting applications for the company to be declared bankrupt and dissolved. .
5. Shareholders have the right to request the convening of a General Meeting of Shareholders (RUPS).
6. Shareholders have the right to propose agenda items during the General Meeting of Shareholders (RUPS). .
7. Each share entitles the shareholder to cast 1 (one) vote.

The company has conducted the Annual General Meeting of Shareholders (RUPS) on time. The Annual General Meeting for the 2022 fiscal year was held on April 4, 2023. The Annual General Meeting was conducted successfully in accordance with the predetermined agenda.

In providing the necessary information to investors or shareholders (information transparency), bank **bjb** ensures equal treatment for all shareholders, both Majority and Minority shareholders. This is intended to prevent the existence of inside information that is only known to Majority Shareholders. All Shareholders have equal rights to obtain information related to bank **bjb**.

Concerning the responsibilities of the Board of Commissioners, it is an organizational body collectively and collegially assigned with overseeing and advising the Board of Directors. The Board of Commissioners ensures that the company implements Good Corporate Governance (GCG) at all levels of the organization. In carrying out its duties, the Board of Commissioners is accountable to the General Meeting of Shareholders (RUPS). The accountability of the Board of Commissioners to the General Meeting of Shareholders is a manifestation of the supervisory accountability over the company's management in the implementation of GCG principles.

Throughout 2023, the Board of Commissioners has provided recommendations and fulfilled its duties and responsibilities through various forums, including Board of Commissioners meetings and joint meetings with the invited Board of Directors. During the year 2023, the Board of Commissioners issued a total of 26 (twenty-six) decisions and approvals. These approvals include endorsement of business plans, approval of funding facilities for related parties, and other approvals within the authority of the Board of Commissioners as stipulated in the Articles of Association and relevant regulations.

Terkait komposisi Dewan Komisaris, saat ini Perseroan memiliki 50% Komisaris Independen dari jumlah Dewan Komisaris yang ada di Perseroan. Komposisi Komisaris Independen pada posisi tanggal 31 Desember 2023 berjumlah 3 (tiga) orang dari 6 (enam) orang Komposisi 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, Komite Audit, Komite Nominasi dan Remunerasi, Komite Pemantau Risiko, dan Komite Tata Kelola Terintegrasi yang masing-masing telah menjalankan tugasnya dengan baik.

bank **bjb** juga memiliki komitmen untuk menerapkan tata kelola keberlanjutan. 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 Perseroan terhadap isu-isu keberlanjutan yang berdampak pada ekosistem luas semakin meningkat. bank **bjb**, sebagai Bank Pembangunan Daerah terbesar di Indonesia, menyadari pentingnya berkolaborasi dengan para pemangku kepentingan untuk melaksanakan prinsip-prinsip keuangan berkelanjutan. Maka dari itu, bank **bjb** berupaya mengambil peran aktif dalam pembangunan dan pertumbuhan ekonomi di Indonesia yang mengedepankan kerja sama multisektor dan multiaktor. Kolaborasi-kolaborasi semacam ini akan menjamin keberlangsungan bisnis dan pada akhirnya juga dapat memberi manfaat bersama bagi bank **bjb** dan seluruh pemangku kepentingan guna mencapai tujuan pembangunan berkelanjutan.

Perseroan menyadari bahwa keberlanjutan akan sulit dicapai tanpa adanya kolaborasi dan sinergi yang kuat untuk menjaga keseimbangan *people, planet, dan profit*. Oleh karena itu, Perseroan berupaya membangun visi keberlanjutan bersama para mitra dan para pemangku kepentingan. Dari kesamaan visi tersebut, perumusan langkah-langkah yang sinergis untuk menjalankan prinsip-prinsip keberlanjutan dan aksi nyata bersama dapat lebih mudah dilaksanakan.

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, Selaras dengan visi Perseroan "Menjadi Bank Pilihan Utama Anda", bank **bjb** menjadikan nasabah sebagai pusat dari segala keputusan bisnis. Khususnya, bagi kebijakan yang berkaitan dengan layanan perbankan serta produk dan layanan yang dikeluarkan oleh Perseroan dengan menerapkan kebijakan *human to human* oleh setiap insan bank **bjb**. bank **bjb** sangat memperhatikan kepuasan nasabah terhadap produk dan layanan yang ditawarkan. Oleh karena itu, bank **bjb** berkomitmen untuk senantiasa memberikan

Regarding the composition of the Board of Commissioners, the company currently has 50% Independent Commissioners out of the total number of Commissioners in the company. As of December 31, 2023, the composition of Independent Commissioners is 3 (three) out of the total 6 (six) members of the Board of Commissioners.

To enhance the effectiveness of its duties and responsibilities, the Board of Commissioners is assisted by the Board of Commissioners' Secretary and Committees responsible to the Board of Commissioners. These include the Audit Committee, Nomination and Remuneration Committee, Risk Monitoring Committee, and Integrated Governance Committee. Each committee has been performing its duties effectively.

bank **bjb** also commits to implementing sustainable governance. The operational activities conducted by bank **bjb**, both externally and internally, aim to support the achievement of sustainable development goals. The bank's support for Sustainable Development Goals (SDGs) has positive impacts, such as enhancing the company's resilience to sustainability risks and the company's commitment to sustainability issues affecting a broader ecosystem is increasing. As the largest Regional Development Bank in Indonesia, bank **bjb** recognizes the importance of collaborating with stakeholders to implement sustainable financial principles. Therefore, bank **bjb** strives to play an active role in the development and economic growth of Indonesia, emphasizing multi-sector and multi-actor cooperation. Collaborations of this nature will ensure business sustainability and ultimately bring mutual benefits to bank **bjb** and all stakeholders in achieving sustainable development goals.

The company acknowledges that sustainability will be challenging to achieve without strong collaboration and synergy to maintain the balance of people, planet, and profit. Therefore, the company strives to build a sustainability vision with partners and stakeholders. Through shared vision, the formulation of synergistic steps to implement sustainability principles and joint concrete actions can be more easily executed.

In fulfilling the interests of other stakeholders, bank **bjb** engages with various stakeholders and is committed to continually enhancing value for shareholders and other stakeholders. Towards customers, in line with the company's vision "Being Your Ultimate Bank Choice," bank **bjb** places customers at the center of all business decisions. Specifically, for policies related to banking services, as well as products and services offered by the company, bank **bjb** implements a human-to-human policy through every individual in the bank **bjb** team. The bank pays great attention to customer satisfaction with the products and services offered. Therefore, bank **bjb** commits to consistently providing quality, unique, and innovative products and services to

produk dan layanan yang berkualitas, unik, dan inovatif agar dapat menjadi perbankan pilihan utama bagi masyarakat karena standar dan mutu pelayanan yang baik dan memuaskan. bank **bjb** mempercayai bahwa produk dan layanan yang berkualitas merupakan faktor utama dalam meningkatkan kepuasan para nasabah. Ini merupakan bentuk komitmen bank **bjb** selama bertahun-tahun agar semua pelanggan dapat merasakan produk dan jasa yang setara serta dapat memenuhi kebutuhan mereka.

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.

Komitmen bank **bjb** untuk memberikan yang terbaik bagi pegawai salah satunya adalah dengan cara menerapkan hak asasi manusia dalam kegiatan usahanya. bank **bjb** menyadari bahwa sumber daya manusia merupakan bagian yang sangat penting dalam proses pencapaian visi dan misi Perseroan. Sumber daya manusia yang unggul dapat menjaga keberlanjutan Perseroan melalui kemampuannya berinovasi dan adaptif dalam menghadapi dinamika bisnis perbankan. Di samping itu, tingkat kepuasan pegawai pun merupakan faktor penting dalam mendukung performa Perseroan. Terjalinnnya hubungan yang baik antara perusahaan dan pegawai akan mendorong pegawai untuk memberikan kinerja terbaik, serta dapat mengurangi kecenderungan penyalahgunaan wewenang. Oleh karena itu, Perseroan berupaya memastikan lingkungan kerja yang dimiliki pegawai layak, nyaman, aman, dan kondusif agar pegawai dapat bekerja dengan optimal.

bank **bjb** telah memberikan rincian kontak melalui situs *web* Perseroan atau Laporan Tahunan yang mana para pemangku kepentingan dapat menggunakannya untuk menyampaikan 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*.

become the primary choice for the public due to high standards and satisfactory service quality. bank **bjb** believes that quality products and services are a key factor in enhancing customer satisfaction. This reflects bank **bjb**'s long-standing commitment to ensuring that all customers experience equivalent products and services that meet their needs.

Regarding the procurement of goods and services, bank **bjb** consistently aims to ensure that the procurement activities within the bank comply with the principles outlined in the guidelines for the procurement of goods/services. These principles include efficiency, effectiveness, openness and competitiveness, transparency, fairness, and accountability. The Standard Operating Procedure (SOP) for the procurement of goods and services is implemented based on environmentally friendly concepts incorporated into the selection documents in the form of specific requirements that lead to the prudent use of natural resources and support the preservation of environmental functions in accordance with the characteristics of the work. In practice, environmentally friendly procurement processes are carried out with a focus on the efficiency and effectiveness of procurement.

bank **bjb** commitment to provide the best for its employees was by implementing human rights in its business activities. bank **bjb** realized that human resources were the significant element in the achievement process of the Company's vision and mission. Superior human resources could maintain the Company's sustainability through their ability to innovate and be adaptive in dealing with the dynamics of the banking business. In addition, the level of employee satisfaction was also an important factor in supporting the Company's performance. Establishing a good relationship between the company and employees would encourage employees to provide the best performance and could reduce the tendency to abuse authority. Therefore, the Company strived to ensure that the working environment for employees was decent, comfortable, safe and conducive so that employees could work optimally.

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.

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.

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.

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 penyebaran 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.

Penilaian Komite di Bawah Direksi

Dalam melaksanakan 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

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 conducted 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 Board of 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.

In addition to the annual report, bank **bjb** had also disclosed company information through sustainability reports, quarterly reports, financial reports, which could be seen on the bank **bjb** website. The public could also access all financial and non-financial reports that had been submitted by bank **bjb** transparently through various available facilities timely, completely, and accurately.

To provide transparent information to the public regarding the development and implementation of the Company's business management and perform marketing communication programs, bank **bjb** had used various tools to convey important information that stakeholders need to know since 2013. bank **bjb** had provided access to information for shareholders and stakeholders to obtain further information through the Corporate Secretary and Investor Relations Group Division.

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

Assessment of Committees Under the Board of Directors

In performing its management duties, the Board of Directors was also assisted by 6 (six) Committees, as follows:

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

Prosedur penilaian kinerja Komite di bawah Direksi dilakukan oleh Direksi dengan memberikan evaluasi sesuai kriteria yang telah ditetapkan 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 2023, Direksi menilai bahwa komite di bawah Direksi telah menjalankan tugas dan tanggungjawabnya dengan baik.

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 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 2023, the Board of Directors considered that the committees under the Board of Directors had performed their duties and responsibilities properly.

Perubahan Komposisi Anggota Direksi

Selama tahun 2023, 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 President Director
Nia Kania	:	Direktur Keuangan Director of Finance
Suartini	:	Direktur Konsumer & Ritel Director of Consumer & Retail
Tedi Setiawan	:	Direktur Operasional Director of Operational
Rio Lanasier	:	Direktur Information Technology, Treasury & International Banking Director of Information Technology, Treasury & International Banking
Nancy Adistyasari	:	Direktur Komersial dan UMKM Director of Commercial and MSME
Cecep Trisna	:	Direktur Kepatuhan Director of Compliance

Changes In the Composition of Members of the Board of Directors

During 2023, there was a change in the composition of the Board of Directors, so the composition of the Board of Directors in 2022 was 7 (seven) people, consisting of 1 (one) President Director and 6 (six) Directors, as follows:

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 2023.

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 2023.

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, sebagai salah satu bank BPD terbesar di Indonesia, bank **bjb** juga turut mendukung dan melaksanakan program Pemerintah melalui program transformasi BPD dan tetap berupaya untuk meningkatkan eksistensinya dengan berusaha menjadi salah satu perbankan nasional yang mampu memberikan layanan keuangan secara menyeluruh sehingga dapat memberikan nilai tambah terhadap 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, being one of the largest Indonesian BPDs, bank **bjb** also continues to support and perform the Government programs through BPD transformation program and strive to increase its existence by attempting to become one of the national banks to provide comprehensive financial services so that it can provide added value to all stakeholders.

Bandung, 4 Maret 2024

Bandung, March 4, 2024

Atas Nama Direksi

On behalf of the Board of Directors



Yuddy Renaldi

Direktur Utama
President Director

Direksi / Board of Directors

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 (UMKM) / Director of Commercial and Micro, Small and Medium Enterprises (MSME).



Dari Kiri ke Kanan / From Left to Right

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.





Laporan Dewan Komisaris

Board of
Commissioners'
Report

**FARID
RAHMAN**

Komisaris Utama Independen /
Independent President Commissioner



Di tengah kondisi perekonomian yang masih mengalami ketidakpastian, Direksi mampu menghadapi tantangan dan peluang yang terjadi dengan mencatatkan kinerja yang baik di tahun 2023. Total pendapatan bunga dan syariah tahun 2023 meningkat 4,77% dari tahun 2022. Aset tahun 2023 meningkat 3,90% dibandingkan tahun 2022.

In the midst of economic conditions that are still experiencing uncertainty, the Board of Directors was able to face the challenges and opportunities that occurred by recording good performance in 2023. Total interest and sharia income in 2023 increased 4.77% from 2022. Assets in 2023 increased 3.90% compared to 2022.

Para Pemegang Saham dan Pemangku Kepentingan yang Terhormat,

Puji syukur kehadiran Allah SWT, Tuhan Yang Maha Esa karena atas berkat rahmat dan karunia-Nya, di tengah kondisi perekonomian yang masih mengalami ketidakpastian, 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. Sebagai mitra strategis berbagai pihak, dalam melakukan kolaborasi dan sinergi, bank **bjb** terus menebarkan inspirasi kepada berbagai pihak dan memantapkan kinerjanya di tengah berbagai tantangan perekonomian yang tengah dihadapi.

Berikut kami sampaikan laporan pengawasan dan pemberian nasihat Dewan Komisaris terhadap jalannya kepengurusan Perseroan untuk tahun buku 2023 yang terdiri dari penilaian atas kinerja Direksi selama tahun 2023, 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.

Dear Shareholders and Stakeholders,

Praise to the presence of Allah SWT, God Almighty for His blessings and gifts, amidst uncertainty of economic condition, bank **bjb** still confirmed its commitment to provide concrete contribution toward Indonesian economy. All these economic upheavals encourage bank bjb to adapt quickly to the changes in the modern banking industry with the spirit of increasing competition and business development. Being a strategic partner of various parties and conducting collaboration and synergy, bank **bjb** continuously disseminated inspiration to various parties and confirmed its performance in the mid of economic challenges.

We would like to submit the following report on the supervision and advising of the Board of Commissioners on the management of the Company for the financial year 2023, consisting of an assessment of the performance of the Board of Directors in 2023, views on business prospects prepared by the Board of Directors, implementation of good corporate governance, assessment of the Committees under the Board of Commissioners, and changes in the composition of the Board of Commissioners.

Penilaian Kinerja Direksi

Pengawasan dan pemberian nasihat kepada Direksi merupakan tanggung jawab Dewan Komisaris dalam rangka memastikan kinerja Direksi sesuai dengan yang ditargetkan. 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. Pemberian nasihat dari Dewan Komisaris kepada Direksi dilakukan melalui Rapat Gabungan Dewan Komisaris mengundang Direksi maupun Rapat Gabungan Direksi mengundang Dewan Komisaris. Selama tahun 2023, Rapat Gabungan Dewan Komisaris mengundang Direksi telah dilaksanakan sebanyak 36 (tiga puluh enam) kali dan Rapat Gabungan Direksi mengundang Dewan Komisaris sebanyak 4 (empat) kali.

Dewan Komisaris senantiasa melakukan pengawasan terhadap perumusan dan implementasi strategi Perseroan. Pengawasan terhadap perumusan strategi Perseroan dilaksanakan dengan melakukan pengawasan terhadap penyusunan Rencana Bisnis Bank. Dewan Komisaris senantiasa memastikan bahwa strategi yang dirumuskan dalam Rencana Bisnis Bank sesuai dengan Arah Strategis Direksi Tahunan yang telah ditetapkan. Sedangkan pengawasan terhadap implementasi strategi dilakukan melalui kegiatan mengarahkan, memantau, dan mengevaluasi pelaksanaan Rencana Bisnis Bank (RBB), evaluasi pencapaian kinerja bulanan, pelaksanaan ketentuan Anggaran Dasar dan Keputusan RUPS serta meneliti dan menelaah laporan berkala dan Laporan Tahunan yang disiapkan Direksi, termasuk laporan hasil audit internal Bank.

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.

Pada tahun 2023, perekonomian global masih mengalami tekanan. Penurunan inflasi dunia berjalan lambat di tengah pengetatan kebijakan moneter bank sentral di banyak negara. Setelah mencapai puncaknya sebesar 11,6% pada kuartal kedua tahun 2022, inflasi dunia turun menjadi 5,6% pada Oktober 2023, dengan inflasi negara maju tercatat 3,5% sementara inflasi negara Emerging Market and Developing Economies (EMDEs) tercatat 7,6%. Penurunan inflasi sejalan dengan penurunan harga energi dan pangan dan dampak dari pengetatan kebijakan moneter bank sentral di banyak negara. Meski demikian, inflasi di negara-negara maju masih jauh di atas sasaran yang ingin dicapai yaitu 2%, sedangkan di kebanyakan negara EMDEs telah di bawah sasaran. Di Amerika Serikat (AS), misalnya, inflasi masih tinggi yaitu sekitar 3,0% pada akhir 2023 dan menurun ke 2,6% pada akhir 2024. Demikian pula di Uni

Board of Director Performance Assessment

Supervision and advisory to the Board of Directors are the responsibilities of the Board of Commissioners to ensure that the performance of the Board of Directors aligns with the targeted objectives. In carrying out its duties, the Board of Commissioners acts independently in accordance with the provisions in the Company's Articles of Association and resolutions of the General Meeting of Shareholders (RUPS) with good faith, full responsibility, and prudence. Advisory from the Board of Commissioners to the Board of Directors is conducted through Joint Meetings of the Board of Commissioners inviting the Board of Directors or Joint Meetings of the Board of Directors inviting the Board of Commissioners. During the year 2023, Joint Meetings of the Board of Commissioners inviting the Board of Directors have been held 36 (thirty-six) times, and Joint Meetings of the Board of Directors inviting the Board of Commissioners have been held 4 (four) times.

The Board of Commissioners consistently oversees the formulation and implementation of the Company's strategy. Oversight of the formulation of the Company's strategy is carried out by monitoring the preparation of the Bank's Business Plan. The Board of Commissioners always ensures that the strategy formulated in the Bank's Business Plan is in line with the Annual Strategic Directions set by the Board of Directors. Meanwhile, oversight of the implementation of the strategy is carried out through activities such as directing, monitoring, and evaluating the implementation of the Bank's Business Plan (RBB), monthly performance achievement evaluations, compliance with the Articles of Association and resolutions of the General Meeting of Shareholders, as well as examining and reviewing periodic reports and Annual Reports prepared by the Board of Directors, including internal audit reports.

The Board of Commissioners gives its highest appreciation to the performance of the Board of Directors, which has been able to face economic challenges and deliver outstanding results. The basis for the assessment by the Board of Commissioners of the performance of the Board of Directors is related to operational and financial performance, as well as the Bank Soundness Level, which can be summarized as follows.

In 2023, the global economy continued to face pressures, with a slow decline in worldwide inflation amid tightening monetary policies by central banks in many countries. After reaching its peak at 11.6% in the second quarter of 2022, global inflation decreased to 5.6% in October 2023, with inflation in advanced economies recorded at 3.5%, while inflation in Emerging Market and Developing Economies (EMDEs) stood at 7.6%. The decrease in inflation was in line with the decline in energy and food prices and the impact of the tightening monetary policies of central banks in many countries. However, inflation in advanced economies remained well above the target of 2%, while in most EMDEs, it was below the target. In the United States, for example, inflation remained high at around 3.0% at the end of 2023, decreasing to 2.6% by the end of 2024. Similarly, in the European

Eropa dan Inggris, inflasi masih sekitar 3,3% dan 5,2% pada akhir 2023 dan kemudian menurun ke sekitar 2,7% dan 2,4% pada akhir 2024. Sementara itu, di negara EMDEs, sejumlah negara inflasinya masih di atas sasaran, termasuk Brazil dan Meksiko di Amerika Latin serta Filipina di Asia. Negara-negara EMDEs lain telah mampu menurunkan inflasinya kembali ke sasaran, termasuk Indonesia. Perkembangan di atas menunjukkan bahwa pengetatan moneter oleh bank-bank sentral negara maju masih akan berlanjut pada tahun 2024 untuk memastikan kembalinya inflasi ke sasaran yaitu 2%. Kondisi ini mempersulit bank-bank sentral negara EMDEs untuk mengarahkan kebijakan moneternya ke tujuan ekonomi domestik, khususnya stabilitas harga dan pertumbuhan, karena keharusan mempertahankan stabilitas eksternal dari dampak negatif tingginya suku bunga global tersebut.

Dari sisi pertumbuhan ekonomi nasional, ekonomi Indonesia tumbuh 5,04% pada Triwulan IV-2023, lebih tinggi dibanding periode yang sama tahun 2022. Pertumbuhan terjadi pada seluruh lapangan usaha. Lapangan usaha yang tumbuh signifikan adalah Transportasi dan Pergudangan sebesar 10,33%, diikuti Jasa Lainnya sebesar 10,15%, dan Pengadaan Listrik dan Gas sebesar 8,68%. Sebagai lapangan usaha yang memiliki peran dominan, Industri Pengolahan tumbuh sebesar 4,07%. Sedangkan Pertanian, Kehutanan, dan Perikanan serta Perdagangan Besar dan Eceran, Reparasi Mobil dan Sepeda Motor masing-masing tumbuh sebesar 1,12% dan 4,09%. Pertumbuhan ekonomi dari sisi lapangan usaha antara lain didorong oleh kenaikan pengguna jasa angkutan penumpang, peningkatan volume pengiriman barang ekspor-impor, peningkatan kunjungan wisatawan, dan rangkaian persiapan pemilihan umum.

Dari sisi perbankan, kinerja transaksi ekonomi dan keuangan *digital* tetap kuat didukung oleh sistem pembayaran yang aman, lancar, dan andal. Pada tahun 2023, nilai transaksi *digital banking* tercatat Rp58.478,24 triliun atau tumbuh sebesar 13,48% (yoy). Sementara nilai transaksi Uang Elektronik (UE) meningkat 43,45% (yoy) sehingga mencapai Rp835,84 triliun. Nominal transaksi QRIS tercatat tumbuh 130,01% (yoy) dan mencapai Rp229,96 triliun, dengan jumlah pengguna 45,78 juta dan jumlah *merchant* 30,41 juta yang sebagian besar merupakan UMKM. Sementara itu, nilai transaksi pembayaran menggunakan kartu ATM, kartu debit, dan kartu kredit mencapai Rp8.178,69 triliun atau turun sebesar 0,81% (yoy). Dari sisi pengelolaan uang Rupiah, jumlah Uang Kartal Yang Diedarkan (UYD) pada Desember 2023 meningkat 7,33% (yoy) sehingga menjadi Rp1.101,75 triliun.

Di tengah kondisi perekonomian tersebut, Direksi mampu menghadapi tantangan dan peluang yang terjadi dengan mencatatkan kinerja yang baik di tahun 2023. Pada tahun 2023, kredit konsumen mencapai Rp49,94 triliun, tumbuh 5,92% dibandingkan dengan tahun 2022 yang mencapai Rp47,14 triliun. Kredit Ritel mencapai Rp19,82 triliun, tumbuh 7,24% dibandingkan dengan tahun 2022 yang mencapai Rp18,48 triliun. Kredit korporasi mencapai Rp17,48 triliun, tumbuh 5,76% dibandingkan dengan tahun 2022 yang mencapai Rp16,53 triliun.

Union and the United Kingdom, inflation was around 3.3% and 5.2% at the end of 2023, and then decreased to approximately 2.7% and 2.4% by the end of 2024. Meanwhile, in EMDEs, some countries still experienced inflation above the target, including Brazil and Mexico in Latin America, as well as the Philippines in Asia. Other EMDEs managed to bring their inflation back to target, including Indonesia. These developments indicate that the monetary tightening by central banks in advanced economies will continue in 2024 to ensure a return of inflation to the 2% target. This condition complicates the ability of central banks in EMDEs to direct their monetary policies towards domestic economic goals, particularly price stability and growth, due to the necessity of maintaining external stability from the negative impacts of the elevated global interest rates.

On the aspect of national economic growth, Indonesia's economy expanded by 5.04% in the fourth quarter of 2023, surpassing the same period in 2022. Growth was observed across all sectors. Industries that experienced significant growth included transportation and warehousing at 10.33%, followed by other services at 10.15%, and electricity and gas supply at 8.68%. As a dominantly influential sector, manufacturing grew by 4.07%. Meanwhile, agriculture, forestry, and fisheries, as well as wholesale and retail trade, repair of cars and motorcycles, grew by 1.12% and 4.09%, respectively. Economic growth across sectors was driven by an increase in passenger transportation services, a rise in the volume of export-import shipments, an uptick in tourist visits, and preparations for the upcoming general elections.

On the banking aspect, the performance of digital economic and financial transactions remains robust, supported by a secure, smooth, and reliable payment system. In 2023, the value of digital banking transactions recorded IDR 58,478.24 trillion, reflecting a growth of 13.48% (YoY). Meanwhile, the value of Electronic Money (EM) transactions increased by 43.45% (YoY), reaching IDR 835.84 trillion. The nominal transactions through QRIS recorded a remarkable growth of 130.01% (YoY), totaling IDR 229.96 trillion, with 45.78 million users and 30.41 million merchants, a majority of which are Micro, Small & Medium Enterprises (UMKM). Meanwhile, the value of transactions using ATM cards, debit cards, and credit cards amounted to IDR 8,178.69 trillion, a decrease of 0.81% (YoY). Regarding the management of Rupiah, the number of Circulated Banknotes (UYD) in December 2023 increased by 7.33% (YoY), reaching IDR 1,101.75 trillion.

In the midst of the economic conditions, the Board of Directors successfully navigated challenges and seized opportunities, achieving commendable performance in 2023. During the same period, consumer loans reached IDR 49.94 trillion, growing by 5.92% compared to 2022, where it stood at IDR 47.14 trillion. Retail loans reached IDR 19.82 trillion, exhibiting a growth of 7.24% compared to the previous year's figure of IDR 18.48 trillion. Cooperative loans amounted to IDR 17.48 trillion, experiencing a growth of 5.76% from the 2022 figure of IDR 16.53 trillion.

Selama tahun 2023 total Kredit UMKM mencapai Rp4,85 triliun tumbuh 21,95% andingkan dengan tahun 2022 yang mencapai Rp3,98 triliun. Dana pihak ketiga tahun 2023 mencapai Rp123,04 triliun, meningkat 0,79% atau Rp959,05 miliar dibandingkan dengan tahun 2022 yang mencapai Rp122,08 triliun.

Pencapaian yang baik juga terlihat dari sisi keuangan. Total pendapatan bunga dan syariah tahun 2023 mencapai Rp14,25 triliun, meningkat 4,56% dari tahun 2022 mencapai Rp13,6 triliun. Aset tahun 2023 mencapai Rp188,30 triliun meningkat 3,90% dibandingkan tahun 2022 mencapai Rp181,24 triliun. Ekuitas tahun 2023 mencapai Rp15,45 triliun, meningkat 4,77% dari tahun 2022 mencapai Rp14,75 triliun.

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 2023 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.

Pandangan Atas Prospek Usaha yang Disusun Direksi

Perekonomian global diperkirakan masih mengalami ketidakpastian akibat tekanan inflasi yang masih tinggi dipicu oleh kenaikan harga energi dan pangan akibat eskalasi konflik geopolitik, serta fenomena El Nino. Ekonomi global diperkirakan melambat menjadi 2,8% pada 2024. Penurunan inflasi di negara maju, termasuk AS, berlanjut, meski masih berada di atas sasaran, sementara inflasi Tiongkok menurun dipengaruhi oleh pertumbuhan ekonomi yang melambat. Tekanan penguatan nilai tukar dolar AS terhadap berbagai mata uang dunia juga berkurang. Perkembangan tersebut mendorong berlanjutnya aliran masuk modal asing dan mengurangi tekanan pelemahan nilai tukar di *emerging market*.

Perekonomian Indonesia menunjukkan ketahanan ekonomi dan pemulihan yang terus menguat di tengah tantangan global. Percepatan belanja negara terkait penyelenggaraan Pemilu dan penguatan peran APBN sebagai *shock absorber* diharapkan dapat mendorong konsumsi Pemerintah untuk menjaga daya beli masyarakat. Pada 2024, pertumbuhan ekonomi Indonesia diperkirakan meningkat dalam kisaran 4,7%-5,5% didukung oleh permintaan domestik utamanya berlanjutnya pertumbuhan konsumsi serta peningkatan investasi khususnya bangunan sejalan dengan berlanjutnya pembangunan Proyek Strategis Nasional (PSN) termasuk Ibu Kota Nusantara (IKN).

Dari sisi industri perbankan, transmisi kebijakan moneter berjalan dengan baik. Suku bunga pasar uang (IndONIA) bergerak dalam

Throughout 2023, the total MSMEs loans reached IDR4.85 trillion, marking a substantial growth of 21.95% compared to the IDR3.98 trillion recorded in 2022. Third-party funds in 2023 reached IDR123.04 trillion, reflecting an increase of 0.79% or IDR959.05 billion compared to the 2022 figure of IDR122.08 trillion.

Achievements are also evident from the financial perspective. The total interest and sharia income for the year 2023 reached IDR14.25 trillion, 4.56% increase from 2022, which was IDR13.6 trillion. The assets for the year 2023 reached IDR188.30 trillion, showing a 3.90% increase compared to 2022, which was IDR181.24 trillion. Equity for the year 2023 amounted to IDR15.45 trillion, marking a 4.77% increase from 2022, which was IDR14.75 trillion.

In addition to operational and financial performance, the bank soundness level is also a consideration for the Board of Commissioners in evaluating the performance of the Board of Directors. The Composite of Bank Soundness Level of bank **bjb** as of December 31, 2023, is at Level CR 2 (General Sound). The overall condition of bank **bjb** is general sound, and as such is assessed of being capable of facing significant negative influence from changes in business condition and other external factors. This is reflected in the ratings for factors such as risk profile, governance implementation, profitability, and capital, which are generally good. In the case of weaknesses, they are generally considered less significant.

Board of Director's View on Business Prospects

The global economy is expected to continue experiencing uncertainty due to high inflationary pressures triggered by the rise in energy and food prices due to the escalation of geopolitical conflicts and the El Nino phenomenon. The global economy is forecasted to slow down to 2.8% in 2024. Inflation is declining in advanced economies, including the US, although it remains above targets, while China's inflation is decreasing influenced by slowing economic growth. The strengthening pressure of the US dollar against various world currencies is also diminishing. These developments contribute to the continued influx of foreign capital and alleviate the depreciation pressures on emerging market currencies.

Indonesia's economy demonstrates resilience and strengthening recovery amid global challenges. The acceleration of state spending related to general elections and the strengthened role of the state budget (APBN) as a shock absorber is expected to boost government consumption to maintain the purchasing power of the population. In 2024, Indonesia's economic growth is forecasted to increase in the range of 4.7%-5.5%, supported by mainly domestic demand, including continued consumption growth and increased investment, especially in construction, aligning with the ongoing development of National Strategic Projects (PSN), including the Nusantara Capital City (IKN).

From the banking industry perspective, monetary policy transmission is functioning effectively. The Indonesia Overnight Index Average

kisaran BI-Rate sebesar 5,81% pada 16 Januari 2024. Suku bunga Sekuritas Rupiah Bank Indonesia (SRBI) tercatat menarik pada level 6,68%, 6,78% dan 6,87% masing-masing untuk tenor 6, 9, dan 12 bulan pada 15 Januari 2024 sehingga mendukung efektivitas SRBI sebagai instrumen moneter yang pro-market. Sementara itu, suku bunga perbankan tetap rendah dipengaruhi oleh likuiditas perbankan yang memadai serta kebijakan transparansi SBDK yang meningkatkan efisiensi suku bunga perbankan. Ke depan, pertumbuhan kredit diperkirakan meningkat dalam kisaran 10%-12% pada 2024, sejalan dengan tetap kuatnya pertumbuhan ekonomi domestik. Kinerja transaksi ekonomi dan keuangan digital tetap kuat didukung oleh sistem pembayaran yang aman, lancar, dan andal. Nilai transaksi digital banking diproyeksikan meningkat 9,11% (yoy) hingga mencapai Rp63.803,77 triliun pada tahun 2024. Sementara nilai transaksi Uang Elektronik (UE) diproyeksikan meningkat 25,77% (yoy) hingga mencapai Rp1.051,24 triliun pada tahun 2024.

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 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. Peluang lainnya yaitu, semakin meningkatnya literasi keuangan masyarakat melalui program yang dicanangkan oleh Bank Indonesia dan OJK 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. Berbagai proyek pembangunan infrastruktur termasuk Proyek Strategis Nasional berada di wilayah kerja Jawa Barat dan Banten sehingga hal tersebut menjadi peluang bagi bank **bjb** untuk memiliki kesempatan memaksimalkan penyaluran kredit dan mampu mendorong pertumbuhan ekonomi daerah secara optimal. Kemudian, dukungan dari pemerintah daerah secara konsisten dan berkesinambungan merupakan peluang dalam mengembangkan bank **bjb** sebagai penggerak dan pendorong laju perekonomian di daerah. 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

(IndONIA) moves within the range of the BI-Rate at 5.81% on January 16, 2024. The Indonesian Rupiah Securities Interest (SRBI) is recorded at attractive levels of 6.68%, 6.78%, and 6.87% for tenors of 6, 9, and 12 months, respectively, as of January 15, 2024, supporting the effectiveness of SRBI as a pro-market monetary instrument. Meanwhile, bank interest rates remain low, influenced by adequate banking liquidity and the transparency policy of the SBDK (Prime Lending Rate) that enhances the efficiency of bank interest rates. Looking ahead, credit growth is projected to increase in the range of 10%-12% in 2024, in line with the sustained strength of domestic economic growth. The performance of digital economic and financial transactions remains robust, supported by a secure, smooth, and reliable payment system. The value of digital banking transactions is projected to increase by 9.11% (yoy) to reach IDR 63,803.77 trillion in 2024. Meanwhile, the value of Electronic Money (UE) transactions is projected to increase by 25.77% (yoy) to reach IDR 1,051.24 trillion in 2024.

After considering the economic conditions, the Board of Commissioners believes that the business prospects outlined by the Board of Directors are accurate. The Board of Commissioners is confident that the company will be able to capitalize on opportunities, including the substantial market scale where most branch offices of bank **bjb** still serve as market nichers in their operational areas, providing significant opportunities to increase market share in terms of both assets, including deposits (DPK), and credit. Another opportunity lies in the increasing financial literacy of the community through programs initiated by Bank Indonesia and the Financial Services Authority (OJK) to implement inclusive financial policies as a form of deepening financial services aimed at society in the bottom of the pyramid, encouraging the use of formal financial products and services such as safe depositing, transfers, savings, loans, and insurance. Various infrastructure development projects, including National Strategic Projects, are located in the West Java and Banten regions, presenting an opportunity for bank **bjb** to maximize credit disbursement and contribute to the optimal economic growth of the area. Additionally, consistent and sustainable support from local governments provides an opportunity to develop bank **bjb** as a driver and catalyst for economic growth in the region. These opportunities are supported by the effectiveness of the business strategy set by the Board of Directors.

View on the Implementation of Bank Governance

Through the application of good corporate governance (GCG) based on the guidelines and standards of bank governance, both nationally and internationally, bank **bjb** aspires to be Indonesia's pride leading bank of the nation, and the preferred choice of the people aiming to achieve long-term goals and continuously contribute positively to society and stakeholders. bank **bjb** is committed to implementing GCG principles, adhering to applicable regulations and guidelines, and implementing

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.

Dewan Komisaris berpendapat bahwa Direksi telah menerapkan GCG dengan efektif dan konsisten di 2023. Beberapa isu kunci terkait dengan penerapan GCG adalah penerapan manajemen risiko, sistem pengendalian internal, serta penerapan *whistleblowing system* (WBS). Dewan Komisaris memberikan arahan sejak pengembangan sistem sampai dengan penerapan dan evaluasi pelaksanaannya.

Manajemen Risiko

Perseroan sebagai lembaga intermediasi yang mempunyai peranan penting dalam sistem perekonomian sehingga memerlukan adanya fungsi manajemen risiko atas aktivitas tersebut. Dalam menjalankan aktivitasnya, Perseroan dihadapkan pada risiko-risiko yang melekat antara lain risiko kredit, risiko pasar, risiko likuiditas, risiko operasional, risiko hukum, risiko kepatuhan, risiko reputasi dan risiko stratejik yang semakin kompleks sejalan dengan perkembangan dunia usaha perbankan karena inovasi produk, perluasan jaringan, pemutakhiran teknologi maupun pengembangan sumber daya manusia.

Situasi lingkungan eksternal dan internal perbankan tersebut meningkatkan kebutuhan praktik tata kelola bank yang baik (*good corporate governance*) dan penerapan manajemen risiko yang meliputi pengawasan aktif pengurus Perseroan, kecukupan kebijakan, prosedur, dan penetapan limit. Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko serta sistem informasi dan pengendalian internal yang menyeluruh. Untuk meningkatkan *sustainability* dalam menghadapi gejolak ekonomi serta meningkatkan kinerja dalam rangka melindungi kepentingan *stakeholder*, Perseroan berupaya memperkuat proses manajemen risiko di setiap kegiatan usahanya dengan melakukan penyempurnaan atas kebijakan, infrastruktur dan kualitas sumber daya manusia terkait dengan pengelolaan risiko. Penerapan manajemen risiko juga dapat diterapkan dalam Konglomerasi Keuangan. Hal ini dikarenakan hubungan kepemilikan dan pengendalian antar lembaga jasa keuangan akan mempengaruhi kelangsungan usaha yang disebabkan adanya risiko yang timbul dari kegiatan usaha perusahaan anak dan perusahaan terelasi yang tergabung dalam suatu konglomerasi keuangan.

Penerapan manajemen risiko pada Perseroan ditujukan untuk:

1. Menjaga agar seluruh aktivitas fungsional dan produk yang dijalankan oleh Perseroan tidak menimbulkan kerugian baik secara materil maupun imateriil yang melebihi toleransi risiko untuk menyerap kerugian tersebut ataupun membahayakan kelangsungan usaha bank secara signifikan.
2. Peningkatan kemampuan manajemen risiko diharapkan dapat mendorong penerapan praktik manajemen risiko yang sehat dan alokasi permodalan yang lebih ekonomis sekaligus memberikan peluang untuk lebih berperan dalam perekonomian global.

GCG practices that align with international best practices/standards. bank **bjb** consistently implements high GCG standard practice align with the Financial Services Authority (OJK) and the international standard. The Board of Commissioners recognizes the importance of GCG implementation in the company to ensure that all business activities comply with regulations and avoid legal violations.

The Board of Commissioners believes that the Board of Directors have effectively and consistently implemented GCG in 2023. Several key issues related to GCG implementation is the management of risks, internal control system, as well as the implementation of a whistleblowing system (WBS). The Board of Commissioners provides guidance from system development to implementation and evaluation.

Risk Management

As an intermediary institution playing a vital role in the economic system, the company requires risk management functions for its activities. During the activities, the company faces inherent risks such as credit risk, market risk, liquidity risk, operational risk, legal risk, compliance risk, reputation risk, and strategic risk, which become increasingly complex due to banking industry developments such as product innovation, network expansion, technological updates, and human resource development.

The external and internal banking environment necessitates good bank governance practices and risk management, including active oversight by the company's management, adequate policies, procedures, and limit setting. This involves sufficient processes for risk identification, measurement, monitoring, control, as well as comprehensive internal information systems and controls. To enhance sustainability amidst economic fluctuations and improve performance to protect stakeholders' interests, the company endeavors to strengthen risk management processes in all business activities by refining policies, infrastructure, and human resource quality related to risk management. Risk management can also be applied within Financial Conglomerates. This is due to ownership and control relationships among financial institutions that affect business continuity due to risks arising from subsidiary and related company within a financial conglomerate.

The company aims to achieve the following through risk management:

1. Ensure that all functional activities and products do not incur losses exceeding the risk tolerance level or significantly endanger the bank's viability.
2. Improve risk management capabilities to promote healthy risk management practices, more economical capital allocation, and a greater role in the global economy.

3. Mengelola seluruh jenis risiko dan/atau per jenis risiko yang ditimbulkan aktivitas dan produk Perseroan secara akurat, komprehensif dan terintegrasi.
4. Menanamkan budaya risiko secara berkesinambungan pada semua level sehingga tercipta *risk awareness* atas setiap lini khususnya pada masing-masing *risk owner*.
5. Menciptakan pengelolaan risiko yang efektif antara Entitas Utama dengan Entitas Anak dan Perusahaan Terelasi dalam Konglomerasi Keuangan sehingga tercipta aktivitas keuangan yang tumbuh berkelanjutan dan stabil.

Dalam meningkatkan kualitas penerapan manajemen risiko untuk menjaga aktivitas bisnis, Perseroan telah melakukan langkah-langkah sebagai berikut:

1. Menumbuhkan *risk awareness* sesuai dengan ruang lingkup kewenangannya melalui sosialisasi, program pendidikan dan pelatihan.
2. Standarisasi prosedur dan mekanisme proses pengkajian.
3. Pengembangan metodologi Manajemen Risiko dilakukan melalui dukungan Teknologi Informasi dalam rangka mengembangkan sistem Manajemen Risiko Terintegrasi.
4. Penerapan fungsi *Quality Assurance* pada bidang Manajemen Risiko dalam proses evaluasi dan/atau validasi atas perubahan kebijakan, strategi, dan kerangka Manajemen Risiko yang dilaksanakan.

Direksi dan Dewan Komisaris melalui Komite Pemantau Risiko menilai bahwa selama tahun 2023 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 Internal (SPI) merupakan suatu mekanisme proses pengawasan yang ditetapkan oleh manajemen Perseroan secara 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.

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:

3. Manage all types of risks from the companies' activities and product accurately, comprehensively, and integratedly.
4. Instill a culture of risk awareness at all levels to create risk awareness among all units, especially among risk owners.
5. Create effective risk management between the Main Entity and Subsidiaries and Related Companies within the Financial Conglomerate to ensure sustainable and stable financial activities.

In enhancing the quality of risk management application to safeguard business activities, the company has taken the following steps:

1. Cultivating risk awareness within its scope of authority through socialization, education, and training programs.
2. Standardizing procedures and mechanisms for assessment processes.
3. Developing Risk Management methodologies through IT support to develop an Integrated Risk Management system.
4. Implementing Quality Assurance function in Risk Management for evaluating and validating changes in policies, strategies, and Risk Management frameworks.

The Board of Directors and the Board of Commissioners, through the Risk Monitoring Committee, evaluate that risk management adequacy has been adequately maintained throughout 2023, as reflected in the review results of the completeness and accuracy of risk identification, measurement, monitoring, control, and reporting, as well as the adequacy of proposed mitigation scenarios by operational units.

Internal Control System

The Internal Control System (ICS) is a continuous management oversight mechanism whose design and implementation quality are influenced by the Board of Commissioners, the Board of Directors, and all officers and employees of the company. ICS is designed to adequately safeguard and secure the company's assets, ensure the availability of accurate reports, improve compliance with applicable regulations, reduce financial losses, deviations including fraud, and violations of prudential aspects, as well as enhance organizational effectiveness and cost efficiency.

bank **bjb** Internal Control System refers to SEOJK 35/SEOJK.03/2017 on Guidelines for Internal Control Systems for Commercial Banks. Internal controls are continuously conducted to achieve three objectives in the following:

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 bank terhadap ketentuan dan peraturan perundang-undangan, serta mengurangi risiko terjadinya kerugian, penyimpangan, dan pelanggaran aspek kehati-hatian.

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.

Satuan Kerja Audit 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. Pada tahun 2023, 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 meningkatkan efektivitas penerapan *Good Corporate Governance* melalui peran aktif para pelapor (*whistleblower*) maka Perseroan telah membentuk Sistem Pengaduan Pelanggaran berupa **bjbWBS** (*Whistleblowing System*).

1. Effectiveness and efficiency in every activity held by the companies, including financial and operational performance, as well as safeguarding and securing the company's assets.
2. Financial and non-financial report for internal and external party that are trusted, punctual, transparent, and align with the applicable regulations and standards.
3. Compliance maintainance with law and regulations in every aspect of company's activities.

An effective Internal Control System is a crucial component in bank **bjb**'s management and serves as the basis for sound and secure company operations. An effective ICS could assist the Board of Directors and the Board of Commissioners in safeguarding the bank's assets, ensuring the availability of reliable financial and managerial reports, improving the bank's compliance with laws and regulations, and reducing the risk of losses, deviations, and violations of prudential aspects.

The company monitors the overall effectiveness of internal control implementation. Monitoring of the company's key risks must be prioritized and integrated into daily company activities, including periodic evaluations by operational and non-operational units and the Internal Audit Unit (IAU). The company monitors and evaluates the adequacy of internal control systems concerning changes in internal and external conditions and strives to enhance the capacity of these systems for improved effectiveness. Weaknesses in internal control identified by operational risk-taking units, the IAU, or other parties are promptly reported and addressed by relevant officers or the Board of Directors. Material weaknesses in internal controls are also reported to the Board of Commissioners.

The Internal Audit Unit, the Board of Directors, the Board of Commissioners, and the Audit Committee have monitored the overall effectiveness of internal control implementation. They evaluate and assess the adequacy of internal control systems concerning changes in internal and external conditions and strive to enhance the effectiveness of these internal control systems. In 2023, they assessed that the internal control system was adequate.

Whistleblowing System

Whistleblowing System (WBS) plays a crucial role in improving good corporate governance implementation and is part of maintaining an anti-fraud culture and concern within bank **bjb**'s organizational structure. In order to enhance the effectiveness of Good Corporate Governance through active whistleblower participation, the company has established a Violation Complaint System in the form of **bjbWBS** (*Whistleblowing System*). Reporting

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.

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. Pelaksanaan sosialisasi **bjb** Wbs menjadi satu bagian tidak terpisahkan saat melaksanakan sosialisasi strategi Anti Fraud yang dilaksanakan oleh SKAI. Pada tahun 2023, Perseroan telah melaksanakan sosialisasi **bjb** Wbs ke 17 (tujuh belas) Kantor Cabang bank **bjb**.

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.

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 2023, Komite Audit telah melaksanakan rapat sebanyak 15 (lima belas) kali dan telah menjalankan tugas dan tanggungjawabnya dengan baik.

Komite Nominasi dan Remunerasi berfungsi untuk membantu Dewan Komisaris dalam melaksanakan fungsi dan tugasnya di bidang yang berkaitan dengan nominasi dan remunerasi terhadap

incidents indicating fraud can be made by all parties, both internal and external, to bank **bjb**. The whistleblower reporting mechanism provides independent, free, and confidential communication facilities, ensuring that all reports are directly received by the *Whistleblowing System* manager.

The bank **bjb** *Whistleblowing System* is managed by the Internal Audit Unit, which reports directly to the President Director and has communication links with the Board of Commissioners. The Board of Commissioners continually evaluates the effectiveness of the *whistleblowing system* through the Audit Committee, which periodically reviews the Internal Audit Unit's work programs and implementation. The Board of Commissioners believes that the *Whistleblowing System* has been effectively implemented in the company's operations.

The effectiveness of the bank **bjb** *Whistleblowing System* is managed by the Internal Audit Unit, which reports directly to the President Director and has communication links with the Board of Commissioners. The implementation of **bjb**WBS socialization is an integral part of Anti-Fraud strategy socialization conducted by the Internal Audit Unit. In 2023, the company conducted **bjb**WBS socialization in 17 bank **bjb** branch offices.

Assessment of Committees Under the Board of Commissioners

In terms of enhancing the role of the Board of Commissioners in performing the supervisory function, the Board of Commissioners formed 4 (four) committees, as follows:

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 conducted by the Board of Commissioners periodically which was carried out 1 (once) time in a year at the end of the fiscal 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 fiscal year.

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 2023, the Audit Committee held 15 (fifteen) meetings and had performed its duties and responsibilities properly.

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

anggota Direksi dan Dewan Komisaris. Sepanjang tahun 2023, Komite Nominasi dan Remunerasi telah melaksanakan rapat sebanyak 15 (lima belas) kali dan telah menjalankan tugas dan tanggungjawabnya dengan baik.

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 2023, Komite Pemantau Risiko telah melaksanakan rapat sebanyak 8 (delapan) kali dan telah menjalankan tugas dan tanggungjawabnya dengan baik.

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 2023, Komite Tata Kelola Terintegrasi telah melaksanakan rapat sebanyak 4 (empat) kali dan telah menjalankan tugas dan tanggungjawabnya dengan baik.

Perubahan Komposisi Dewan Komisaris

Selama tahun 2023, telah terjadi perubahan komposisi anggota Dewan Komisaris sebagaimana penjelasan berikut:

Komposisi Dewan Komisaris Sebelum RUPS Luar Biasa Tahun 2023

Komposisi Dewan Komisaris sebelum RUPS Luar Biasa Tahun 2023 sebanyak sebanyak 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 / Independent President Commissioner
Muhadi	:	Komisaris / Commissioner
Fahlino F. Sjuib	:	Komisaris Independen / Independent Commissioner
Setiawan Wangsaatmaja	:	Komisaris / Commissioner
Diding Sakri	:	Komisaris Independen / Independent Commissioner

Komposisi Dewan Komisaris Setelah Rups RUPS Luar Biasa Tahun 2023

Berdasarkan keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2023 pada tanggal 25 Mei 2023, terjadi perubahan komposisi Anggota Dewan Komisaris yaitu, memberhentikan dengan hormat Muhadi selaku Komisaris serta mengangkat Tomsu Tohir dan Rudie Kusmayadi sebagai Komisaris Perseroan. Perubahan susunan Dewan Komisaris tersebut merupakan

members of the Board of Directors and Board of Commissioners. Throughout 2023, the Nomination and Remuneration Committee held 15 (fifteen) meetings and had conducted its duties and responsibilities properly.

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 2023, the Risk Monitoring Committee held 8 (eight) meetings and had carried out its duties and responsibilities properly.

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 2023, the Integrated Governance Committee held 4 (four) meetings and had performed its duties and responsibilities properly.

Changes in the Composition of the Board of Commissioners

During 2023, 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 2023 Extraordinary GMS

The composition of the Board of Commissioners before the 2023 Extraordinary GMS was 5 (five) people consisting of 1 (one) Independent President Commissioner, 2 (two) Commissioners, and 2 (two) Independent Commissioners as follows:

Composition of the Board of Commissioners After the 2023 Extraordinary GMS

Based on the decision of the 2023 Extraordinary General Meeting of Shareholders (GMS) dated May 25, 2023, there was a change in the composition of the members of the Board of Commissioners, comprising honorably removing Muhadi as Commissioner and appointing Tomsu Tohir and Rudie Kusmayadi as Commissioners of the Company. The change in the composition of the Board of Commissioners was part

bagian dari keputusan Rapat Umum Pemegang Saham bank **bjb** sebagai salah satu upaya untuk lebih meningkatkan kinerja bank **bjb** dengan mengedepankan komposisi Dewan Komisaris secara profesional, independensi, kesesuaian kompetensi dan memperhatikan keberagaman yang dibutuhkan secara tepat dalam pelaksanaan tugas dan tanggung jawab Dewan Komisaris.

Sehingga komposisi Dewan Komisaris setelah RUPS Luar Biasa Tahun 2023 sebanyak 6 (enam) orang yang terdiri dari 1 (satu) Komisaris Utama Independen, 3 (tiga) Komisaris dan 2 (dua) Komisaris Independen sebagai berikut:

Farid Rahman	:	Komisaris Utama Independen / Independent President Commissioner
Fahlino F. Sjuib	:	Komisaris Independen / Independent Commissioner
Setiawan Wangsaatmaja	:	Komisaris / Commissioner
Diding Sakri	:	Komisaris Independen / Independent Commissioner
Tomsu Tohir	:	Komisaris / Commissioner
Rudie Kusmayadi	:	Komisaris / Commissioner

of the resolutions of bank **bjb** General Meeting of Shareholders as an effort to further improve bank **bjb**'s performance by prioritizing the composition of the Board of Commissioners in a professional manner, independence, competent suitability, and suitable consideration to the diverse required in the implementation of duties and responsibilities of the Board of Commissioners.

Thus, the composition of the Board of Commissioners after the 2023 Extraordinary GMS was 6 (six) people, consisting of 1 (one) Independent President Commissioner, 3 (three) Commissioners, and 2 (two) Independent Commissioners as follows:

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 perform business activities in good manner in the midst of a challenging situation.

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

Bandung, 4 Maret 2024

Bandung, March 4, 2024

Atas Nama Dewan Komisaris

On behalf of the Board of Commissioners



Farid Rahman

Komisaris Utama Independen
Independent President Commissioner

Dewan Komisaris / Board of Commissioners

Dari Kiri ke Kanan / From Left to Right

Diding Sakri: Komisaris Independen / Independent Commissioner, **Toms Tohir**: Komisaris / Commissioner, **Farid Rahman**: Komisaris Utama Independen / Independent President Commissioner



Dari Kiri ke Kanan / From Left to Right

Setiawan Wangsaatmaja: Komisaris / Commissioner, **Fahlino F. Sjuib**: Komisaris Independen / Independent Commissioner, **Rudie Kusmayadi**: Komisaris / Commissioner.



**Surat Pernyataan
Anggota Direksi dan Anggota Dewan Komisaris
tentang Tanggung Jawab Atas Laporan Tahunan Tahun 2023
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 2023 telah dimuat secara lengkap dan bertanggung jawab penuh atas kebenaran isi Laporan Tahunan perusahaan.

Demikian pernyataan ini dibuat dengan sebenarnya.

Bandung, 4 Maret 2024

DIREKSI
Board of Directors



Yuddy Renaldi
Direktur Utama
President Director



Nia Kania
Direktur Keuangan
Director of Finance



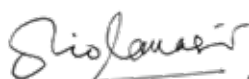
Tedi Setiawan
Direktur Operasional
Director of Operations



Suartini
Direktur Konsumer & Ritel
Director of Consumer & Retail



Cecep Trisna
Direktur Kepatuhan
Director of Compliance



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 (MSME)

Statement Letter
Members of Board of Directors and Members of the Board of Commissioners
about Responsibility for Annual Report 2023
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. 2023 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 4, 2024

DEWAN KOMISARIS
Board of Commissioners



Farid Rahman

Komisaris Utama Independen
Independent President Commissioner



Rudie Kusmayadi

Komisaris
Commissioner



Setiawan Wangsaatmaja

Komisaris
Commissioner



Toms Tohir

Komisaris
Commissioner



Fahlino F. Sjuib

Komisaris Independen
Independent Commissioner



Diding Sakri

Komisaris Independen
Independent Commissioner

PROFIL PERUSAHAAN

Company Profile



03





Identitas Perusahaan

Company Identity



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



**Pencatatan di Bursa Efek
Indonesia**
Listed in the Indonesia Stock
Exchange

8 Juli 2010
July 8, 2010



Kode Saham
Stock Code

BJBR



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



Data Jaringan Kantor
Office Network

- 1** Kantor Pusat / Head Office
- 5** Kantor Wilayah / Regional Offices
- 64** Kantor Cabang / Branch Offices
- 820** Kantor Cabang Pembantu / Sub Branch Offices
- 1.959** Terminal Perbankan Elektronik (TPE) / Electronic Banking Terminal:
 - 1.776 ATM bank **bjb** / bank **bjb** ATM
 - 183 *Cash Recycle Machine*
- 6** Sentra UMKM / MSME Center
- 17** Layanan **bjb** Prioritas / Outlet **bjb** Prioritas
- 10** Layanan *Weekend Banking* / Weekend Banking Services



Dasar Hukum Pendirian

Basic Law of Establishment

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).



Akses Informasi

Information Access

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
X : @infobankbjb
Instagram: @bankbjb
Youtube : bank bjb



Data Anak Perusahaan

Subsidiaries Data

- bank **bjb** Syariah (**99,24%**) – Perbankan / Banking
- PT **bjb** Sekuritas Jawa Barat (**93,75%**) – Perusahaan Efek / Securities Company
- PT BPR Intan Jabar (**13,46%**) – 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 Governments in West Java **24.15%**
- City and Regency Governments in Banten **7.93%**
- Public **24.45%**



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

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

<p>Kantor Wilayah I / Regional Office I</p> <p>Jl. IR. H. Djuanda No. 191, Kel. Dago Kec. Coblong, Kota Bandung, Jawa Barat 40135</p> <p>Telp : (022) 2534820 Fax : (022) 2534825 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id</p>	<p>Kantor Wilayah II / Regional Office II</p> <p>Gedung T-Tower Jl. Gatot Subroto No. 93 Kel. Pancoran Kec. Pancoran, Kota Jakarta Selatan, DKI Jakarta 12780</p> <p>Telp : (021) 2511525 Fax : (021) 2511552 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id</p>	<p>Kantor Wilayah III / Regional Office III</p> <p>Jl. Sultan Agung No. 3 Blok Pon, Kec. Sumber, Kab. Cirebon, Jawa Barat 45611</p> <p>Telp : (0231) 322425 Fax : (0231) 323338 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id</p>
<p>Kantor Wilayah IV / Regional Office IV</p> <p>Jl. Veteran No. 6, Kel. Cipare, Kec. Serang, Kota Serang, Banten 42117</p> <p>Telp : (0254) 8496166/8496085 Fax : (0254) 8496097 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id</p>	<p>Kantor Wilayah V / Regional Office V</p> <p>Jl. HR Muhammad No. 22 Kel. Putat Gede, Kec. Sukomanunggal, Kota Surabaya, Jawa Timur 60226</p> <p>Telp : (031) 7382001 Fax : (031) 7382002 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id</p>	

KANTOR CABANG WILAYAH I / REGIONAL BRANCH OFFICE I

<p>Utama Bandung</p> <p>Jl. Braga No. 12, Kota Bandung, Jawa Barat 40111</p> <p>Telp : (022) 4236617 Fax : (022) 4206944 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id</p>	<p>Buah Batu</p> <p>Jl. Buahbatu No. 254, Kota Bandung, Jawa Barat 40196</p> <p>Telp : (022) 7304586 Fax : (022) 7307489 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id</p>	<p>Cianjur</p> <p>Jl. HOS. Cokroaminoto No. 56A Kab. Cianjur, Jawa Barat 43215</p> <p>Telp : (0263) 261474 Fax : (0263) 263837 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id</p>
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<p>Weekend Banking KCP Gunungsari Jl. Dr. Cipto Mangunkusumo No. 12A, RT 02/06, Kel. Pekiringan, Kec. Kesambi, Kota Cirebon, Jawa Barat Telp : (0231) 220341 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id</p>	<p>Weekend Banking KCK Banten Jl. Veteran No. 6, Kota Serang, Banten Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id</p>	<p>Weekend Banking KC Soreang Jl. Raya Soreang Km 17, Kab. Bandung, Jawa Barat Telp : (022) 5891611 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id</p>
<p>Weekend Banking KC Bogor Jl. Kapten Muslihat No. 11-13, Kota Bogor, Jawa Barat Telp : (0251) 8324132 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id</p>		

Brand Perusahaan

Company Brand

Identitas *brand* bank **bjb** dapat dijelaskan sebagai berikut:
bank **bjb**'s brand identity can be explained as follows:



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 Nomor 8 Tanggal 15 April 1999. Keduanya dibuat di hadapan Popy Kuntari Sutresna, S.H., Notaris di Bandung yang

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 8, 1999 juncto Deed of Amendment Number 8 dated April 15, 1999. Both of them were made before Popy Kuntari



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).

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.

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.

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).

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.

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.

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.





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.

Keterangan Perubahan Nama

Sesuai dengan uraian riwayat singkat, Perseroan 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 bulan November 2007. Terakhir pada tahun 2010 perubahan penyebutan nama Perseroan menjadi bank **bjb** yang efektif pada tanggal 30 April 2010.

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.

Description of Name Change

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 dan Misi

Vision and Mission

VISI Vision



"Menjadi Bank Pilihan Utama Anda."
"Become Your Preferred Bank"

TAGLINE

"Tandamata Untuk Negeri"
"Tandamata Untuk Negeri"





MISI Mission



Memberikan kontribusi dan berpartisipasi sebagai penggerak dan pendorong laju perekonomian daerah
Contributing and participating as a mover and driving force for the regional economy



Menjadi partner utama pemerintah daerah dalam pengelolaan keuangan
Becoming the main partner of the local government in financial management



Memberikan layanan terbaik kepada nasabah
Providing the best service to customers



Memberikan manfaat terbaik dan berkelanjutan kepada stakeholders
Providing the best and sustainable benefits to stakeholders



Meningkatkan inklusi keuangan kepada masyarakat melalui digitalisasi perbankan
Increasing financial inclusion to the public through banking digitization



Reviu Visi dan Misi oleh Dewan Komisaris dan Direksi Vision and Mission Review by Board of Commissioners and Board of 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. Berdasarkan telaah yang dilakukan di tahun 2023, Dewan Komisaris dan Direksi berpandangan bahwa Visi dan Misi Perseroan masih sesuai dengan arah dan tahapan yang telah ditetapkan oleh Perseroan. Direksi dan Dewan Komisaris telah memastikan bahwa misi, visi, tujuan, sasaran, strategi, dan rencana tahunan dan jangka menengah Perseroan konsisten dengan tujuan jangka panjang, dengan memanfaatkan inovasi dan teknologi secara efektif.

The Boards of Commissioners and Board of 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 Board of 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. Based on a review carried out in 2023, the Board of Commissioners and Directors are of the view that the Company's Vision and Mission are still in accordance with the directions and stages set by the Company. The Board of Directors and Board of Commissioners have ensured that the Company mission, vision, goals, objectives, strategies and annual and medium-term plans are consistent with long-term goals, by utilizing innovation and technology effectively.

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:

Bagi Perusahaan / for the Company

- | | |
|--|---|
| <ol style="list-style-type: none"> 1. Meningkatkan citra perusahaan dengan keunikan budaya yang dimiliki. 2. Sebagai suatu acuan atau pedoman yang menjiwai segala kebijakan perusahaan. 3. Menekan <i>turnover</i> 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. | <ol style="list-style-type: none"> 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. |
|--|---|

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 values were 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".

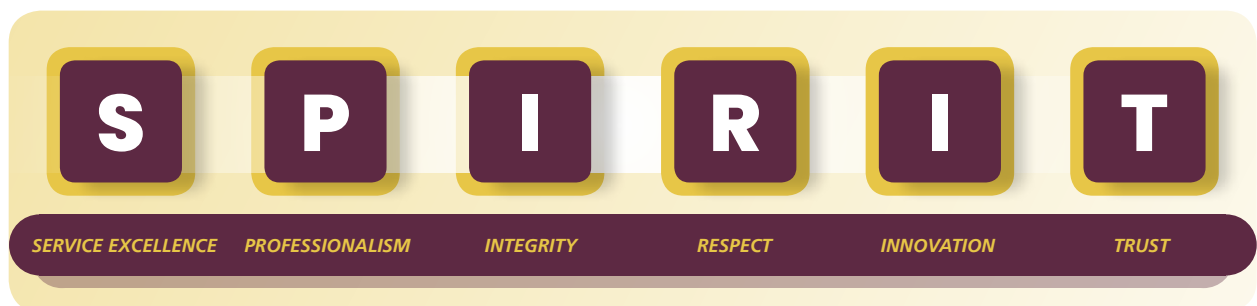
The meaning of the word GO in the GO-SPIRIT logo is "a joint invitation, cooperation, mutual assistance, shoulder to shoulder in achieving the Bank's vision, mission and goals".

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:

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 Pegawai / for Employees

- | | |
|--|---|
| <ol style="list-style-type: none"> 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. | <ol style="list-style-type: none"> 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. |
|--|---|



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".



SERVICE EXCELLENCE

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



PROFESSIONALISM

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



INTEGRITY

- » Jujur, Disiplin dan Konsisten
Honest, Disciplined and Consistent
- » Memahami dan Melaksanakan Ketentuan yang Berlaku
Understand and Implement Applicable Provisions





RESPECT

- Memberi dan Menerima Pendapat yang Positif dan Konstruktif
Giving and Receiving Positive and Constructive Opinions
- Menghormati dan Menghargai serta Terbuka terhadap Perbedaan
Respect, Appreciate and be Open against Differences



INNOVATION

- Kreatif dan Inovatif untuk Memberikan Solusi Terbaik
Creative and Innovative to Provide the Best Solution
- Melakukan Perbaikan Berkelanjutan.
Making Continuous Improvements



TRUST

- Berperilaku Positif dan Dapat Dipercaya
Be Positive and Trustworthy
- 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 pasal 3 pada Perubahan Anggaran Dasar tahun 2023, maksud dan tujuan Perseroan adalah berusaha dibidang Aktivitas Keuangan (Perbankan). Untuk Mencapai maksud dan tujuan tersebut, Perseroan dapat melaksanakan kegiatan usaha Bank Umum Konvensional yang mencakup kegiatan usaha Perseroan secara konvensional, meliputi kegiatan usaha sebagai berikut:

- a. Menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikasi deposito, tabungan dan/atau bentuk lainnya yang dipersamakan dengan itu.
- b. Menyalurkan dana dalam bentuk kredit.
- c. Melakukan aktivitas di bidang sistem pembayaran.
- d. Menempatkan dana pada Bank lain, meminjam dan dari Bank lain, atau meminjamkan dana kepada Bank lain, baik dengan menggunakan surat, sarana telekomunikasi maupun dengan wesel unjuk, cek atau sarana lainnya.
- e. Menerbitkan dan/atau melaksanakan transaksi Surat Berharga untuk kepentingan Bank dan/atau Nasabah.
- f. Menyediakan tempat untuk menyimpan barang dan surat berharga.
- g. Melakukan kegiatan usaha dalam valuta asing.
- h. Melakukan kegiatan pengalihan piutang.
- i. Melakukan kegiatan Penitipan barang dan Surat Berharga.
- j. Melakukan kegiatan penyertaan modal pada Lembaga Jasa Keuangan dan/atau Perusahaan lain yang mendukung industri Perbankan dengan memenuhi ketentuan yang ditetapkan oleh Otoritas Jasa Keuangan.
- k. Melakukan kegiatan penyertaan modal sementara di luar Jasa Keuangan untuk mengatasi akibat kegagalan kredit, dengan syarat harus menarik kembali penyertaannya.
- l. Bertindak sebagai pendiri Dana Pensiun dan Pengurus Dana Pensiun sesuai dengan ketentuan peraturan perundang-undangan mengenai Dana Pensiun.
- m. Melakukan kerja sama dengan Lembaga Jasa Keuangan lain dan kerja sama dengan selain Lembaga Jasa Keuangan dalam pemberian layanan jasa keuangan kepada Nasabah.
- n. Melakukan kegiatan lainnya dengan persetujuan Otoritas Jasa Keuangan.

Seluruh kegiatan usaha menurut Anggaran Dasar telah dijalankan oleh Perseroan.

Business Activities According to The Articles of Association and Executed

Based on Article 3 of the 2023 Amendments to the Articles of Association, the Company's aims and objectives are to operate in the field of Financial (Banking) Activities. To achieve these aims and objectives, the Company can carry out Conventional Commercial Bank business activities which included the Company's conventional business activities, among others:

- a. Collecting funds from the public in the form of deposits in the form of demand deposits, time deposits, certified deposit, savings and/or other equivalent forms.
- b. Distributing funds in the form of loans.
- c. Carrying out activities in the field of payment systems.
- d. Placing funds with other banks, borrowing from other banks, or lending funds to other banks, either by letters, telecommunication facilities or by sight draft, check or other means.
- e. Issuing and/or carrying out Securities transactions for the benefit of the Bank and/or Customers.
- f. Providing a place to store valuables and securities.
- g. Carrying out business activities in foreign currency.
- h. Carrying out receivable transfer activities.
- i. Carrying out goods and securities safekeeping activities.
- j. Carrying out capital investment activities in Financial Services Institutions and/or other Companies that support the Banking industry by fulfilling the provisions set by the Financial Services Authority.
- k. Carrying out temporary capital investment activities outside of Financial Services to overcome the consequences of credit failure, with the condition that the investment must be withdrawn.
- l. Acting as the Pension Fund founder and the Pension Fund Management in accordance with the provisions of the applicable laws and regulations regarding Pension Funds.
- m. Collaborating with other Financial Services Institutions and collaborating with non-Financial Services Institutions in providing financial services to customers.
- n. Carrying out other activities with approval from the Financial Services Authority.

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

Produk dan Jasa

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

Consumer dan 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 santunan meninggal dunia 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 Bisnis yang dimiliki oleh nasabah.

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 yang dibuka dengan status QQ 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 pertanggungans 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.

Products and Services

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

Consumer and Retail Banking

bjb Tandamata

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

bjb Tandamata Gold

Savings for individual customers with death and hospitalization compensation facilities in accordance with the 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

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 which opens with status QQ 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 autodebit 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, nonindividuals, 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

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 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 dimuka 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.

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

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

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 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 bulannya telah disalurkan melalui bank atau kantor bayar lainnya dimana sumber pengembaliannya berasal dari pensiun bulanan.

bjb Back to Back Loan

Fasilitas kredit bagi kepada 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 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)

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

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

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.

bjb KPR TAPERA

Fasilitas kredit konsumtif yang diberikan bank **bjb** kepada Calon Debitur perorangan yang berpenghasilan rendah berupa Kredit Pemilikan Rumah, Kredit Renovasi Rumah, dan Kredit Pembangunan Rumah.

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 *co-branding* hasil kolaborasi dua bank besar, yaitu bank **bjb** dan BNI. Pemegang Kartu akan mendapatkan *double benefit*, karena selain dapat menikmati program diskon yang diciptakan eksklusif dari bank **bjb**, nasabah juga dapat menikmati fitur dan manfaat serta promo dari kartu kredit BNI regular.

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 BRI Manajemen Investasi
2. PT Bahana TCW Investment Management
3. PT Trimegah Asset Management
4. PT Syailendra Capital

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

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.

bjb KPR TAPERA

Consumer loan facility provided by the Bank to lowincome individual debtors in the form of home ownership loans, home renovation loans, and home construction loans.

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

This is a *co-branding* credit card resulting from a collaboration between two large banks, namely bank **bjb** and BNI. Card holders will get double benefits, because apart from being able to enjoy discount programs created exclusively by bank **bjb**, customers can also enjoy features and benefits as well as promos from regular BNI credit cards.

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 BRI Manajemen Investasi
2. PT Bahana TCW 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
8. PT Manulife Aset Manajemen Indonesia

Produk Reksa Dana yang dijual melalui bank **bjb** memiliki karakteristik dan profil risiko yang beragam mulai dari rendah hingga tinggi, yaitu sebagai berikut:

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 BRI Management Investasi	BRI Seruni Pasar Uang II-Kelas A	Pasar Uang / Money Market	Rendah / Low
	BRI Anggrek Fleksibel	Campuran / Mixture	Menengah – Tinggi / Intermediate – High
	BRI Mawar	Saham / Share	Tinggi / High
	BRI Indeks Syariah	Indeks / Index	Tinggi / High
PT Bahana TCW Investment Management	Bahana Dana Infrastruktur	Campuran / Mixture	Menengah – Tinggi / Intermediate – High
	Dana Ekuitas Prima	Saham / Share	Tinggi / High
PT Trimegah Asset Management	Trim Kas 2 Kelas A	Pasar Uang / Money Market	Rendah / Low
	Trimegah Fixed Income Plan	Pendapatan Tetap / Fixed Income	Menengah / Intermediate
	Trim Kombinasi 2	Campuran / Mixture	Menengah – Tinggi / Intermediate – High
	Trim Syariah Berimbang	Campuran / Mixture	Menengah – Tinggi / Intermediate – High
	Trimegah Balanced Absolute Strategy Kelas A	Campuran / Mixture	Menengah – Tinggi / Intermediate – High
	Trim Kapital <i>Plus</i>	Saham / Share	Tinggi / High
	Trim Syariah Saham	Saham / Share	Tinggi / High
PT Syailendra Capital	Syailendra Dana Kas	Pasar Uang / Money Market	Rendah / Low
	Syailendra Fixed Income Fund	Pendapatan Tetap / Fixed Income	Menengah / Intermediate
	<i>Syailendra Balanced Opportunity Fund</i> – Kelas A	Campuran / Mixture	Menengah – Tinggi / Intermediate – High
	<i>Syailendra Equity Opportunity Fund</i> – Kelas A	Campuran / Mixture	Tinggi / High
	<i>Syailendra Capital Protected Fund</i> 48	Terproteksi / Protected	Menengah / Intermediate
PT Sucorinvest Asset Management	Sucorinvest Money Market Fund	Pasar Uang / Money Market	Rendah / Low
	Sucorinvest Sharia Money Market Fund	Pasar Uang / Money Market	Rendah / Low
	Sucorinvest Bond Fund	Pendapatan Tetap / Fixed Income	Menengah – Tinggi / Intermediate – High
	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	Menengah / Intermediate
	Danamas Dollar	Pendapatan Tetap / Fixed Income	Menengah / 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

5. PT Sucorinvest Asset Management
6. PT Sinarmas Asset Management
7. PT BNI Asset Management
8. PT Manulife Aset Manajemen Indonesia

Mutual Fund products sold through bank **bjb** had various characteristics and risk profiles ranging from low to high, as follows:

Manajer Investasi Investment Manager	Produk Reksa Dana Mutual Fund Products	Jenis Reksa Dana Types of Mutual Funds	Profil Risiko Risk Profile
Manulife Investment Management	Manulife Dana Kas II Kelas A	Pasar Uang / Money Market	Rendah / Low
	Manulife Obligasi Negara Indonesia II Kelas A	Pendapatan Tetap / Fixed Income	Menengah / Intermediate
	Manulife Obligasi Unggulan Kelas A	Pendapatan Tetap / Fixed Income	Menengah / Intermediate
	Manulife Syariah Sukuk Indonesia	Pendapatan Tetap / Fixed Income	Menengah / Intermediate
	Manulife Dana Campuran II	Campuran / Mixture	Menengah – Tinggi / Intermediate – High
	Manulife Dana Saham Kelas A	Saham / Share	Tinggi / High

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 bekerja sama dengan Perusahaan Asuransi terkemuka dalam menyediakan produk-produk *Bancassurance* di antaranya yaitu:

Tabel Produk *Bancassurance*

Table of Bancassurance Product

Perusahaan Asuransi Insurance company	Produk <i>Bancassurance</i> Bancassurance Products	Jenis Produk Types of products
PT Sinarmas MSIG Life	SmiLe Life Care Plus	<i>Term Life ROP</i>
	SmiLe Kids Insurance	<i>Endowment</i>
PT Asuransi BRI Life	Bringin Ajaib	Asuransi Mikro
PT Allianz Life Indonesia	Allianz Wealthlink Protection Life	<i>Unit Link</i>
	Allianz Wealthlink Supreme Life	<i>Unit Link</i>
	Allianz Life Secure Pintar	Traditional - <i>Endowment</i>
PT BNI Life Insurance	Solusi Proteksi Prima	Traditional - <i>Endowment</i>
PT Equity Life Indonesia	Asuransi Warisan Keluarga	Traditional - <i>Wholelife</i>

bjb SIAP

Layanan program pensiun yang diselenggarakan oleh Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb**.

MSMEs, Commercial dan 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.

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:

bjb SIAP

Pension program services organized by the bank **bjb** Financial Institution Pension Fund (DPLK).

MSMEs, Commercial and Corporate Banking

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 mata uang Rupiah dan mata uang asing (USD, SGD, EUR, AUD, CNY, JPY) untuk memudahkan transaksi bisnis.

bjb Kredit Mikro Utama

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.

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 plafon pinjaman di atas Rp500.000.000 sampai dengan maksimal Rp2.000.000.000.

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 plafon 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 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 Giro Korporasi

Deposits in Rupiah and foreign currencies (USD, SGD, EUR, AUD, CNY, JPY) to facilitate business transactions.

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.

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 IDR500,000,000 up to a maximum of IDR2,000,000,000.

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 IDR500,000,000. 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 IDR5,000,000 (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

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 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 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 Perekonomian 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 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

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 Perekonomian 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

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.

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*.

Treasury

Treasury bank **bjb** dengan dukungan tenaga profesional dan handal, senantiasa terus meningkatkan aktivitas bisnis *treasury* dalam rangka optimalisasi likuiditas dan peningkatan pendapatan Bank.

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 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

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

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** 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** 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** 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

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.

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, 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 Perwalianamanatan

International dan 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 *Forfaiteer* dengan diskon tanpa hak Regres.

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 *cash flow* 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.

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

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, 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 and Transaction Banking

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 *Forfaiteer* 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 didalamnya 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**.

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.

Digital Banking

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.

Kartu ATM/Debit bank bjb

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

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 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.

Layanan Lainnya

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 debit 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 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 fasilitas *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 elektronik yang memudahkan nasabah dalam melakukan akses inquiry saldo dan transaksi perbankan lainnya secara *Real Time on Line* berbasis web aplikasi dengan mengakses <https://cms.bankbjb.co.id/login>.

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.

Other Services

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)

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.

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.bankbjb.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 Istitusi 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 Istitusi 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.

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 perbankan premium dari bank **bjb** kepada nasabah 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.

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)

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

Premium banking services from bank **bjb** to individual customers (*High Net Worth Individuals*) with a minimum total fund of IDR500,000,000.

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

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.

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.

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

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

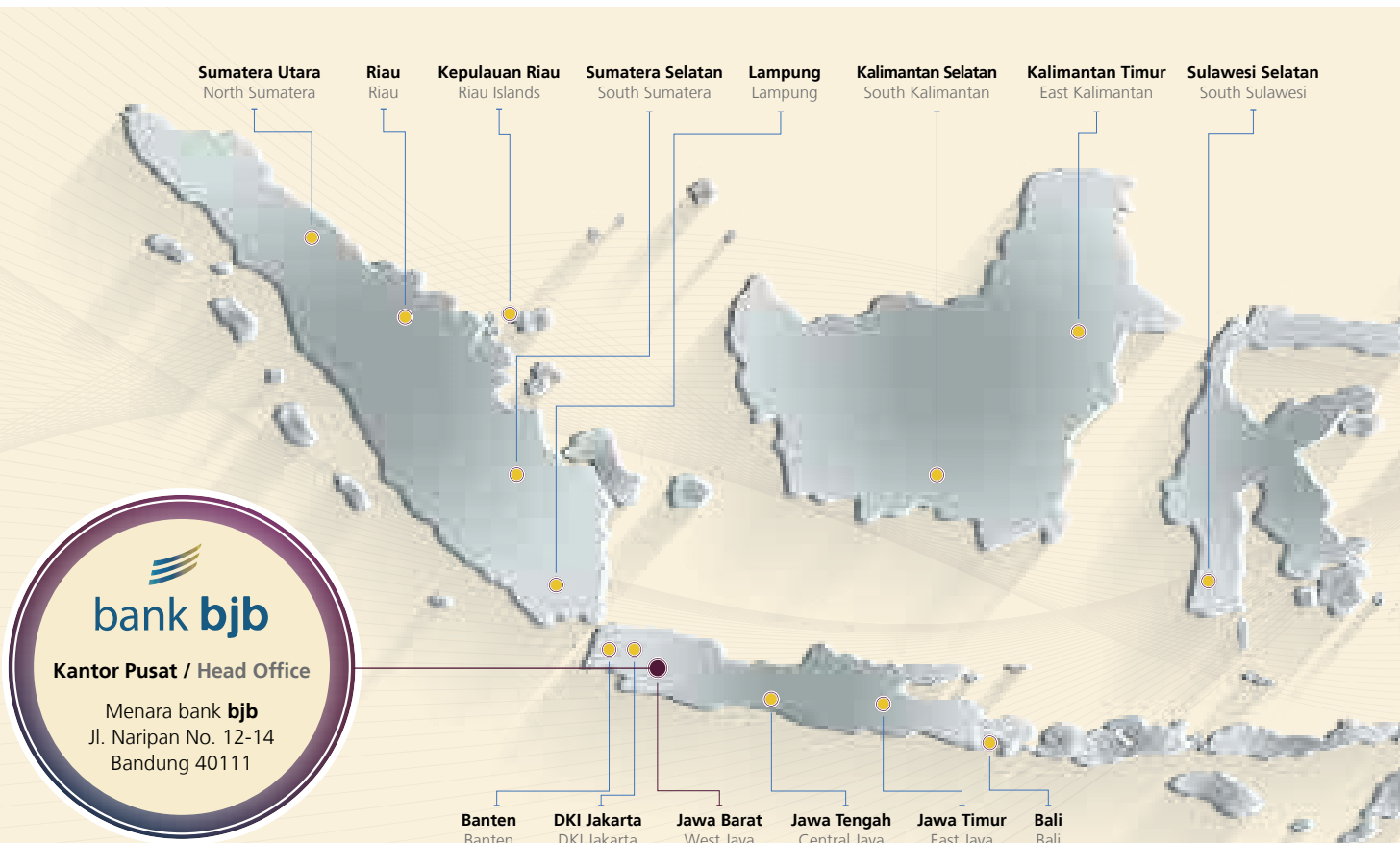
bank **bjb** services in receiving State Revenue Deposits from Taxpayers every working day for customers and non-customers.

Wilayah Operasional

Operational Area

Tabel Jaringan Kantor selama 5 tahun terakhir
Table of Office Network for the last 5 years

Jenis Kantor / Types of Offices	2023	2022	2021*	2020	2019
Kantor Pusat / Head Office	1	1	1	1	1
Kantor Wilayah / Regional Office	5	5	5	5	5
Kantor Cabang / Branch Office	64	65	65	65	65
Kantor Cabang Pembantu / Sub-branch Office	820	841	874	315	316
Kantor Kas / Cash Unit	-	-	-	346	351
Sentra UMKM / MSME Center	6	6	6	6	6
TOTAL	896	918	951	738	744
TERMINAL PERBANKAN ELEKTRONIK (TPE) / ELECTRONIC BANKING TERMINAL					
ATM	1,776	1,711	1,743	1,734	1,526
Cash Recycle Machine	183	116	29	3	-
TOTAL	1,959	1,827	1,772	1,737	1,526
LAYANAN / SERVICES					
bjb Prioritas	17	18	18	18	16
Weekend Banking	10	12	13	12	11



Tabel Jaringan Kantor dan Layanan Per Wilayah Tahun 2023

Table of Office and Service Networks by Region in 2023

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	260	1	517	50	5	6
Kantor Wilayah II / Regional Office II	16	190	1	397	47	5	1
Kantor Wilayah III / Regional Office III	13	221	2	408	37	2	2
Kantor Wilayah IV / Regional Office IV	10	117	1	365	39	2	1
Kantor Wilayah V / Regional Office V	8	32	1	89	10	3	-
TOTAL	64	820	6	1,776	183	17	10

Kantor Wilayah I / Regional Office I

Utama Bandung	Soreang	Sumbersari
Karawang	Cimahi	Majalaya
Sukabumi	Suci	Buah Batu
Subang	Tamansari	Sukajadi
Cianjur	Palabuhan Ratu	Jatinangor
Purwakarta	Padalarang	

Kantor Wilayah II / Regional Office II

Bekasi	Khusus Jakarta	Hasyim Ashari
Bogor	Kebayoran Baru	Palembang
Depok	Gajah Mada	Rasuna Said
Cikarang	Medan	S. Parman
Rawamangun	Batam	
Cibinong	Pekanbaru	

Kantor Wilayah III / Regional Office III

Cirebon	Kuningan	Patrol
Ciamis	Majalengka	Pangandaran
Tasikmalaya	Garut	Kabupaten Tasikmalaya
Indramayu	Sumber	
Sumedang	Banjar	

Kantor Wilayah IV / Regional Office IV

Khusus Banten	Cilegon
Tangerang	Kabupaten Tangerang
Rangkasbitung	Tangerang Selatan
Labuan	Bandar Lampung
Pandeglang	Daan Mogot

Kantor Wilayah V / Regional Office V

Surabaya	Tegal
Semarang	Denpasar
Makassar	Surakarta
Balikpapan	Banjarmasin

Sampai dengan tahun 2023, bank **bjb** memiliki 1 (satu) Kantor Pusat dan 923 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 2023, bank **bjb** has 1 Head Office and 923 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.

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, *Medical Arrangement* dan *Overseas Education Arrangement*, *Airport Lounge*, *Airport Handling* dan *Airport Transfer*, fasilitas *Helicopter Transfer* serta berbagai keunggulan lainnya.

Inovasi Layanan E-Channel

Di era industri 4.0 ini, bank **bjb** meluncurkan berbagai kemudahan pembayaran dalam layanan digital seperti *mobile banking*, *Quick Response Indonesia Standard* (QRIS) yang mendukung *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

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, *Medical Arrangement* and *Overseas Education Arrangement*, *Airport Lounge*, *Airport Handling* dan *Airport Transfer*, and *Helicopter Transfer* facility, and various other benefits.

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

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**.

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, X (Twitter) dan 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**.

bjb E-Samsat merupakan layanan pembayaran pajak kendaraan bermotor tahunan secara elektronik. Layanan pembayaran E-Samsat ini adalah salah satu layanan terbaik bank **bjb** bagi para nasabahnya, nasabah atau wajib pajak dapat melakukan pembayaran pajak kendaraan bermotor melalui seluruh jaringan kantor dan jaringan elektronik bank **bjb** di seluruh Indonesia. Sebelum melakukan pembayaran Nasabah atau Wajib Pajak cukup melakukan registrasi pada aplikasi sebagai berikut:

1. Samsat Digital Nasional (SIGNAL)
2. SAMBARA (samsat mobile jawa barat) atau SAPA WARGA untuk Pajak Kendaraan Provinsi Jawa Barat.
3. Samsat Banten Hebat (SAMBAT) untuk Provinsi Banten,
4. E-samsat Kepri untuk Provinsi Kepri.



innovation is a feature found in the DIGI and DigiCash by bank **bjb** service facilities.

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, X (Twitter) and YouTube).

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 is an electronic annual motor vehicle tax payment service. This E-Samsat payment service is one of bank **bjb** best services for its customers. Customers or taxpayers can pay motor vehicle tax through all bank **bjb** office networks and electronic networks throughout Indonesia. Before making a payment, the Customer or Taxpayer simply needs to register on the application as follows:

1. Samsat Digital Nasional (SIGNAL)
2. SAMBARA (samsat mobile jawa barat) or SAPA WARGA for West Java Province Vehicle Tax.
3. Samsat Banten Hebat (SAMBAT) for Banten Province,
4. E-samsat Kepri for Riau Islands Province.



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 debit 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. 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.

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 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.

Agen Laku Pandai **bjb** BiSA

Agen **bjb** BiSA dapat mengakomodir atau melayani berbagai kebutuhan transaksi perbankan baik nasabah eksisting maupun *walk in costumer* di wilayah remote area. Agen Laku Pandai **bjb** BiSA menggunakan sarana mesin *Electronic Data Capture* (EDC) dan *Mobile Application* untuk dapat bertransaksi secara (*realtime online*) sehingga pelayanan lebih efisien dan fleksibel karena tidak harus datang ke kantor bank yang lokasinya jauh.

Laku Pandai **bjb** BiSA Agent

bjb BiSA Agent can accommodate or serve various banking transaction needs for both existing customers and walk-in customers in remote areas. Laku Pandai **bjb** BiSA Agent utilize Electronic Data Capture (EDC) machines and Mobile Applications to be able to make real time online transactions so that services are more efficient and flexible and they don't have to come to bank offices that are located far away.

Segmentasi individu 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), sekolah, perusahaan dan instansi.

Segmentation of individual agents recruited from individuals such as farmers, fishermen, village officials, retirees, teachers, traders and others. Meanwhile, groups include farmer and fisherman groups, Village-Owned Enterprises (Bumdes), schools, companies and agencies.

Manfaat Agen Laku Pandai itu adalah layanan perbankan menjadi lebih dekat tanpa harus datang ke Kantor Bank. Transaksi perbankan yang dapat dilakukan di Agen **bjb** BiSA antara lain, setor/ tarik tunai, pemindahbukuan antar rekening bank **bjb** maupun transfer antar bank. Selain itu, juga melayani transaksi pembelian maupun pembayaran antara lain, Pajak Bumi Bangunan, Pajak Kendaraan Bermotor, PAM/PDAM, pembelian pulsa dan paket data, top up e-Wallet, pembayaran BPJS Kesehatan/BPJS Ketenagakerjaan, TV Berlangganan, Tiket ASDP dan sebagainya.

The benefit of the Laku Pandai Agent is that banking services are closer without coming to the Bank Office. Banking transactions that can be carried out at the **bjb** BiSA Agent include cash deposits/withdrawals, transfers between **bjb** bank accounts and transfers between banks. Apart from that, it also serves purchase and payment transactions, including, Building Land Tax, Motor Vehicle Tax, PAM/PDAM, purchasing credit and data packages, e-Wallet top ups, BPJS Health/BPJS Employment payments, Pay TV, ASDP Tickets 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. Sampai akhir 2023, bank **bjb** terdaftar sebagai anggota asosiasi perbankan di tingkat nasional sebagaimana ditampilkan pada tabel di bawah ini:

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)
10. Association Cambiste Internationale Financial Markets Association (ACI FMA) Indonesia - Asosiasi Dealer Treasury
11. Perhimpunan Pedagang Surat Utang Negara (HIMDASUN)
12. Financial Markets Association (FMA Indonesia)
13. Asosiasi Sistem Pembayaran Indonesia (ASPI)
14. Asosiasi Pasar Uang dan Valuta Asing Indonesia (APUVINDO)
15. Enterprise Risk Management Analytics (ERMA)
16. Asosiasi SWIFT Indonesia (ASWIFTINDO)

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. Until the end of 2023, bank **bjb** is registered as a member of the banking association at the national level as shown in the table below:

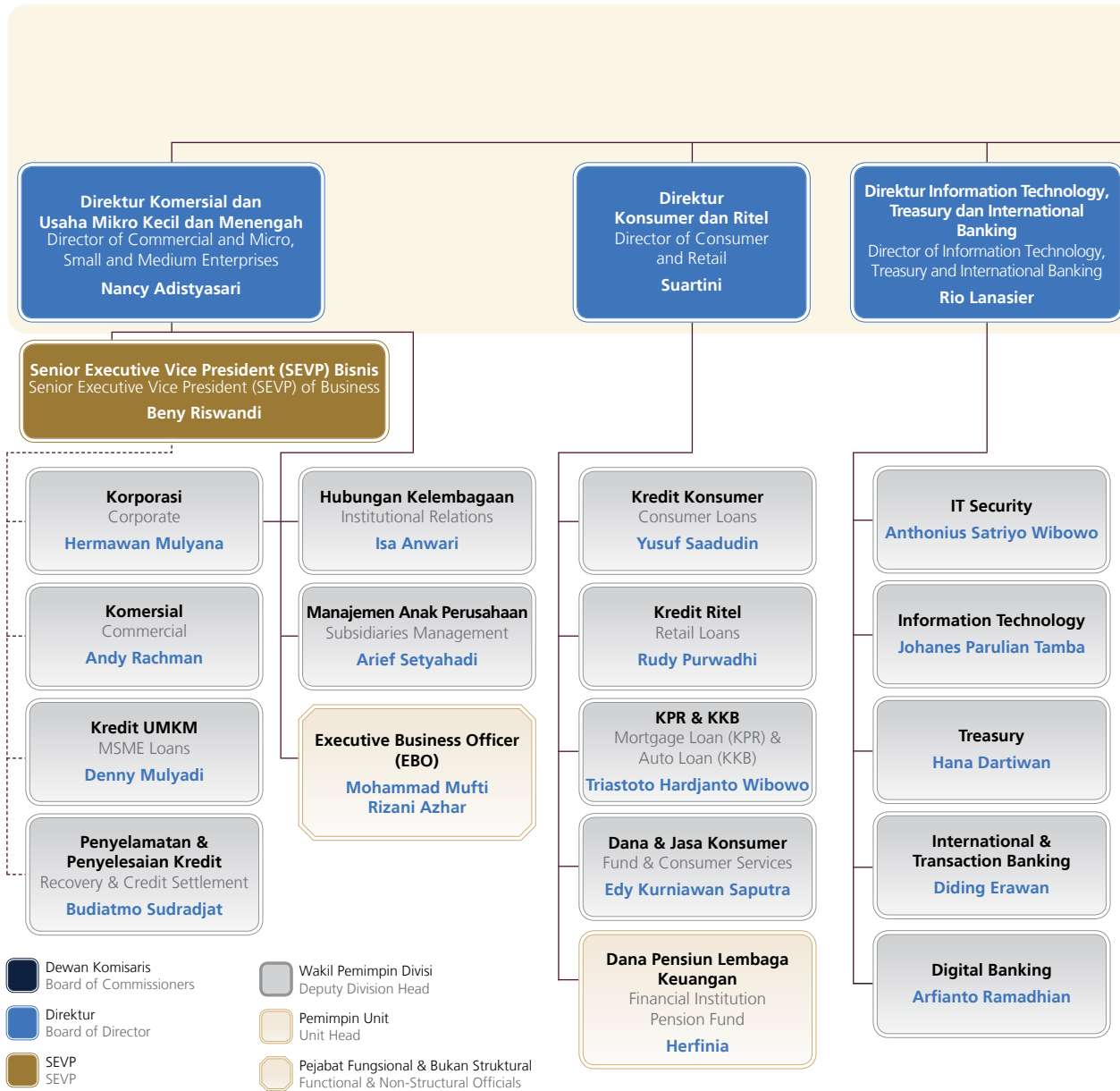
1. Association of Indonesian Issuers (AEI)
2. Regional Banking Association (ASBANDA)
3. Badan Musyawarah Perbankan Daerah (BMPD)
4. National Banking (Perbanas)
5. Communication Forum for the Board of Commissioners of Regional Development Banks throughout Indonesia (FKDK BPD SI)
6. Association of Indonesian Mutual Fund Selling Agent Banks (ABAPERDI).
7. Indonesian Life Insurance Association (AAJI)
8. Indonesian Custodian Bank Association (ABKI)
9. Indonesia Sustainable Finance Initiative (IKBI)
10. Association Cambiste Internationale Financial Markets Association (ACI FMA) Indonesia - Asosiasi Dealer Treasury
11. Association of Government Debt Securities Dealers (HIMDASUN)
12. Financial Markets Association (FMA Indonesia)
13. Indonesia Payment System Association (ASPI)
14. Indonesia Money Market and Foreign Exchange Market Association (APUVINDO)
15. Enterprise Risk Management Analytics (ERMA)
16. SWIFT Indonesia Association (ASWIFTINDO)

Struktur Organisasi

Organization Structure

Seiring dengan perkembangan bisnis Perseroan, Struktur Organisasi Perseroan telah mengalami beberapa kali perubahan. Perubahan terakhir di tahun 2023 berdasarkan Surat Keputusan Direksi No. 0196/SK/DIR-PST/2023 Tanggal 19 Juni 2023 tentang Struktur Organisasi bank **bjb**. Dengan demikian, struktur organisasi bank **bjb** per tanggal 31 Desember 2023 adalah sebagai berikut:

Along with the development of the Company's business, the Company's Organizational Structure has undergone several changes. The last amendment in 2023 Based on the Decree of the Board of Directors No. 0196/SK/DIR-PST/2023 June 19, 2023 regarding the Organizational Structure of bank **bjb**. Thus, the organizational structure of bank **bjb** as of December 31, 2023 was as follows:



- Dewan Komisaris
Board of Commissioners
- Direktur
Board of Director
- SEVP
SEVP
- Pemimpin Divisi
Division Head

- Wakil Pemimpin Divisi
Deputy Division Head
- Pemimpin Unit
Unit Head
- Pejabat Fungsional & Bukan Struktural
Functional & Non-Structural Officials

*) Pelaksana Tugas
Tasks Executor

Anggota Komite di Bawah Dewan Komisaris per 31 Desember 2023 adalah sebagai berikut:

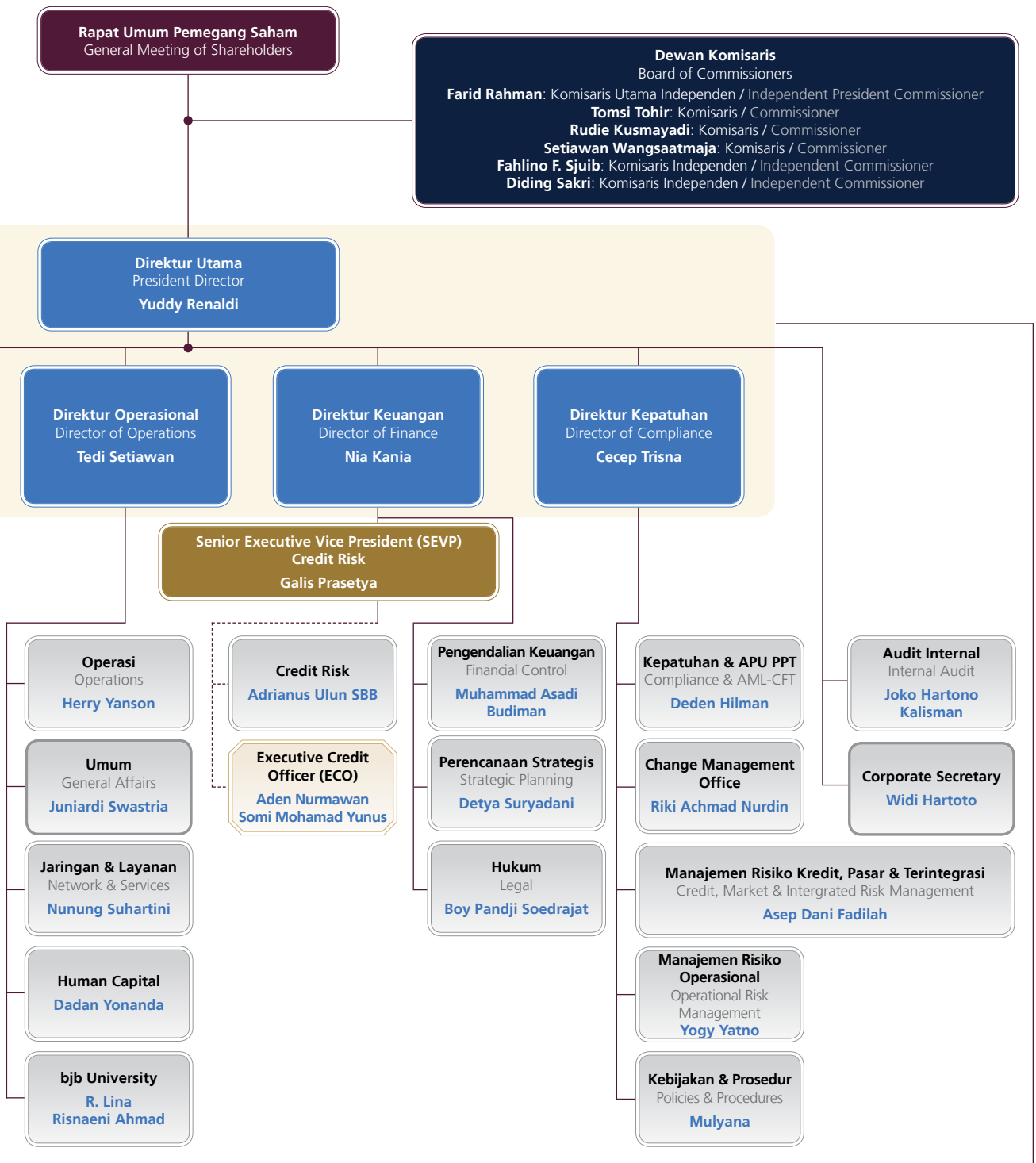
1. Komite Audit: **Farid Rahman** (Ketua merangkap anggota).
2. Komite Nominasi dan Remunerasi: **Farid Rahman** (Ketua merangkap Anggota).
3. Komite Pemantau Risiko: **Diding Sakri** (Ketua Merangkap Anggota).
4. Komite Tata Kelola Terintegrasi: **Fahlino F. Sjuib** (Ketua Merangkap Anggota).

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, 2023 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).
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 2023 adalah sebagai berikut:

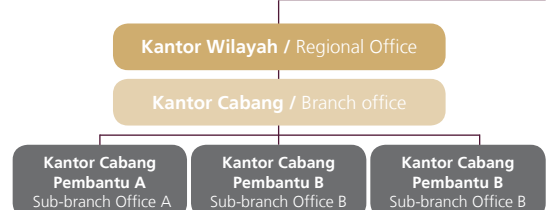
1. Komite Manajemen Risiko: **Cecep Trisna** (Ketua merangkap sebagai anggota tetap).
2. Komite Kebijakan Perkreditan: **Yuddy Renaldi** (Ketua merangkap sebagai anggota tetap).
3. Komite Pengarah Teknologi Informasi: **Rio Lanasier** (Ketua).
4. Komite Manajemen Risiko Terintegrasi: **Cecep Trisna** (Ketua merangkap sebagai anggota tetap).
5. Assets and Liability Committee (ALCO): **Yuddy Renaldi** (Ketua).
6. Komite Risiko Permodalan: **Arief Setyahadi** (Ketua I).

Nama anggota Komite di Bawah Direksi dapat dilihat pada bab Tata Kelola Perusahaan.

Committee members under the Board of Directors as of December 31, 2023 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 I).

Names of Committee members under the Board of Directors can be seen in the Corporate Governance chapter.



Profil Direksi

Board of Directors Profiles



YUDDY RENALDI

Direktur Utama / President Director

Lahir di Bogor pada tahun 1964, usia 59 tahun per Desember 2023.
Born in Bogor in 1964, 59 years old as of December 2023.

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung

	Riwayat Pendidikan	Educational Background
	<ul style="list-style-type: none"> Sarjana bidang Ekonomi Akuntansi dari Universitas Trisakti Jakarta (1990). Master bidang Manajemen dari STIE IPWI Jakarta (2000). 	<ul style="list-style-type: none"> Bachelor of Economics in Accounting from Trisakti University, Jakarta (1990). Master in Management from STIE IPWI Jakarta (2000).
	Sertifikasi	Certification
	<ul style="list-style-type: none"> Sertifikasi Manajemen Risiko Jenjang 5 oleh IBI dan LSPP (2019). Sertifikasi Manajemen Risiko Jenjang 7 (2023). 	<ul style="list-style-type: none"> Level 5 Risk Management Certification by IBI and LSPP (2019). Level 7 Risk Management Certification (2023).
	Pengalaman Kerja	Work Experience
	<ul style="list-style-type: none"> 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). 	<ul style="list-style-type: none"> 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).
	Riwayat Penunjukan	Appointment History
	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 Jabatan	Serving Period
	30 April 2019 – saat ini (periode pertama).	April 30, 2019 – present (first period).
	Jabatan Rangkap	Concurrent Positions
	<ul style="list-style-type: none"> Ketua merangkap Anggota Komite Kebijakan Perkreditan bank bjb (2019 -saat ini). Ketua Asset and Liability Committee (ALCO) bank bjb (2019 -saat ini). <p>Tidak memiliki rangkap jabatan pada emiten lain.</p>	<ul style="list-style-type: none"> 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). <p>Do not have concurrent positions with other issuers.</p>
	Hubungan Afiliasi	Affiliation Relationship
	Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.	Has no affiliation with members of the Board of Directors, other members of the Board of Commissioners or with the controlling and major shareholders.
	Kepemilikan Saham bank bjb	Share Ownership of bank bjb
	1.864.137 lembar saham	1,864,137 shares











NIA KANIA

Direktur Keuangan / Director of Finance

Lahir di Bandung pada tahun 1966, usia 57 tahun per Desember 2023.

Born in Bandung in 1966, 57 years old as of December 2023.

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung

	Riwayat Pendidikan	Educational Background
	<ul style="list-style-type: none"> Sarjana Bidang Ekonomi dari Universitas Padjadjaran Bandung (1990). Master Bidang Hukum dari Universitas Padjadjaran Bandung (2020). 	<ul style="list-style-type: none"> Bachelor in Economics from Padjadjaran University Bandung (1990). Master in Law from Padjadjaran University Bandung (2020).
	Sertifikasi	Certification
	<ul style="list-style-type: none"> Sertifikasi Manajemen Risiko Jenjang 5 oleh LSPP (2020). Sertifikasi Manajemen Risiko Jenjang 7 (2023). 	<ul style="list-style-type: none"> Level 5 Risk Management Certification by LSPP (2020). Level 7 Risk Management Certification (2023).
	Pengalaman Kerja	Work Experience
	<ul style="list-style-type: none"> 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). 	<ul style="list-style-type: none"> 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).
	Riwayat Penunjukan	Appointment History
	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 Jabatan	Serving Period
	<ul style="list-style-type: none"> 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). 	<ul style="list-style-type: none"> 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 Positions
	<ul style="list-style-type: none"> Anggota Komite Manajemen Risiko bank bjb (2022-saat ini). Wakil Ketua merangkap Anggota Asset and Liability Committee (ALCO) bank bjb (2022 -saat ini). <p>Tidak memiliki rangkap jabatan pada emiten lain.</p>	<ul style="list-style-type: none"> 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). <p>Do not have concurrent positions with other issuers.</p>
	Hubungan Afiliasi	Affiliation Relationship
	Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.	Has no affiliation with members of the Board of Directors, other members of the Board of Commissioners or with the controlling and major shareholders.
	Kepemilikan Saham bank bjb	Share Ownership of bank bjb
	1.968.491 lembar saham	1.968.491 shares



SUARTINI

Direktur Konsumer & Ritel / Director of Consumer and Retail

Lahir di Bandung pada tahun 1968, usia 55 tahun per Desember 2023.

Born in Bandung in 1968, 55 years old as of December 2023.

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung

	Riwayat Pendidikan	Educational Background
	Sarjana Bidang Statistika dari Universitas Padjadjaran Bandung (1993).	Bachelor in Statistics from Padjadjaran University Bandung (1993).
	Sertifikasi	Certification
	<ul style="list-style-type: none"> Sertifikasi Manajemen Risiko Jenjang 5 oleh IBI (2018). Sertifikasi Manajemen Risiko Jenjang 7 oleh TD Consultant (2023). 	<ul style="list-style-type: none"> Level 5 Risk Management Certification by IBI (2018). Level 7 Risk Management Certification by TD Consultant (2023).
	Pengalaman Kerja	Work Experience
	<ul style="list-style-type: none"> Direktur Komersial bank bjb (2014-2018). Direktur Konsumer dan Ritel bank bjb (2018). Direktur Konsumer dan Ritel yang melaksanakan tugas sebagai Direktur Komersial dan UMKM bank bjb (2018). Direktur Konsumer & Ritel bank bjb (2018 – saat ini). 	<ul style="list-style-type: none"> Director of Commercial bank bjb (2014-2018). Director of Consumer and Retail bank 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 Retail bank bjb (2018 – present).
	Riwayat Penunjukan	Appointment History
	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 Jabatan	Serving Period
	<ul style="list-style-type: none"> 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). 	<ul style="list-style-type: none"> 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 Positions
	<ul style="list-style-type: none"> 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). <p>Tidak memiliki rangkap jabatan pada emiten lain.</p>	<ul style="list-style-type: none"> 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). <p>Do not have concurrent positions with other issuers.</p>
	Hubungan Afiliasi	Affiliation Relationship
	Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.	Has no affiliation with members of the Board of Directors, other members of the Board of Commissioners or with the controlling and major shareholders.
	Kepemilikan Saham bank bjb	Share Ownership of bank bjb
	1.754.691 lembar saham	1.754.691 shares



TEDI SETIAWAN

Direktur Operasional / Director of Operations

Lahir di Bandung pada tahun 1966, usia 57 tahun per Desember 2023.

Born in Bandung in 1966, 57 years old as of December 2023.

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung

	Riwayat Pendidikan	Educational Background
	<ul style="list-style-type: none"> Sarjana bidang Administrasi Negara dari Universitas Parahyangan Bandung (1991). Master bidang Manajemen Keuangan dari Universitas Pasundan Bandung (2017). Doktor bidang Manajemen di Universitas Pendidikan Indonesia Bandung (2023). 	<ul style="list-style-type: none"> Bachelor in State Administration from Parahyangan Catholic University Bandung (1991). Master in Financial Management from Pasundan University Bandung (2017). Doctorate in Management at the Indonesian University of Education Bandung (2023).
	Sertifikasi	Certification
	<ul style="list-style-type: none"> Sertifikasi Manajemen Risiko Jenjang 5 oleh BSMR (2020). Sertifikasi Manajemen Risiko Jenjang 7 oleh TD Consultant (2023). 	<ul style="list-style-type: none"> Level 5 Risk Management Certification by BSMR (2020). Level 7 Risk Management Certification by TD Consultant (2023).
	Pengalaman Kerja	Work Experience
	<ul style="list-style-type: none"> Pemimpin Divisi Perencanaan Strategis bank bjb (2015-2018). Senior Executive Vice President Credit Risk bank bjb (2018-2019). Direktur Operasional bank bjb (2019 – saat ini). 	<ul style="list-style-type: none"> Head of Strategic Planning Division (2015-2018). Senior Executive Vice President Credit Risk (2018-2019). Director of Operations bank bjb (2019 – present).
	Riwayat Penunjukan	Appointment History
	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 Jabatan	Serving Period
	30 April 2019 – saat ini (periode pertama).	April 30, 2019 – present (first period).
	Jabatan Rangkap	Concurrent Positions
	<ul style="list-style-type: none"> 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). <p>Tidak memiliki rangkap jabatan pada emiten lain.</p>	<ul style="list-style-type: none"> 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). <p>Do not have concurrent positions with other issuers.</p>
	Hubungan Afiliasi	Affiliation Relationship
	Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.	Has no affiliation with members of the Board of Directors, other members of the Board of Commissioners or with the controlling and major shareholders.
	Kepemilikan Saham bank bjb	Share Ownership of bank bjb
	1.228.192 lembar saham	1.228.192 shares



RIO LANASIER

Direktur Information Technology, Treasury & International Banking / Director of Information Technology, Treasury & International Banking

Lahir di Tangerang pada tahun 1975, usia 48 tahun per Desember 2023.

Born in Tangerang in 1975, 48 years old as of December 2023.

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung

	Riwayat Pendidikan	Educational Background
	<ul style="list-style-type: none"> Sarjana bidang Teknik Sipil dari Universitas Katolik Parahyangan Bandung (1998). Master bidang Civil & Environment Engineering dari University of New South Wales Sydney Australia (2000). 	<ul style="list-style-type: none"> Bachelor of Civil Engineering from Parahyangan Catholic Bandung (1998). Master in Civil & Environment Engineering from University of New South Wales Sydney Australia (2000).
	Sertifikasi	Certification
	<ul style="list-style-type: none"> Sertifikasi Manajemen Risiko Jenjang 5 oleh LSPP (2019). Sertifikasi Manajemen Risiko Jenjang 7 oleh TD Consultant (2023). 	<ul style="list-style-type: none"> Risk Management Certification Level 5 by LSPP (2019). Level 7 Risk Management Certification by TD Consultant (2023).
	Pengalaman Kerja	Work Experience
	<ul style="list-style-type: none"> Direktur Treasury, Financial Institution, Funding & Fintech Solution bank bjb (2016-2019). Direktur Information Technology, Treasury & International Banking bank bjb (2019 – saat ini). 	<ul style="list-style-type: none"> Director of Treasury, Financial Institution, Funding & Fintech Solution (2016-2019). Director of Information Technology, Treasury and International Banking bank bjb (2019 – present).
	Riwayat Penunjukan	Appointment History
	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 Jabatan	Serving Period
	30 April 2019 – saat ini (periode pertama).	April 30, 2019 – present (first period).
	Jabatan Rangkap	Concurrent Positions
	<ul style="list-style-type: none"> 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). <p>Tidak memiliki rangkap jabatan pada emiten lain.</p>	<ul style="list-style-type: none"> 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). <p>Do not have concurrent positions with other issuers.</p>
	Hubungan Afiliasi	Affiliation Relationship
	Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.	Has no affiliation with members of the Board of Directors, other members of the Board of Commissioners or with the controlling and major shareholders.
	Kepemilikan Saham bank bjb	Share Ownership of bank bjb
	1.228.202 lembar saham	1.228.202 shares



NANCY ADISTYASARI

Direktur Komersial & Usaha Mikro Kecil dan Menengah (UMKM) /
Director of Commercial & Micro, Small and Medium Enterprises (MSME)

Lahir di Bojonegoro pada tahun 1981, usia 42 tahun per Desember 2023.
Born in Bojonegoro in 1981, 42 years old as of December 2023.

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung

	Riwayat Pendidikan <ul style="list-style-type: none"> Sarjana Bidang Geofisika dan Meteorologi dari Institut Teknologi Bandung (2004). 	Educational Background <ul style="list-style-type: none"> Bachelor in Geophysics and Meteorology from the Bandung Institute of Technology (2004).
	Sertifikasi <ul style="list-style-type: none"> Sertifikasi Manajemen Risiko Jenjang 5 oleh LSPP (2020). Sertifikasi Manajemen Risiko Jenjang 7 oleh TD Consultant (2023). 	Certification <ul style="list-style-type: none"> Level 5 Risk Management Certification by LSPP (2020). Level 7 Risk Management Certification by TD Consultant (2023).
	Pengalaman Kerja <ul style="list-style-type: none"> 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 UMKM bank bjb (2020 – saat ini). 	Work Experience <ul style="list-style-type: none"> 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).
	Riwayat Penunjukan <p>Diangkat sebagai Direktur bank bjb untuk pertama kalinya berdasarkan Akta RUPS Luar Biasa Nomor 03 tanggal 01 September 2020.</p>	Appointment History <p>Appointed as Director of bank bjb for the first time based on the Deed of the Extraordinary GMS Number 03 dated September 1, 2020.</p>
	Periode Jabatan <p>1 September 2020 – saat ini (periode pertama).</p>	Serving Period <p>September 1, 2020 – present (first period).</p>
	Jabatan Rangkap <ul style="list-style-type: none"> 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). <p>Tidak memiliki rangkap jabatan pada emiten lain.</p>	Concurrent Positions <ul style="list-style-type: none"> 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). <p>Do not have concurrent positions with other issuers.</p>
	Hubungan Afiliasi <p>Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.</p>	Affiliation Relationship <p>Has no affiliation with members of the Board of Directors, other members of the Board of Commissioners or with the controlling and major shareholders.</p>
	Kepemilikan Saham bank bjb <p>715.643 lembar saham</p>	Share Ownership of bank bjb <p>715.643 shares</p>



CECEP TRISNA

Direktur Kepatuhan / Director of Compliance

Lahir di Bandung pada tahun 1967, usia 56 tahun per Desember 2023.

Born in Bandung in 1967, 56 years old as of December 2023.

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung

	Riwayat Pendidikan	Educational Background
	<ul style="list-style-type: none"> Sarjana bidang Ilmu Manajemen dari Universitas Padjajaran Bandung (1990). 	<ul style="list-style-type: none"> Bachelor of Science in Management from Padjajaran University, Bandung (1990).
	Sertifikasi	Certification
	<ul style="list-style-type: none"> Sertifikasi Kepatuhan Level 1 oleh Forum Komunikasi Direktur Kepatuhan (FKDPK) (2019). Sertifikasi Kepatuhan Level 2 oleh Forum Komunikasi Direktur Kepatuhan (FKDPK) (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 Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP) (2021). Sertifikasi Kompetensi Level Eksekutif Level 3 Kepatuhan oleh Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP) (2021). Sertifikasi Manajemen Risiko Jenjang 7 oleh TD Consultant (2023). 	<ul style="list-style-type: none"> Level 1 Compliance Certification by the Compliance Director Communication Forum (FKDPK) (2019). Level 2 Compliance Certification by the Compliance Director Communication Forum (FKDPK) (2019). Level 2 Compliance Certification by the Indonesian Banking Professional Certification Institute (LSPP) (2019). Risk Management Certification by the Risk Management Certification Body (BSMR) (2020). Risk Management Certification Resilience Strategy in Implementing Risk Management During the COVID-19 Pandemic (2020). Executive Level 3 Compliance & AML Certification by the Indonesian Banking Professional Certification Institute (LSPP) (2021). Executive Level 3 Compliance Competency Certification by the Indonesian Banking Professional Certification Institute (LSPP) (2021). Level 7 Risk Management Certification by TD Consultant (2023).
	Pengalaman Kerja	Work Experience
	<ul style="list-style-type: none"> Pemimpin Divisi Pendidikan dan Pelatihan bank bjb (2014 - 2017). Pemimpin Yayasan Kesejahteraan Pegawai bank bjb (2017 - 2018). Pemimpin Divisi Kepatuhan dan APU-PPT bank bjb (2018 - 2021). Direktur Kepatuhan bank bjb (2021 – saat ini). 	<ul style="list-style-type: none"> 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).
	Riwayat Penunjukan	Appointment History
	<p>Diangkat sebagai Direktur bank bjb untuk pertama kalinya berdasarkan Surat Otoritas Jasa Keuangan No. SR-65/KR.02/2021 tanggal 21 Juli 2021 perihal Penyampaian Salinan Keputusan Penilaian Kemampuan dan Kepatutan atas Pengangkatan Direktur Kepatuhan PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Efektif menjabat sebagai Direktur Kepatuhan bank bjb sejak tanggal 22 Juli 2021</p>	<p>Appointed as Director of bank bjb for the first time based on Financial Services Authority Letter No. SR-65/KR.02/2021 dated July 21, 2021 concerning Submission of a Copy of the Capability and Conformity Assessment Decision on the Appointment of Compliance Director of PT Bank Pembangunan Daerah West Java and Banten, Tbk. Effectively serving as Compliance Director of bank bjb since July 22, 2021.</p>
	Periode Jabatan	Serving Period
	6 April 2021 – saat ini (periode pertama).	April 6, 2021 – present (first period).
	Jabatan Rangkap	Concurrent Positions
	<ul style="list-style-type: none"> 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). <p>Tidak memiliki rangkap jabatan pada emiten lain.</p>	<ul style="list-style-type: none"> Chairman concurrently as member of bank bjb Risk Management Committee (2021 – present). Vice Chairman of bank bjb Information Technology Steering Committee (2021 – present). Chairman concurrently as a member of the Risk Management Committee Integrated (2021 – present). <p>Do not have concurrent positions with other issuers.</p>

	Hubungan Afiliasi Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.	Affiliation Relationship Has no affiliation with members of the Board of Directors, other members of the Board of Commissioners or with the controlling and major shareholders.
	Kepemilikan Saham bank bjb 456.911 lembar saham	Share Ownership of bank bjb 456,911 shares

Pendidikan dan/atau Pelatihan Direksi

Uraian pendidikan dan/atau pelatihan Direksi pada tahun buku disajikan pada Bab Tata Kelola Perusahaan.

Education and/or Training of The Board of Directors

A description of the Board of Directors' education and/or training in the financial year is presented in the Corporate Governance Chapter.

Perubahan Komposisi Anggota Direksi dan Alasan Perubahannya

Selama tahun 2023, 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 Kantor Pusat bank **bjb**. Komposisi dan dasar pengangkatan Direksi dapat dilihat pada tabel di bawah ini.

Changes in The Composition of Members of The Board of Directors and The Reasons for The Changes

During 2023, there was no change in the composition of the Board of Directors, so that the composition of the Board of Directors in 2023 is 7 (seven) people consisting of 1 (one) President Director, 6 (six) Directors. All Directors are domiciled in bank **bjb** Head 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 Board of 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 Tahunan tanggal 28 Februari 2018 Annual GMS on February 28, 2018	28 Februari 2018 February 28, 2018
Suartini	Direktur Konsumer & Ritel Director of Consumer & Retail	OJK	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	RUPS Tahunan tanggal 30 April 2019 Annual GMS on April 30, 2019	21 Juni 2019 June 21, 2019
Rio Lanasier	Direktur Information Technology, Treasury & International Banking Director of Information Technology, Treasury & 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 2021 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/Komisaris Independen /
President Commissioner/Independent Commissioner**

Lahir di Jakarta pada tahun 1958, usia 65 tahun per Desember 2023.
Born in Jakarta in 1958, 65 years old as of December 2023.

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Jakarta Selatan	South Jakarta

	Riwayat Pendidikan	Educational Background
	<ul style="list-style-type: none"> Sarjana bidang Ekonomi jurusan Manajemen dari Universitas Indonesia (1983). Master bidang Business Administration dari Golden State University, San Fransisco, Amerika Serikat (1987). 	<ul style="list-style-type: none"> 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).
	Sertifikasi	Certification
	<ul style="list-style-type: none"> Sertifikasi Manajemen Risiko Jenjang 5 oleh LSPP (2018). Sertifikasi Manajemen Risiko Jenjang 7 oleh TD Consultant (2023). 	<ul style="list-style-type: none"> Risk Management Certification Level 5 by LSPP (2018). Level 7 Risk Management Certification by TD Consultant (2023).
	Pengalaman Kerja	Work Experience
	<ul style="list-style-type: none"> Direktur Utama PT Bank Himpunan Saudara 1906 (1994 – 2011). Komisaris Utama PT Bank Himpunan Saudara 1906 (2012-2019). Direktur PT Medco Intidynamika (2012 – saat ini). Komisaris Utama/Komisaris Independen bank bjb (2019 – saat ini). 	<ul style="list-style-type: none"> President Commissioner of PT Bank Himpunan Saudara 1906 (1994 – 2011). President Commissioner PT Bank Himpunan Saudara 1906 (2012-2019). Director of PT Medco Intidynamika (2012 – present). President Commissioner/Independent Commissioner bank bjb (2019 – present).
	Riwayat Penunjukan	Appointment History
	Diangkat sebagai Komisaris Utama/Komisaris Independen bank bjb untuk pertama kalinya berdasarkan Akta RUPS No. 87 tanggal 30 April 2019.	Appointed as President Commissioner/Independent Commissioner of bank bjb for the first time based on the Deed of GMS No. 87 dated 30 April 2019.
	Periode Jabatan	Serving Period
	30 April 2019 – saat ini (periode pertama).	April 30, 2019 – present (first period).
	Jabatan Rangkap	Concurrent Positions
	<ul style="list-style-type: none"> Direktur PT Medco Intidynamika (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). <p>Tidak memiliki rangkap jabatan pada emiten lain.</p>	<ul style="list-style-type: none"> Director of PT Medco Intidynamika (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). <p>Do not have concurrent positions with other issuers.</p>
	Hubungan Afiliasi	Affiliation Relationship
	Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.	Has no affiliation with members of the Board of Directors, other members of the Board of Commissioners or with the controlling and major shareholders.
	Kepemilikan Saham bank bjb	Share Ownership of bank bjb
	-	-



SETIAWAN WANGSAATMAJA

Komisaris / Commissioner

Lahir di Bandung pada tahun 1963, usia 60 tahun per Desember 2023.

Born in Bandung in 1963, 60 years old as of December 2023.

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Jakarta	Jakarta

	Riwayat Pendidikan <ul style="list-style-type: none"> Sarjana bidang Teknik Lingkungan dari Institut Teknologi Bandung (1989). Master of Sanitary Engineering IHE Defit Belanda (1994). Master of Environmental Engineering Asian Institute of Technology Thailand (1997). Doktoral bidang Teknik Lingkungan dari Institut Teknologi Bandung (2004). 	Educational Background <ul style="list-style-type: none"> 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).
	Sertifikasi <ul style="list-style-type: none"> Sertifikasi Management Risiko Jenjang 1 LSPP (2022). Sertifikasi Manajemen Risiko Jenjang 4 oleh TD Consultant (2023). 	Certification <ul style="list-style-type: none"> Risk Management Certification Level 1 by LSPP (2022). Level 4 Risk Management Certification by TD Consultant (2023).
	Pengalaman Kerja <ul style="list-style-type: none"> Sekretaris Daerah Provinsi Jawa Barat (2020 – 2023). Komisaris PT Perusahaan Perdagangan Indonesia (Persero) (2021- Juli 2022). Komisaris bank bjb (2022 – saat ini). Asesor Utama Pemerintah Provinsi Jawa Barat (2023 - saat ini). 	Work Experience <ul style="list-style-type: none"> Regional Secretary of West Java Province (2020 – 2023). Commissioner of Indonesian Trading Company (Persero) (2021- July 2022). Commissioner of bank bjb (2022 – present). Main Assessor for West Java Provincial Government (2023 - present).
	Riwayat Penunjukan <p>Diangkat sebagai Komisaris bank bjb untuk pertama kalinya berdasarkan Akta Keputusan Rapat Umum Pemegang Saham Tahunan Nomor 154 tanggal 30 Maret 2022.</p>	Appointment History <p>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.</p>
	Periode Jabatan <p>30 Maret 2022 – saat ini (periode pertama).</p>	Serving Period <p>March 30, 2022 – present (first period).</p>
	Jabatan Rangkap <ul style="list-style-type: none"> 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). Asesor Utama Pemerintah Provinsi Jawa Barat (2023 - saat ini). <p>Tidak memiliki rangkap jabatan pada emiten lain.</p>	Concurrent Positions <ul style="list-style-type: none"> Member of the bank bjb Nomination and Remuneration Committee (2022 – present). Member of the bank bjb Risk Monitoring Committee (2022 – present). Member of the bank bjb Integrated Governance Committee (2022 – present). Main Assessor for West Java Provincial Government (2023 - present). <p>Do not have concurrent positions with other issuers.</p>
	Hubungan Afiliasi <p>Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.</p>	Affiliation Relationship <p>Has no affiliation with members of the Board of Directors, other members of the Board of Commissioners or with the controlling and major shareholders.</p>
	Kepemilikan Saham bank bjb <p>54.420 lembar saham</p>	Share Ownership of bank bjb <p>54.420 shares</p>



FAHLINO F. SJUIB

Komisaris Independen / Independent Commissioner

Lahir di Bandung pada tahun 1972, usia 51 tahun per Desember 2023.

Born in Bandung in 1972, 51 years old as of December 2023.

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung

	Riwayat Pendidikan	Educational Background
	<ul style="list-style-type: none"> 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). 	<ul style="list-style-type: none"> 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
	<ul style="list-style-type: none"> Sertifikasi Manajemen Risiko Jenjang 2 oleh BSMR (2019). Sertifikasi Manajemen Risiko Jenjang 5 oleh TD Consultant (2023). 	<ul style="list-style-type: none"> Risk Management Certification Level 2 by BSMR (2019). Level 5 Risk Management Certification by TD Consultant (2023).
	Pengalaman Kerja	Work Experience
	<ul style="list-style-type: none"> Adjunct Professor of Economics di Boston College Amerika Serikat (2017 - saat ini). EBCICON Universitas Katolik Parahyangan (2018 – saat ini). Dosen Universitas Katolik Parahyangan (2019 – saat ini). Komisaris Independen bank bjb (2019 – saat ini). 	<ul style="list-style-type: none"> Adjunct Professor of Economics at Boston College, United States (2017 - present). EBCICON Parahyangan Catholic University (2018 – present). Lecturer at Parahyangan Catholic University (2019 – present). Independent Commissioner of bank bjb (2019 – present).
	Riwayat Penunjukan	Appointment History
	Diangkat sebagai Komisaris Independen bank bjb untuk pertama kalinya berdasarkan Akta RUPS No. 87 tanggal 30 April 2019.	Appointed as Independent Commissioner of bank bjb for the first time based on the Deed of GMS No. 87 dated 30 April 2019.
	Periode Jabatan	Serving Period
	30 April 2019 – saat ini (periode pertama).	April 30, 2019 – present (first period).
	Jabatan Rangkap	Concurrent Positions
	<ul style="list-style-type: none"> Adjunct Professor of Economics di Boston College Amerika Serikat (2017 - saat ini). 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 (2019 – saat ini). Ketua merangkap anggota Komite Tata Kelola Terintegrasi bank bjb (2019 – saat ini). <p>Tidak memiliki rangkap jabatan pada emiten lain.</p>	<ul style="list-style-type: none"> Adjunct Professor of Economics at Boston College, United States (2017 - present). EBCICON Parahyangan Catholic University (2018 – present). Lecturer at Parahyangan Catholic University (2019 – present). Member of the bank bjb Nomination and Remuneration Committee (2019 – present). Member of the bank bjb Risk Monitoring Committee (2019 – present). Chairman and member of the bank bjb Integrated Governance Committee (2019 – present). <p>Do not have concurrent positions with other issuers.</p>
	Hubungan Afiliasi	Affiliation Relationship
	Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.	Has no affiliation with members of the Board of Directors, other members of the Board of Commissioners or with the controlling and major shareholders.
	Kepemilikan Saham bank bjb	Share Ownership of bank bjb
	-	-











DIDING SAKRI

Komisaris Independen / Independent Commissioner

Lahir di Kuningan pada tahun 1977, usia 46 tahun per Desember 2023.

Born in Kuningan in 1977, 46 years old as of December 2023.

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung

	Riwayat Pendidikan	Educational Background
	<ul style="list-style-type: none"> 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). 	<ul style="list-style-type: none"> 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).
	Sertifikasi	Certification
	<ul style="list-style-type: none"> Sertifikasi Management Risiko Jenjang 2 LSPP (2022). Sertifikasi Manajemen Risiko Jenjang 5 oleh TD Consultant (2023). 	<ul style="list-style-type: none"> Risk Management Certification Level 2 by LSPP (2022). Level 5 Risk Management Certification by TD Consultant (2023).
	Pengalaman Kerja	Work Experience
	<ul style="list-style-type: none"> 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). 	<ul style="list-style-type: none"> 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).
	Riwayat Penunjukan	Appointment History
	Diangkat sebagai Komisaris Independen bank bjb untuk pertama kalinya berdasarkan Akta Keputusan Rapat Umum Pemegang Saham Tahunan Nomor 154 tanggal 30 Maret 2022.	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.
	Periode Jabatan	Serving Period
	30 Maret 2022 – saat ini (periode pertama).	March 30, 2022 – present (first period).
	Jabatan Rangkap	Concurrent Positions
	<ul style="list-style-type: none"> 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). <p>Tidak memiliki rangkap jabatan pada emiten lain.</p>	<ul style="list-style-type: none"> Member of the bank bjb Audit Committee (2022 – present). Member of the bank bjb Nomination and Remuneration Committee (2022 – present). Chairman and member of the bank bjb Risk Monitoring Committee (2022 – present). Member of the bank bjb Integrated Governance Committee (2022 – present). <p>Do not have concurrent positions with other issuers.</p>
	Hubungan Afiliasi	Affiliation Relationship
	Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.	Has no affiliation with members of the Board of Directors, other members of the Board of Commissioners or with the controlling and major shareholders.
	Kepemilikan Saham bank bjb	Share Ownership of bank bjb
	-	-



TOMSI TOHIR

Komisaris / Commissioner

Lahir di Tanjung Karang pada tahun 1969, usia 54 tahun per Desember 2023.

Born in Tanjung Karang in 1969, 54 years old as of December 2023.

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Jakarta	Jakarta

	Riwayat Pendidikan	Educational Background
	<ul style="list-style-type: none"> Akademi Kepolisian (1990). Magister Police Science dari Universitas Indonesia, Depok (2001). 	<ul style="list-style-type: none"> Police Academy (1990). Masters in Police Science from the University of Indonesia, Depok (2001).
	Sertifikasi	Certification
	<ul style="list-style-type: none"> Sertifikasi Manajemen Risiko Perbankan Tingkat 1 dari LSP Keuangan Syariah. Sertifikasi Manajemen Risiko Jenjang 4 oleh TD Consultant (2023). 	<ul style="list-style-type: none"> Level 1 Banking Risk Management Certification from LSP Sharia Finance. Level 4 Risk Management Certification by TD Consultant (2023).
	Pengalaman Kerja	Work Experience
	<ul style="list-style-type: none"> Kapolda Nusa Tenggara Barat (2019 – 2020). Staff Ahli Bidang Sosial Politik Kapolri (2020 – 2022). Inspektur Jenderal Kementerian Dalam Negeri (2022 – Saat ini). Komisaris bank bjb (2023 – saat ini). 	<ul style="list-style-type: none"> West Nusa Tenggara Police Chief (2019 - 2020). Expert Staff for Social and Political Affairs of the National Police Chief (2020 – 2022). Inspector General of the Ministry of Home Affairs (2022 – Present). Commissioner of bank bjb (2023 – present).
	Riwayat Penunjukan	Appointment History
	Diangkat sebagai Komisaris bank bjb untuk pertama kalinya berdasarkan Akta Keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa No. 72 tanggal 25 Mei 2023.	Appointed as Commissioner of bank bjb for the first time based on Deed of Decision of the Extraordinary General Meeting of Shareholders (GMS) No. 72 of May 25, 2023.
	Periode Jabatan	Serving Period
	25 Mei 2023 – saat ini (periode pertama).	May 25, 2023 – present (first period).
	Jabatan Rangkap	Concurrent Positions
	<ul style="list-style-type: none"> Inspektur Jenderal Kementerian Dalam Negeri (2022 - Saat ini). Anggota Komite Nominasi dan Remunerasi (2023 - saat ini). Anggota Komite Pemantau Risiko (2023 - saat ini). Anggota Komite Tata Kelola Terintegrasi (2023 - saat ini). <p>Tidak memiliki rangkap jabatan pada emiten lain.</p>	<ul style="list-style-type: none"> Inspector General of the Ministry of Home Affairs (2022 - Present). Member of the Nomination and Remuneration Committee (2023 - present). Member of the Risk Monitoring Committee (2023 - present). Member of the Integrated Governance Committee (2023 - present). <p>Do not have concurrent positions with other issuers.</p>
	Hubungan Afiliasi	Affiliation Relationship
	Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.	Has no affiliation with members of the Board of Directors, other members of the Board of Commissioners or with the controlling and major shareholders.
	Kepemilikan Saham bank bjb	Share Ownership of bank bjb
	-	-



RUDIE KUSMAYADI

Komisaris / Commissioner

Lahir di Ciamis pada tahun 1958, usia 65 tahun per Desember 2023.

Born in Ciamis in 1958, 65 years old as of December 2023.

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Cimahi	Cimahi

	Riwayat Pendidikan <ul style="list-style-type: none"> Sarjana bidang Teknik dari Akademi Teknik Pekerjaan Umum (1982). Sarjana Manajemen Pembangunan Daerah dari STIA LAN, Jakarta (2001). Magister Manajemen Pembangunan Daerah dari STIA LAN, Jakarta (2004). 	Educational Background <ul style="list-style-type: none"> Bachelor of Engineering from the Public Works Engineering Academy (1982). Bachelor of Regional Development Management from STIA LAN, Jakarta (2001). Masters in Regional Development Management from STIA LAN, Jakarta (2004).
	Sertifikasi <ul style="list-style-type: none"> Sertifikasi Management Risiko Jenjang 1 BSMR (2023). Sertifikasi Manajemen Risiko Jenjang 4 oleh TD Consultant (2023). 	Certification <ul style="list-style-type: none"> BSMR Level 1 Risk Management Certification (2023). Level 4 Risk Management Certification by TD Consultant (2023).
	Pengalaman Kerja <ul style="list-style-type: none"> Plt Direktur Utama Perumda Air Minum Tirta Raharja (2007 – 2009). Direktur Utama Perumda Air Minum Tirta Raharja (2009 – 2023). Komisaris bank bjb (2023 – saat ini). 	Work Experience <ul style="list-style-type: none"> Acting Main Director of Perumda Drinking Water Tirta Raharja (2007 – 2009). Main Director of Perumda Drinking Water Tirta Raharja (2009 – 2023). Commissioner of bank bjb (2023 – present).
	Riwayat Penunjukan <p>Diangkat sebagai Komisaris bank bjb untuk pertama kalinya berdasarkan Akta Keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa No. 72 tanggal 25 Mei 2023.</p>	Appointment History <p>Appointed as Commissioner of bank bjb for the first time based on Deed of Decision of the Extraordinary General Meeting of Shareholders (GMS) No. 72 of May 25, 2023.</p>
	Periode Jabatan <p>25 Mei 2023 – saat ini (periode pertama).</p>	Serving Period <p>May 25, 2023 – present (first period).</p>
	Jabatan Rangkap <ul style="list-style-type: none"> Anggota Komite Nominasi dan Remuenerasi (2023 - saat ini). Anggota Komite Pemantau Risiko (2023 - saat ini). Anggota Komite Tata Kelola Terintegrasi (2023 - saat ini). <p>Tidak memiliki rangkap jabatan pada emiten lain.</p>	Concurrent Positions <ul style="list-style-type: none"> Member of the Nomination and Remuneration Committee (2023 - present). Member of the Risk Monitoring Committee (2023 - present). Member of the Integrated Governance Committee (2023 - present). <p>Do not have concurrent positions with other issuers.</p>
	Hubungan Afiliasi <p>Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama</p>	Affiliation Relationship <p>Has no affiliation with members of the Board of Directors, other members of the Board of Commissioners or with the controlling and major shareholders.</p>
	Kepemilikan Saham bank bjb <p>-</p>	Share Ownership of bank bjb <p>-</p>



MUHADI*

Komisaris / Commissioner

Lahir di Boyolali pada tahun 1954, usia 69 tahun per Desember 2023.

Born in Boyolali in 1954, 69 years old as of December 2023.

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Jakarta	Jakarta

	Riwayat Pendidikan	Educational Background
	<ul style="list-style-type: none"> Sarjana bidang Teknik Geodesi dari Institut Teknologi Bandung (1981). Master bidang Perencanaan Wilayah dan Kota dari Institut Teknologi Bandung (1990). 	<ul style="list-style-type: none"> Bachelor of Geodetic Engineering 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 Jenjang 2 oleh BSMR (2014).	Level 2 Risk Management Certification by BSMR (2014).
	Pengalaman Kerja	Work Experience
	<ul style="list-style-type: none"> 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- 2023). 	<ul style="list-style-type: none"> Head of Banten Province Revenue Service (2006). Head of the Banten Province Regional Financial and Asset Management Service (DPKAD) (2008). Regional Secretary of Banten Province (2008-2014). Commissioner of bank bjb (2008-2023).
	Riwayat Penunjukan	Appointment History
	Diangkat sebagai Komisaris bank bjb untuk pertama kalinya berdasarkan Akta RUPS Tahunan No. 14 tanggal 19 Nopember 2008. Kemudian diangkat kembali berdasarkan RUPSLB No. 74, 75, 76 tanggal 25 Juli 2011, diangkat kembali berdasarkan Akta RUPS Tahunan No. 117, 118, 119 tanggal 31 Maret 2015. Terakhir diangkat kembali berdasarkan RUPS Tahunan No. 87 tanggal 30 April 2019.	Appointed as Commissioner of bank bjb for the first time based on the Annual GMS Deed No. 14 dated November 19, 2008. Then reappointed based on EGMS No. 74, 75, 76 dated July 25, 2011, reappointed based on Annual GMS Deed No. 117, 118, 119 dated 31 March 2015. Finally reappointed based on Annual GMS No. 87 dated April 30, 2019.
	Periode Jabatan	Serving Period
	<ul style="list-style-type: none"> 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 – 25 Mei 2023 (periode keempat). 	<ul style="list-style-type: none"> 19 November 2008 – Closing of the 2011 GMS (first period). 25 July 2011 – Closing of the 2015 GMS (second period). 31 March 2015 – Closing of the 2019 GMS (third period). 30 April 2019 – 25 May 2023 (fourth period).
	Jabatan Rangkap	Concurrent Positions
	<ul style="list-style-type: none"> Anggota Komite Nominasi dan Remunerasi bank bjb (2019 – 2023). Anggota Komite Pemantau Risiko bank bjb (2019 – 2023). Anggota Komite Tata Kelola Terintegrasi bank bjb (2019 – 2023). <p>Tidak memiliki rangkap jabatan pada emiten lain.</p>	<ul style="list-style-type: none"> Member of the bank bjb Nomination and Remuneration Committee (2019 – 2023). Member of the bank bjb Risk Monitoring Committee (2019 – 2023). Member of the bank bjb Integrated Governance Committee (2019 – 2023). <p>Do not have concurrent positions with other issuers.</p>
	Hubungan Afiliasi	Affiliation Relationship
	Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama	Has no affiliation with members of the Board of Directors, other members of the Board of Commissioners or with the controlling and major shareholders.
	Kepemilikan Saham bank bjb	Share Ownership of bank bjb
	3.022.708 lembar saham per tanggal 25 Mei 2023 (saat berhenti menjabat)	3,022,708 shares as of May 25, 2023 (when resigning office)

*Berhenti menjabat sejak 25 Mei 2023 / Resigned from office on May 25, 2023

Pendidikan dan/atau Pelatihan Dewan Komisaris

Uraian pendidikan dan/atau pelatihan Dewan Komisaris pada tahun buku disajikan pada Bab Tata Kelola Perusahaan.

Perubahan Komposisi Anggota Dewan Komisaris dan Alasan Perubahannya

Selama tahun 2023, telah terjadi perubahan komposisi anggota Dewan Komisaris sebagaimana penjelasan berikut:

Komposisi Dewan Komisaris Sebelum RUPS Luar Biasa Tahun 2023

Komposisi Dewan Komisaris sebelum RUPS Luar Biasa Tahun 2023 sebanyak 5 (lima) orang yang terdiri dari 1 (satu) Komisaris Utama Independen, 2 (dua) Komisaris dan 2 (dua) Komisaris Independen. Seluruh Dewan Komisaris berdomisili di wilayah kerja Kantor bank **bjb**. Komposisi dan dasar pengangkatan Dewan Komisaris dapat dilihat pada tabel di bawah ini.

Education and/or Training of The Board of Commissioners

A description of the education and/or training of the Board of Commissioners in the financial year is presented in the Corporate Governance Chapter.

Composition and Reasons Changes of Members of The Board of Commissioners

During 2023, 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 2023 Extraordinary GMS

The composition of the Board of Commissioners before the 2023 Extraordinary GMS was 5 (five) people consisting of 1 (one) Independent Main Commissioner, 2 (two) Commissioners, and 2 (two) Independent Commissioners. The entire Board of Commissioners was domiciled in working area 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 Luar Biasa Tahun 2023

Table of Composition and Basis for Appointment of the Board of Commissioners before the 2023 Annual GMS

Nama Name	Jabatan Position	Pelaksana Executor	Dasar Pengangkatan Basis of Appointment	Tanggal Efektif Effective Date
Farid Rahman	Komisaris Utama/ Komisaris Independen President Commissioner/ Independent Commissioner	OJK	RUPS Tahunan Tahun Buku 2018 tanggal 30 April 2019 Annual GMS for Financial Year 2018 dated April 30, 2019	21 Juni 2019 June 21, 2019
Muhadi	Komisaris Commissioner	Bank Indonesia	<ul style="list-style-type: none"> 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 Annual GMS Deed No. 14 dated November 19, 2008. EGMS No. 74,75,76 dated July 25, 2011 Annual GMS Deed No. 117,118,119 dated March 31, 2015 Annual GMS No. 87 dated 30 April 2019 	19 November 2008 November 19, 2008
Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	OJK	RUPS Tahunan Tahun Buku 2018 tanggal 30 April 2019 Annual GMS for Financial Year 2018 dated April 30, 2019	21 Juni 2019 June 21, 2019
Setiawan Wangsaatmaja	Komisaris Commissioner	OJK	RUPS Tahunan Tahun 2022 tanggal 30 Maret 2022. 2022 Annual GMS dated 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 GMS dated March 30, 2022	19 Juli 2022 July 19, 2022

Komposisi Dewan Komisaris Setelah RUPS Luar Biasa Tahun 2023

Berdasarkan keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2023 pada tanggal 25 Mei 2023, terjadi perubahan komposisi Anggota Dewan Komisaris yaitu:

1. Memberhentikan dengan hormat Muhadi selaku Komisaris Perseroan.
2. Mengangkat anggota Dewan Komisaris Perseroan sebagai berikut:
 - a. Bapak Toms Tohir selaku Komisaris.
 - b. Bapak Rudie Kusmayadi selaku Komisaris.

Perubahan susunan Dewan Komisaris tersebut merupakan bagian dari keputusan Rapat Umum Pemegang Saham bank **bjb** sebagai salah satu upaya untuk lebih meningkatkan kinerja bank **bjb** dengan mengedepankan komposisi Dewan Komisaris secara profesional, independensi, kesesuaian kompetensi dan memperhatikan keberagaman yang dibutuhkan secara tepat dalam pelaksanaan tugas dan tanggung jawab Dewan Komisaris.

Dengan demikian, komposisi Dewan Komisaris setelah RUPS Luar Biasa Tahun 2023 sebanyak 6 (enam) orang yang terdiri dari 1 (satu) Komisaris Utama Independen, 3 (tiga) Komisaris dan 2 (dua) Komisaris Independen. Seluruh Dewan Komisaris berdomisili di wilayah kerja Kantor bank **bjb**. Komposisi dan dasar pengangkatan Dewan Komisaris dapat dilihat pada tabel di bawah ini.

Composition of The Board of Commissioners After The 2023 Extraordinary GMS

Based on the decision of the 2023 Extraordinary General Meeting of Shareholders (GMS) on May 25, 2023, there was a change in the composition of the members of the Board of Commissioners, namely:

1. Respectfully dismissed Muhadi as a Commissioner of the Company.
2. Appointed members of the Company's Board of Commissioners as follows:
 - a. Mr. Toms Tohir as Commissioner.
 - b. Mr. Rudie Kusmayadi as Commissioner.

The change in the composition of the Board of Commissioners was part of the decision of the General Meeting of Shareholders of bank **bjb** as an effort to further improve bank **bjb**'s performance by prioritizing the composition of the Board of Commissioners in a professional manner, independence, suitability of competence, and proper attention to the diversity required in the implementation of the Board of Commissioners' duties and responsibilities.

Thus, the composition of the Board of Commissioners after the 2023 Extraordinary GMS was 6 (six) people consisting of 1 (one) Independent Main Commissioner, 3 (three) Commissioners, and 2 (two) Independent Commissioners. The entire Board of Commissioners was domiciled in working area bank **bjb** Office. The composition and basis for appointment of the Board of Commissioners can be seen in the table below.

Tabel Komposisi dan Dasar Pengangkatan Dewan Komisaris Setelah RUPS Luar Biasa Tahun 2023

Table of Composition and Basis for Appointment of the Board of Commissioners After the Extraordinary GMS in 2023

Nama Name	Jabatan Position	Pelaksana Executor	Dasar Pengangkatan Basis of Appointment	Tanggal Efektif Effective date
Farid Rahman	Komisaris Utama/ Komisaris Independen President Commissioner/ Independent Commissioner	OJK	RUPS Tahunan Tahun Buku 2018 tanggal 30 April 2019 Annual GMS for Financial Year 2018 dated April 30, 2019	21 Juni 2019 June 21, 2019
Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	OJK	RUPS Tahunan Tahun Buku 2018 tanggal 30 April 2019 Annual GMS for Financial Year 2018 dated April 30, 2019	21 Juni 2019 June 21, 2019
Setiawan Wangsaatmaja	Komisaris Commissioner	OJK	RUPS Tahunan Tahun 2022 tanggal 30 Maret 2022 2022 Annual GMS dated 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 GMS dated March 30, 2022	19 Juli 2022 July 19, 2022
Toms Tohir	Komisaris Commissioner	OJK	RUPS Luar Biasa Tahun 2023 tanggal 25 Mei 2023 2023 Extraordinary GMS dated May 25, 2023	9 Agustus 2023 August 9, 2023
Rudie Kusmayadi	Komisaris Commissioner	OJK	RUPS Luar Biasa Tahun 2023 tanggal 25 Mei 2023 2023 Extraordinary GMS dated May 25, 2023	9 Agustus 2023 August 9, 2023

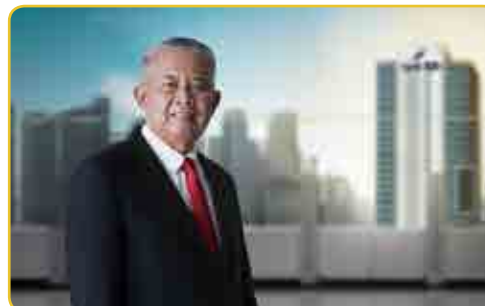
Profil Pejabat Eksekutif

Profile of Executive Officers

Beny Riswandi

Senior Executive Vice President Bisnis /
Senior Executive Vice President of Business

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung




Lahir pada 26 April 1968 saat ini berusia 55 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 Pemimpin Divisi Korporasi & Komersial Sejak Tahun 2016 berdasarkan Surat Keputusan Direksi No. 1028/SK/DIR-SDM/2016. Menjabat sebagai SEVP Komersial & UMKM Tahun 2018 berdasarkan Surat Keputusan Direksi No. 1135/SK/DIR-HC/2018. Menjabat sebagai Senior Executive Vice President Bisnis sejak 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.

Born on April 26, 1968 currently 55 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 Head of the Corporate & Commercial Division since 2016 in accordance with Board of Directors' Decree No. 1028/SK/DIR-SDM/2016. Served as SEVP Commercial & MSMEs in 2018 based on Board of Directors' Decree No. 1135/SK/DIR-HC/2018. Served as Senior Executive Vice President Business since 2019 based on the Decree of the Board of Directors No. 0871/SK/DIRHC/ 2019.

Galis Prasetya

Senior Executive Vice President Credit Risk /
Senior Executive Vice President Credit Risk

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir pada 19 Maret 1971 saat ini berusia 52 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 CEO Regional Kantor Wilayah 3 Tahun 2019 berdasarkan Surat Keputusan Direksi No. 0422/SK/DIR-HC/2019. Menjabat sebagai Senior Executive Vice President Credit Risk sejak 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.

Born on March 19, 1971 currently 52 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 Regional CEO of Regional Office 3 in 2019 based on Board of Directors' Decree No. 0422/SK/DIR-HC/2019. Served as Senior Executive Vice President Credit Risk since 2019 based on the Decree of the Board of Directors No. 0871/SK/DIR-HC/2019.

Adrianus Ulun SBB

Pemimpin Divisi Credit Risk /
Head of Credit Risk Division

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir pada 06 Desember 1977 saat ini berusia 46 tahun. Meraih gelar Sarjana di bidang Fisika dari Institut Teknologi Bandung (ITB) pada tahun 2003. Menjabat sebagai Executive Credit Officer Tahun 2021 berdasarkan Surat Keputusan Direksi No. 0511/SK/DIR-HCA/2021. Menjabat sebagai Pemimpin Divisi Credit Risk sejak 2023 berdasarkan Surat Keputusan Direksi No. 0115/SK/DIR-HCA/2023.

Born on December 6, 1977, currently 46 years old. Obtained a Bachelor's degree in Physics from the Bandung Institute of Technology (ITB) in 2003. Served as Executive Credit Officer in 2021 based on Directors' Decree No. 0511/SK/DIR-HCA/2021. Served as Head of the Credit Risk Division since 2023 based on Directors' Decree No. 0115/SK/DIR-HCA/2023.

Andy Rachman

Pemimpin Divisi Komersial /
Head of Commercial Division

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung





Lahir pada 23 Mei 1977 saat ini berusia 46 tahun. Meraih gelar Sarjana di bidang Akuntansi dari STIE Tridharma pada tahun 1999. Menjabat sebagai CEO Regional Kantor Wilayah 1 Tahun 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HCA/2021. Menjabat sebagai Pemimpin Divisi Komersial sejak 2023 berdasarkan Surat Keputusan Direksi No. 0115/SK/DIR-HCA/2023.

Born on May 23, 1977, currently 46 years old. Obtained a Bachelor's degree in Accounting from STIE Tridharma in 1999. Served as Regional CEO of Regional Office 1 in 2021 based on Directors' Decree No. 0039/SK/DIR-HCA/2021. Served as Head of the Commercial Division since 2023 based on Directors' Decree No. 0115/SK/DIR-HCA/2023.

Antonius Satriyo Wibowo

Pemimpin Divisi IT Security /
Head of IT Security Division

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung





Lahir pada 16 Oktober 1974 saat ini berusia 49 tahun. Meraih gelar Sarjana di bidang Teknik Sipil dari Universitas Katolik Parahyangan pada tahun 1998. Menjabat sebagai Pemimpin Divisi Information Technology Tahun 2020 berdasarkan Surat Keputusan Direksi No. 0047/SK/DIR-HCA/2020. Menjabat sebagai Pemimpin Divisi IT Security sejak tahun 2023 berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.

Born on October 16 1974, currently 49, years old. Obtained a Bachelor's degree in Civil Engineering from Parahyangan Catholic University in 1998. Served as Head of Information Technology Division in 2020 based on Directors' Decree No. 0047/SK/DIR-HCA/2020. Served as Head of the IT Security Division since 2023 based on Directors' Decree No. 0285/SK/DIR-HCA/2023.

Arfianto Ramadhian

Pemimpin Divisi Digital Banking /
Head of Digital Banking Division

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir pada 2 Oktober 1973 saat ini berusia 50 tahun. Meraih gelar Sarjana di bidang Manajemen Informatika dari Universitas Gunadarma Jakarta pada tahun 1996. Menjabat sebagai Pemimpin Grup Monitoring Proyek Tahun 2017 berdasarkan Surat Keputusan Direksi No. 0439/SK/DIR-HC/2017. Menjabat sebagai Pemimpin Unit Eletronic Banking & Product Development Tahun 2018 berdasarkan Surat Keputusan Direksi No. 1135/SK/DIR-HC/2018. Menjabat sebagai Pemimpin Divisi Digital Banking sejak 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.

Born on October 2, 1973 currently 50 years old. Obtained a Bachelor's degree in Informatics Management from Gunadarma University Jakarta in 1996. Menjabat sebagai Pemimpin Grup Monitoring Proyek Tahun 2017 berdasarkan Surat Keputusan Direksi No. 0439/SK/DIR-HC/2017. Menjabat sebagai Pemimpin Unit Eletronic Banking & Product Development Tahun 2018 berdasarkan Surat Keputusan Direksi No. 1135/SK/DIR-HC/2018. Has served as Head of the Digital Banking Division since 2019 based on the Decree of the Board of Directors No. 0871/SK/DIRHC/2019.

Arief Setyahadi

Pemimpin Divisi Manajemen Anak Perusahaan /
Head of Subsidiary Management Division

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung

Lahir pada 19 Agustus 1969 saat ini berusia 55 tahun. Meraih gelar Sarjana di bidang Ilmu Administrasi Negara dari Universitas Gadjah Mada pada tahun 1992. Mendapat gelar Magister di bidang Manajemen dari STIE Ekuitas pada tahun 2018. Menjabat sebagai CEO Regional Kantor Wilayah 1 Tahun 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019. Menjabat sebagai Pemimpin Divisi Penyelamatan & Penyelesaian Kredit Tahun 2020 berdasarkan Surat Keputusan Direksi No. 0069/SK/DIR-HCA/2020 Menjabat sebagai Pemimpin Divisi Manajemen Anak Perusahaan sejak 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021.



Born on August 19, 1969, currently 55 years old. Obtained a Bachelor's degree in Public Administration from Gadjah Mada University in 1992. Received a Master's degree in Management from STIE Ekuitas in 2018. Served as Regional CEO of Regional Office 1 in 2019 based on Board of Directors' Decree No. 0871/SK/DIR-HC/2019. Served as Head of Credit Rescue & Settlement Division in 2020 based on Board of Directors' Decree No. 0069/SK/DIR-HCA/2020. Served as Head of the Subsidiary Management Division since 2021 based on Board of Directors' Decree No. 0039/SK/DIR-HC/2021.

Asep Dani Fadilah

Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi /
Head of the Credit, Market and Integrated Risk Management Division

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung


Lahir pada 1 Juni 1971 saat ini berusia 52 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. Magister di bidang Hukum Ekonomi dari Universitas Pasundan Bandung pada tahun 2018. Menjabat sebagai Pemimpin Divisi Hukum Tahun 2018 berdasarkan Surat Keputusan Direksi No. 1516/SK/DIR-HC/2018. Menjabat sebagai Pemimpin Divisi Manajemen Risiko Tahun 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019. Menjabat sebagai Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi sejak 2023 berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.



Born on June 1, 1971, currently 52 years old. Obtained a Bachelor's degree in Management from STIE Kuningan in 2000. Obtained a Master's degree in Management from STIE Ganesha in 2003. Obtained a Master's degree in Economic Law from Pasundan University Bandung in 2018. Served as Head of Legal Division in 2018 based on Board of Directors' Decree No. 1516/SK/DIR-HC/2018. Served as Head of Risk Management Division in 2019 based on Board of Directors' Decree No. 0871/SK/DIR-HC/2019. Served as Head of the Credit, Market & Integrated Risk Management Division since 2023 based on the Board of Directors' Decree No. 0285/SK/DIR-HCA/2023.

Boy Pandji Soedrajat

Pemimpin Divisi Hukum /
Head of Legal Division

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung





Lahir pada 30 Januari 1974 saat ini berusia 49 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 Grup Litigasi tahun 2017 berdasarkan Surat Keputusan Direksi No. 1127/SK/DIR-HC/2017. Menjabat sebagai Pemimpin Kantor Cabang Cibinong tahun 2019 berdasarkan Surat Keputusan Direksi No. 0031/SK/DIR-HC/2019. Menjabat sebagai Pemimpin Divisi Hukum sejak 2021 berdasarkan Surat Keputusan Direksi No. 0511/SK/DIR-HC/2021.

Born on January 30 1974, currently 49 years old. Obtained a Bachelor's degree in Legal Studies from Parahyangan University, Bandung in 1997. Received a Master's degree in Legal Sciences from Golden Gate University in 1999. Served as Head of Litigation Group in 2017 based on Directors' Decree No. 1127/SK/DIR-HC/2017. Served as Head of Cibinong Branch Office in 2019 based on Directors' Decree No. 0031/SK/DIR-HC/2019. Served as Head of the Legal Division since 2021 based on Directors' Decree No. 0511/SK/DIR-HC/2021.

Budiatmo Sudradjat

Divisi Penyelamatan & Penyelesaian Kredit /
Head of Recovery & Credit Settlement Division

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung





Lahir pada 18 Juni 1979 saat ini berusia 44 tahun. Meraih gelar Sarjana di bidang Akuntansi dari STIE Banten pada tahun 2008. Menjabat sebagai Wakil Pemimpin Kantor Cabang Khusus Banten tahun 2018 berdasarkan Surat Keputusan Direksi No. 1135/SK/DIR-HC/2018. Menjabat sebagai Pemimpin Kantor Cabang Khusus Banten tahun 2020 berdasarkan Surat Keputusan Direksi No. 0069/SK/DIR-HCA/2020. Menjabat sebagai Pemimpin Divisi Penyelamatan & Penyelesaian Kredit sejak 2023 berdasarkan Surat Keputusan Direksi No. 0008/SK/DIR-HCA/2023.

Born on June 18, 1979, currently 44 years old. Obtained a Bachelor's degree in Accounting from STIE Banten in 2008. Served as Deputy Head of Banten Special Branch Office in 2018 based on Directors' Decree No. 1135/SK/DIR-HC/2018. Served as Head of Banten Special Branch Office in 2020 based on Directors' Decree No. 0069/SK/DIR-HCA/2020. Served as Head of the Credit Rescue & Settlement Division since 2023 based on the Directors' Decree No. 0008/SK/DIR-HCA/2023.

Dadan Yonanda

Pemimpin Divisi Human Capital /
Head of Human Capital Division

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung

Lahir pada 11 April 1972 saat ini berusia 51 tahun. Meraih gelar Sarjana di bidang Hukum dari Universitas Padjadjaran pada tahun 1995. Menjabat sebagai Pemimpin Divisi Sumber Daya Manusia tahun 2015 berdasarkan Surat Keputusan Direksi No. 0532/SK/DIR-SDM/2015. Menjabat sebagai Pemimpin Divisi Human Capital sejak 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.



Born on April 11, 1972, currently 51 years old. Obtained a Bachelor's degree in Law from Padjadjaran University in 1995. Served as Head of Human Capital Division in 2015 based on Board of Directors' Decree No. 0532/SK/DIR-SDM/2015. Served as Head of the Human Capital Division since 2019 based on Board of Directors' Decree No. 0871/SK/DIR-HC/2019.

Deden Hilman

Pemimpin Divisi Kepatuhan & APU PPT /
Head of Compliance & AML-CFT

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung

Lahir pada 26 Februari 1974, saat ini berusia 49 tahun. Meraih gelar Sarjana Hukum dari Universitas Padjadjaran pada tahun 1998 Mendapat gelar Magister bidang Hukum Ekonomi & Bisnis dari Universitas Padjadjaran Bandung pada tahun 2010. Menjabat sebagai Pemimpin Kantor Cabang Depok tahun 2020 berdasarkan Surat Keputusan Direksi No. 0069/SK/DIR-HCA/2020. Menjabat sebagai Deputy CEO Regional Kantor Wilayah 5 tahun 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HCA/2021. Menjabat sebagai Pemimpin Divisi Kepatuhan & APU PPT sejak tahun 2023 berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.



Born on February 26, 1974, currently 49 years old. Obtained a Bachelor's degree in Law from Padjadjaran University in 1998. Obtained a Master's degree in Economics & Business Law from Padjadjaran University, Bandung in 2010. Served as Head of Depok Branch Office in 2020 based on Board of Directors' Decree No. 0069/SK/DIR-HCA/2020. Served as Deputy Regional CEO for Regional Office 5 in 2021 based on Board of Directors' Decree No. 0039/SK/DIR-HCA/2021. Served as Head of the Compliance & APU PPT Division since 2023 based on the Decree of the Board of Directors No. 0285/SK/DIR-HCA/2023.

Denny Mulyadi

Pemimpin Divisi Kredit UMKM /
Head of MSME Credit Division

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung

Lahir pada 7 Juni 1968, saat ini berusia 55 tahun. Meraih gelar Sarjana di bidang Akuntansi dari Universitas Garut pada tahun 2000. Menjabat sebagai Pemimpin Wilayah Kantor Wilayah 4 tahun 2016 berdasarkan Surat Keputusan Direksi No. 0361/SK/DIR-SDM/2016. Menjabat sebagai CEO Regional Kantor Wilayah 4 tahun 2018 berdasarkan Surat Keputusan Direksi No. 0671/SK/DIR-HC/2018. Menjabat sebagai Pemimpin Divisi Kredit UMKM sejak tahun 2018 berdasarkan Surat Keputusan Direksi No. 1135/SK/DIR-HC/2018.



Born on June 7, 1968, currently 55 years old. Obtained a Bachelor's degree in Accounting from Garut University in 2000. Served as Regional CEO of Regional Office 4 in 2016 based on Board of Directors' Decree No. 0361/SK/DIR-SDM/2016. Served as Regional CEO of Regional Office 4 in 2018 based on Board of Directors' Decree No. 0671/SK/DIR-HC/2018. Served as Head of the MSME Credit Division since 2018 based on Board of Directors' Decree No. 1135/SK/DIR-HC/2018.

Detya Suryadani

Pemimpin Divisi Perencanaan Strategis /
Head of Strategic Planning Division

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung

Lahir pada 29 Desember 1979 saat ini berusia 44 tahun. Meraih gelar Sarjana di bidang Akuntansi dari Universitas Padjadjaran pada tahun 2003 serta mendapat gelar Magister di bidang Administrasi Bisnis dari Institut Teknologi Bandung (ITB) pada tahun 2009. Menjabat sebagai CEO Regional Kanwil 5 tahun 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HCA/2021. Menjabat sebagai Pemimpin Divisi Kepatuhan & APU-PPT tahun 2021 berdasarkan Surat Keputusan Direksi No. 0511/SK/DIR-HCA/2021. Menjabat sebagai Pemimpin Divisi Perencanaan Strategis sejak 2023 berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.



Born on December 29 1979, currently 44 years old. Obtained a Bachelor's degree in Accounting from Padjadjaran University in 2003 and a Master's degree in Business Administration from the Institute of Technology Bandung (ITB) in 2009. Served as Regional CEO of Regional Office 5 in 2021 based on Board of Directors' Decree No. 0039/SK/DIR-HCA/2021. Served as Head of Compliance & AML-CFT Division in 2021 based on Board of Directors' Decree No. 0511/SK/DIR-HCA/2021. Served as Head of the Strategic Planning Division since 2023 based on Board of Directors' Decree No. 0285/SK/DIR-HCA/2023.

Diding Erawan

Pemimpin Divisi International & Transaction Banking /
Head of International & Transaction Banking Division

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir pada 06 September 1979 saat ini berusia 44 tahun. Meraih gelar Sarjana di bidang Ilmu Hukum dari Universitas Padjadjaran pada tahun 2003. Menjabat sebagai Pemimpin Grup Business Support tahun 2022 berdasarkan Surat Keputusan Direksi No. 0048/SK/DIR-HCA/2022. Menjabat sebagai Pemimpin Grup Trade Finance & Value Chain tahun 2022 berdasarkan Surat Keputusan Direksi No. 0004/SK/ITB/2022. Menjabat sebagai Pemimpin Divisi International & Transaction Banking sejak tahun 2023 berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.

Born on September 6, 1979, currently 44 years old. Obtained a Bachelor's degree in Law from Padjadjaran University in 2003. Served as Head of Business Support Group in 2022 based on Board of Directors' Decree No. 0048/SK/DIR-HCA/2022. Served as Head of Trade Finance & Value Chain Group in 2022 based on Board of Directors' Decree No. 0004/SK/ITB/2022. Served as Head of the International & Transaction Banking Division since 2023 based on the Board of Directors' Decree No. 0285/SK/DIR-HCA/2023.

Edy Kurniawan Saputra

Pemimpin Divisi Dana & Jasa Konsumer /
Head of Funds & Consumer Services Division

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir pada 10 Juli 1972 saat ini berusia 51 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 Cabang Tangerang Selatan tahun 2015 berdasarkan Surat Keputusan Direksi No. 0532/SK/DIR-SDM/2015. Menjabat sebagai CEO Regional Kantor Wilayah 4 tahun 2018 berdasarkan Surat Keputusan Direksi No. 1135/SK/DIR-HC/2018. Menjabat sebagai Pemimpin Divisi Dana & Jasa Konsumer sejak tahun 2022 berdasarkan Surat Keputusan Direksi No 0322/SK/ DIR-HCA/2022.

Born on July 10 1972, currently 51, years old. Obtained a Bachelor's degree in Management from STIE YAI Jakarta in 1997. Received a Master's degree in Management from STIE IPWIJA in 2003. Served as Head of South Tangerang Branch in 2015 based on Board of Directors' Decree No. 0532/SK/DIR-SDM/2015. Served as Regional CEO of Regional Office 4 in 2018 based on Board of Directors' Decree No. 1135/SK/DIR-HC/2018. Served as Head of the Consumer Funds & Services Division since 2022 based on Board of Directors' Decree No. 0322/SK/DIR-HCA/ 2022.

Hana Dartiwan

Pemimpin Divisi Treasury /
Head of Treasury Division

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir pada 23 Januari 1970 saat ini berusia 53 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 Kantor Cabang Pembantu tahun 2014 berdasarkan Surat Keputusan Direksi No. 0570/SK/DIR-SDM/2014. Menjabat sebagai Pemimpin Grup Manajemen Likuiditas & Alm tahun 2015 berdasarkan Surat Keputusan Direksi No. 0532/SK/DIR-SDM/2015. Menjabat sebagai Pemimpin Divisi Treasury sejak 2018 berdasarkan Surat Keputusan Direksi No. 1135/ SK/DIR-HC/2018.

Born on January 23, 1970, currently 53 years old. Obtained a Bachelor's degree in Industrial Engineering and Management from Bandung Islamic University in 1996. Received a Master's degree in Financial Management from Padjadjaran University in 2009. Served as Head of Sub-Branch Office in 2014 based on Board of Directors' Decree No. 0570/SK/DIR-SDM/2014. Served as Head of Liquidity & Capital Management Group in 2015 based on Board of Directors' Decree No. 0532/SK/DIR-SDM/2015. Served as Head of the Treasury Division since 2018 based on Board of Directors' Decree No. 1135/SK/DIR-HC/2018.

Hermawan Mulyana

Pemimpin Divisi Korporasi /
Head of Corporate Division

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir pada 17 Januari 1976 saat ini berusia 47 tahun. Meraih gelar Sarjana di bidang Manajemen dari Universitas Padjadjaran Bandung pada tahun 2001. Mendapat gelar Magister di bidang Manajemen dari STIE Ekuitas pada tahun 2016. Menjabat sebagai Pemimpin Cabang Kebayoran Baru tahun 2017 berdasarkan Surat Keputusan Direksi No. 0417/SK/DIR-HC/2017. Menjabat sebagai Pemimpin Divisi Credit Risk tahun 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HCA/2021. Menjabat sebagai Pemimpin Divisi Korporasi sejak 2023 berdasarkan Surat Keputusan Direksi No. 0115/SK/DIR-HCA/2023.

Born on January 17, 1976, currently 47 years old. Obtained a Bachelor's degree in Management from Padjadjaran University, Bandung in 2001. Received a Master's degree in Management from STIE Ekuitas in 2016. Served as Head of Kebayoran Baru Branch in 2017 based on Board of Directors' Decree No. 0417/SK/DIR-HC/2017. Served as Head of Credit Risk Division in 2021 based on Board of Directors' Decree No. 0039/SK/DIR-HCA/2021. Served as Head of the Corporate Division since 2023 based on the Board of Directors' Decree No. 0115/SK/DIR-HCA/2023.

Herry Yanson

Pemimpin Divisi Operasi /
Head of Operations Division

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung

Lahir pada 10 Oktober 1968 saat ini berusia 55 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 Administrasi Kredit dan Bisnis Legal tahun 2018 berdasarkan Surat Keputusan Direksi No. 0671/SK/DIR-HC/2018. Menjabat sebagai Pemimpin Divisi KPR & KKB tahun 2018 berdasarkan Surat Keputusan Direksi No. 1516/SK/DIR-HC/2018. Menjabat sebagai Pemimpin Divisi Operasi sejak 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.



Born on October 10, 1968, currently 55 years old. Obtained a Bachelor's degree in Accounting from Mercu Buana University in 1999. Received a Master's degree in Management from STIE IPWIJA in 2003. Served as Head of Credit Administration and Legal Business Division in 2018 based on Board of Directors' Decree No. 0671/SK/DIR-HC/2018. Served as Head of Mortgage Loan (KPR) & Auto Loan (KKB) Division in 2018 based on Board of Directors' Decree No. 1516/SK/DIR-HC/2018. Served as Head of Operations Division since 2019 based on Board of Directors' Decree No. 0871/SK/DIR-HC/2019.

Isa Anwari

Pemimpin Divisi Hubungan Kelembagaan /
Head of Institutional Relations Division

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir pada 13 September 1977 saat ini berusia 46 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 CEO Regional Kantor Wilayah 1 tahun 2018 berdasarkan Surat Keputusan Direksi No. 0671/SK/DIR-HC/2018. Menjabat sebagai Pemimpin Divisi Instiusional Banking tahun 2018 berdasarkan Surat Keputusan Direksi No. 1135/SK/DIR-HC/2018. Menjabat sebagai Pemimpin Divisi Hubungan Kelembagaan sejak 2019 berdasarkan Surat Keputusan Direksi 0871/SK/DIR-HC/2019.



Born on September 13, 1977, currently 46 years old. Obtained a Bachelor's degree in Management from Widyatama University in 2000. Received a Master's degree in Financial Management from Padjadjaran University in 2019. Served as Regional CEO of Regional Office 1 in 2018 based on Board of Directors' Decree No. 0671/SK/DIR-HC/2018. Served as Head of Institutional Banking Division in 2018 based on Board of Directors' Decree No. 1135/SK/DIR-HC/2018. Served as Head of the Institutional Relations Division since 2019 based on Board of Directors' Decree 0871/SK/DIR-HC/2019.

Johanes Parulian Tamba

Pemimpin Divisi Information Technology /
Head of Information Technology Division

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir pada 05 Februari 1969 saat ini berusia 54 tahun. Meraih gelar Sarjana di bidang Matematika dari Institusi Teknologi Bandung(ITB) pada tahun 1993. Mendapat gelar Magister di bidang Teknologi Informasi dari Universitas Indonesia pada tahun 2003. Menjabat sebagai Wakil Pemimpin Divisi IT I tahun 2022 berdasarkan Surat Keputusan Direksi No. 0048/SK/DIR-HCA/2022. Menjabat sebagai Wakil Pemimpin Divisi Digital Banking tahun 2022 berdasarkan Surat Keputusan Direksi No. 0480/SK/DIR-HCA/2022. Menjabat sebagai Pemimpin Divisi Information Technology sejak tahun 2023 berdasarkan Surat Keputusan Direksi No. 0470/SK/DIR-HCA/2023.

Born on February 5, 1969, currently 54 years old. Obtained a Bachelor's degree in Mathematics from the Bandung Institute of Technology (ITB) in 1993. Received a Master's degree in Information Technology from the University of Indonesia in 2003. Served as Deputy Head of IT Division I in 2022 based on Directors' Decree No. 0048/SK/DIR-HCA/2022. Served as Deputy Head of the Digital Banking Division in 2022 based on Directors' Decree No. 0480/SK/DIR-HCA/2022. Served as Head of the Information Technology Division since 2023 based on the Director's Decree No. 0470/SK/DIR-HCA/2023.

Joko Hartono Kalisman

Pemimpin Satuan Kerja Audit Internal /
Head of Internal Audit Unit

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir pada 25 Januari 1973 saat ini berusia 50 tahun. Meraih gelar Sarjana di bidang Akuntansi dari Universitas Padjadjaran pada tahun 2002. Mendapat gelar Magister di bidang Manajemen Keuangan dari Universitas Padjadjaran pada tahun 2006. Meraih gelar Doktor di bidang Manajemen Pemasaran dari Universitas Padjadjaran pada tahun 2019. Menjabat sebagai CEO Regional Kantor Wilayah 5 tahun 2018 berdasarkan Surat Keputusan Direksi No. 0671/SK/DIR-HC/2018. Menjabat sebagai Pemimpin Divisi KPR & KKB tahun 2018 berdasarkan Surat Keputusan Direksi No. 1135/SK/DIR-HC/2018. Menjabat sebagai Pemimpin Satuan Kerja Audit Internal sejak 2018 berdasarkan Surat Keputusan Direksi No. 1516/SK/DIR-HC/2018.

Born on January 25, 1973, currently 50 years old. Obtained a Bachelor's degree in Accounting from Padjadjaran University in 2002. Received a Master's degree in Financial Management from Padjadjaran University in 2006. Obtained a Doctoral degree in Marketing Management from Padjadjaran University in 2019. Served as Regional CEO of Regional Office 5 in 2018 based on Directors' Decree No. 0671/SK/DIR-HC/2018. Served as Head of the Mortgage Loan (KPR) & Auto Loan (KKB) Division in 2018 based on Directors' Decree No. 1135/SK/DIR-HC/2018. Served as Head of the Internal Audit Unit since 2018 based on Directors' Decree No. 1516/SK/DIR-HC/2018.

Juniardi Swastria

Pemimpin Divisi Umum /
Head of General Division

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir pada 16 Juni 1974 saat ini berusia 49 tahun. Meraih gelar Sarjana di bidang Hukum dari Universitas Padjadjaran pada tahun 2000. Menjabat sebagai Wakil Pemimpin Divisi Umum tahun 2017 berdasarkan Surat Keputusan Direksi No. 0417/SK/DIR-HC/2017. Menjabat sebagai Pemimpin Divisi Manajemen Anak Perusahaan tahun 2017 berdasarkan Surat Keputusan Direksi No. 1127/SK/DIR-HC/2017. Menjabat sebagai Pemimpin Divisi Umum sejak 2018 berdasarkan Surat Keputusan Direksi No. 1135/SK/DIR-HC/2018.

Born on June 16, 1974, currently 49 years old. Obtained a Bachelor's degree in Law from Padjadjaran University in 2000. Menjabat sebagai Wakil Pemimpin Divisi Umum tahun 2017 berdasarkan Surat Keputusan Direksi No. 0417/SK/DIR-HC/2017. Served as Deputy Head of General Division in 2017 based on Board of Directors' Decree No. 0417/SK/DIR-HC/2017. Served as Head of Subsidiary Management Division in 2017 based on Board of Directors' Decree No. 1127/SK/DIR-HC/2017. Served as Head of the General Division since 2018 based on Board of Directors' Decree No. 1135/SK/DIR-HC/2018.

Muhammad Asadi Budiman

Pemimpin Divisi Pengendalian Keuangan /
Head of Financial Control Division

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung




Lahir pada 7 Juni 1981 saat ini berusia 42 tahun. Meraih gelar Sarjana di bidang Ekonomi dan Studi Pembangunan dari Universitas Padjadjaran pada tahun 2004. Mendapat gelar Magister di bidang Ekonomi dari Universitas Padjadjaran pada tahun 2009. Menjabat sebagai Pemimpin Divisi Treasury tahun 2017 berdasarkan Surat Keputusan Direksi No. 1127/SK/DIR-HC/2017. Menjabat sebagai Pemimpin Divisi Corporate Secretary tahun 2018 berdasarkan Surat Keputusan Direksi No. 1135/SK/DIR-HC/2018. Menjabat sebagai Pemimpin Divisi Pengendalian Keuangan sejak 2020 berdasarkan surat keputusan direksi No. 0069/SK/DIR-HCA/2020.

Born on June 7, 1981, currently 42 years old. Obtained a Bachelor's degree in Economics and Development Studies from Padjadjaran University in 2004. Received a Master's degree in Economics from Padjadjaran University in 2009. Served as Head of Treasury Division in 2017 based on Board of Directors' Decree No. 1127/SK/DIR-HC/2017. Served as Head of Corporate Secretary Division in 2018 based on Board of Directors' Decree No. 1135/SK/DIR-HC/2018. Served as Head of the Financial Control Division since 2020 based on board of Board of Directors' decision letter No. 0069/SK/DIR-HCA/2020.

Mulyana

Pemimpin Divisi Kebijakan & Prosedur /
Head of Policy and Procedure Division

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung





Lahir pada 23 Agustus 1971 saat ini berusia 52 tahun. Meraih gelar Sarjana di bidang Manajemen dari STIE Inaba Bandung pada tahun 2001. Menjabat sebagai Pemimpin Kantor Cabang Purwakarta tahun 2022 berdasarkan Surat Keputusan Direksi No. 0192/SK/DIR-HCA/2022. Menjabat sebagai Pemimpin Kantor Cabang Cikarang tahun 2023 berdasarkan Surat Keputusan Direksi No. 0008/SK/DIR-HCA/2023. Menjabat sebagai Pemimpin Divisi Kebijakan & Prosedur sejak Tahun 2023 berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.

Born on August 23, 1971, currently 52 years old. Obtained a Bachelor's degree in Management from STIE Inaba Bandung in 2001. Served as Head of Purwakarta Branch Office in 2022 based on Board of Directors' Decree No. 0192/SK/DIR-HCA/2022. Served as Head of Cikarang Branch Office in 2023 based on Board of Directors' Decree No. 0008/SK/DIR-HCA/2023. Served as Head of the Policy & Procedure Division since 2023 based on Board of Directors' Decree No. 0285/SK/DIR-HCA/2023.

Nunung Suhartini

Pemimpin Divisi Jaringan & Layanan /
Head of Network & Services Division

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir pada 21 Januari 1971 saat ini berusia 52 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 Kantor Cabang Saharjo tahun 2019 berdasarkan Surat Keputusan Direksi No. 0031/SK/DIR-HC/2019. Menjabat sebagai CEO Regional Kantor Wilayah 3 tahun 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019. Menjabat sebagai Pemimpin Divisi Jaringan & Layanan sejak Tahun 2022 berdasarkan Surat Keputusan Direksi No. 0011/SK/DIR-HCA/2022.

Born on January 21, 1971, currently 52 years old. Obtained a Bachelor's degree in HR Management from STIA LAN RI Bandung in 2002. Received a Master's degree in Marketing Management from Pasundan University Bandung in 2004. Served as Head of Saharjo Branch Office in 2019 based on Board of Directors' Decree No. 0031/SK/DIR-HC/2019. Served as Regional CEO of Regional Office 3 in 2019 based on Board of Directors' Decree No. 0871/SK/DIR-HC/2019. Served as Head of the Network & Services Division since 2022 based on Board of Directors' Decree No. 0011/SK/DIR-HCA/2022.

R. Lina Risnaeni Ahmad

Pemimpin bjb University /

Head of bjb University

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir pada 12 November 1978 saat ini berusia 45 tahun. Meraih gelar Sarjana di bidang Akuntansi dari Universitas Padjadjaran Bandung pada tahun 2002. Mendapat gelar Magister di bidang Manajemen dari Universitas Padjadjaran Bandung pada tahun 2015. Mendapat gelar Doktor di bidang Ilmu Manajemen dari Universitas Padjadjaran Bandung pada tahun 2019. Menjabat sebagai Deputy CEO Regional Kantor Wilayah 2 tahun 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HCA/2021. Menjabat sebagai CEO Regional Kantor Wilayah 3 tahun 2022 berdasarkan Surat Keputusan Direksi No. 0011/SK/DIR-HCA/2022. Menjabat sebagai Pemimpin **bjb** University sejak Tahun 2023 berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.

Born on November 12, 1978, currently 45 years old. Obtained a Bachelor's degree in Accounting from Padjadjaran University, Bandung in 2002. Obtained a Master's degree in Management from Padjadjaran University, Bandung in 2015. Obtained a Doctorate in Management Science from Padjadjaran University, Bandung in 2019. Served as Deputy Regional CEO for Regional Office 2 in 2021 based on Board of Directors' Decree No. 0039/SK/DIR-HCA/2021. Served as Regional CEO of Regional Office 3 in 2022 based on Board of Directors' Decree No. 0011/SK/DIR-HCA/2022. Served as Head of **bjb** University since 2023 based on the Decree of the Board of Board of Directors No. 0285/SK/DIR-HCA/2023.

Riki Achmad Nurdin

Pemimpin Divisi Change Management Office /

Head of Change Management Office Division

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir pada 1 Maret 1973 saat ini berusia 50 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 Kantor Cabang Cikarang tahun 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019. Menjabat sebagai Executive Business Officer tahun 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HCA/2021. Menjabat sebagai Pemimpin Divisi Change Management Office sejak 2022 berdasarkan Surat Keputusan Direksi No. 0192/SK/DIR-HCA/2022.

Born on March 1, 1973, currently 50 years old. Obtained a Bachelor's degree in Public Administration from Parahyangan University Bandung in 1997. Obtained a Master's degree in Marketing Management from Padjadjaran University Bandung in 2000. Served as Head of Cikarang Branch Office in 2019 based on Board of Directors' Decree No. 0871/SK/DIR-HC/2019. Served as Executive Business Officer in 2021 based on Board of Directors' Decree No. 0039/SK/DIR-HCA/2021. Served as Head of the Change Management Office Division since 2022 based on Board of Directors' Decree No. 0192/SK/DIR-HCA/2022.

Rudy Purwadhi

Pemimpin Divisi Kredit Ritel /
Head of Retail Credit Division

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir pada 25 Juni 1973 saat ini berusia 50 tahun. Meraih gelar Sarjana di bidang Manajemen dari STIE STEMBI Bandung Mada pada tahun 2014. Menjabat sebagai Pemimpin Cabang Cikarang tahun 2016 berdasarkan Surat Keputusan Direksi No. 0361/SK/DIR-SDM/2016. Menjabat sebagai CEO Regional Kantor Wilayah 5 tahun 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019. Menjabat sebagai Pemimpin Divisi Kredit Ritel sejak 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021.

Born on June 25, 1973, currently 50 years old. Obtained a Bachelor's degree in Management from STIE STEMBI Bandung Mada in 2014. Served as Head of Cikarang Branch in 2016 based on Board of Directors' Decree No. 0361/SK/DIR-SDM/2016. Served as Regional CEO of Regional Office 5 in 2019 based on Board of Directors' Decree No. 0871/SK/DIR-HC/2019. Served as Head of the Retail Credit Division since 2021 based on Board of Directors' Decree No. 0039/SK/DIR-HC/2021.

Triastoto Hardjanto Wibowo

Pemimpin Divisi KPR & KKB /
Head of KPR & KKB Division

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir pada 13 November 1969 saat ini berusia 54 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 Kredit Konsumer & Ritel tahun 2016 berdasarkan Surat Keputusan Direksi No. 0393/SK/DIR-SDM/2016. Menjabat sebagai Pemimpin Divisi KPR & KKB sejak 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021.

Born on November 13, 1969, currently 54 years old. Obtained 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. Served as Head of Consumer & Retail Credit Division in 2016 based on Board of Directors' Decree No. 0393/SK/DIR-SDM/2016. Served as KPR & KKB Division Head since 2021 based on Board of Directors' Decree No. 0039/SK/DIR-HC/2021.

Widi Hartoto

Pemimpin Divisi Corporate Secretary /
Head of Corporate Secretary Division

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir di Jakarta pada 17 Juni 1979, saat ini berusia 44 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 Grup Kesekretariatan Direksi tahun 2015 berdasarkan Surat Keputusan Direksi No. 0001/SK-CS/2015. Menjabat sebagai Wakil Pemimpin Divisi Corporate Secretary tahun 2017 berdasarkan Surat Keputusan Direksi No. 1127/SK/DIR-HC/2017. Menjabat sebagai Pemimpin Divisi Corporate Secretary sejak tahun 2020 berdasarkan Surat Keputusan Direksi No. 0069/SK/DIR-HCA/2020.

Born in Jakarta on June 17, 1979, currently 44 years old. Obtained a Bachelor of Economics degree at Prof. University. DR. Moestopo in 2003. Received a Master's degree in Management from Widyatama University in 2012. Served as Head of Corporate Secretary Division in 2015 based on Board of Directors' Decree No. 0001/SK-CS/2015. Served as Deputy Head of Corporate Secretary Division in 2017 based on Board of Directors' Decree No. 1127/SK/DIR-HC/2017. Served as Head of the Corporate Secretary Division since 2020 based on Board of Directors' Decree No. 0069/SK/DIR-HCA/2020.

Yogy Yatno

Pemimpin Divisi Manajemen Risiko Operasional /
Head of Operational Risk Management Division

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir pada 24 April 1979 saat ini berusia 44 tahun. Meraih gelar Sarjana di bidang Manajemen dari STIE YPKP Bandung pada tahun 2001. Mendapat gelar Magister di bidang Manajemen Keuangan dari Universitas Padjadjaran Bandung pada tahun 2010. Menjabat sebagai Pemimpin Divisi Jaringan & Layanan tahun 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HCA/2021. Menjabat sebagai Pemimpin Divisi Kebijakan & Prosedur tahun 2022 berdasarkan Surat Keputusan Direksi No. 0011/SK/DIR-HCA/2022. Menjabat sebagai Pemimpin Divisi Manajemen Risiko Operasional sejak Tahun 2023 berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.

Born on April 24, 1979, currently 44 years old. Obtained a Bachelor's degree in Management from STIE YPKP Bandung in 2001. Obtained a Master's degree in Financial Management from Padjadjaran University Bandung in 2010. Served as Head of Network & Services Division in 2021 based on Board of Directors' Decree No. 0039/SK/DIR-HCA/2021. Served as Head of Policy & Procedures Division in 2022 based on Board of Directors' Decree No. 0011/SK/DIR-HCA/2022. Served as Head of the Operational Risk Management Division since 2023 based on the Decree of the Board of Board of Directors No. 0285/SK/DIR-HCA/2023.

Yusuf Saadudin

Pemimpin Divisi Kredit Konsumer /
Head of Consumer Credit Division

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir pada 7 Juni 1973 saat ini berusia 50 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 Credit Risk tahun 2017 berdasarkan Surat Keputusan Direksi No. 0417/SK/DIR-HC/2017. Menjabat sebagai Pemimpin Divisi KPR & KKB tahun 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019. Menjabat sebagai Pemimpin Divisi Kredit Konsumer sejak 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021.

Born on June 7, 1973, currently 50 years old. Obtained 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. Served as Head of Credit Risk Division in 2017 based on Board of Directors' Decree No. 0417/SK/DIR-HC/2017. Served as Head of Mortgage Loan (KPR) & Auto Loan (KKB) Division in 2019 based on Board of Directors' Decree No. 0871/SK/DIR-HC/2019. Served as Head of the Consumer Credit Division since 2021 based on Board of Directors' Decree No. 0039/SK/DIR-HC/2021.

Herfinia

Pemimpin Unit Dana Pensiun Lembaga Keuangan /
Head of the Financial Institution Pension Fund Unit

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir pada 19 April 1975 saat ini berusia 48 tahun. Meraih gelar Sarjana di bidang Sosial Ekonomi Pertanian dari Universitas Padjadjaran pada tahun 1999. Mendapat gelar Magister di bidang Pertanian dari Universitas Padjadjaran pada tahun 2004. Menjabat sebagai Manager (Pusat Support) tahun 2014 berdasarkan Surat Keputusan Direksi No. 468/SK/DIR-SDM/2014. Menjabat sebagai Pemimpin Grup Rekrutmen & Pengembangan Karir tahun 2015 berdasarkan Surat Keputusan Direksi No. 0532/SK/DIR-SDM/2015. Menjabat sebagai Pemimpin Unit Dana Pensiun Lembaga Keuangan sejak tahun 2020 berdasarkan Surat Keputusan Direksi No 0069/SK/ DIR-HCA/2020.

Born on April 19, 1975, currently 48 years old. Obtained a Bachelor's degree in Agricultural Socioeconomic from Padjadjaran University in 1999. Received a Master's degree in Agriculture from Padjadjaran University in 2004. Served as Manager (Support Center) in 2014 based on Board of Directors' Decree No. 468/SK/DIR-SDM/2014. Served as Head of Recruitment & Career Development Group in 2015 based on Board of Directors' Decree No. 0532/SK/DIR-SDM/2015. Served as Head of the Financial Institution Pension Fund Unit since 2020 based on Board of Directors' Decree No. 0069/SK/DIR-HCA /2020.

Aden Nurmawan

Executive Credit Officer /
Executive Credit Officer

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir pada 29 Desember 1970 saat ini berusia 53 tahun. Meraih gelar Sarjana di bidang Manajemen Pemasaran dari STIE Banten pada tahun 2007. Menjabat sebagai Pemimpin Kantor Cabang Balaraja tahun 2018 berdasarkan Surat Keputusan Direksi No. 1135/SK/DIR-HC/2018. Menjabat sebagai Deputy CEO Regional Kantor Wilayah 3 tahun 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HCA/2021. Menjabat sebagai Executive Credit Officer sejak tahun 2023 berdasarkan Surat Keputusan Direksi No 0285/SK/DIR-HCA/2023.

Born on December 29, 1970, currently 53 years old. Obtained a Bachelor's degree in Marketing Management from STIE Banten in 2007. Served as Head of Balaraja Branch Office in 2018 based on Board of Directors' Decree No. 1135/SK/DIR-HC/2018. Served as Deputy Regional CEO for Regional Office 3 in 2021 based on Board of Directors' Decree No. 0039/SK/DIR-HCA/2021. Served as Executive Credit Officer since 2023 based on Board of Directors' Decree No 0285/SK/DIR-HCA/2023.

Mohammad Mufti

Executive Business Officer /
Executive Business Officer

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir pada 30 Oktober 1974 saat ini berusia 49 tahun. Meraih gelar Sarjana di bidang Teknik Sipil pada tahun 1999. Menjabat sebagai CEO Regional Kantor Wilayah 2 tahun 2017 berdasarkan Surat Keputusan Direksi No. 1127/SK/DIR-HC/2017. Menjabat sebagai Pemimpin Divisi Komersial tahun 2022 berdasarkan Surat Keputusan Direksi No. 0011/SK/DIR-HCA/2022. Menjabat sebagai Executive Business Officer sejak tahun 2023 berdasarkan Surat Keputusan Direksi No. 0115/SK/ DIR-HCA/2023.

Born on October 30 1974, currently 49 years old. Obtained a Bachelor's degree in Civil Engineering in 1999. Served as Regional CEO of Regional Office 2 in 2017 based on Board of Directors' Decree No. 1127/SK/DIR-HC/2017. Served as Head of Commercial Division in 2022 based on Board of Directors' Decree No. 0011/SK/DIR-HCA/2022. Served as Executive Business Officer since 2023 based on Board of Directors' Decree No. 0115/SK/DIR-HCA/2023.

Rizani Azhar

Executive Business Officer /
Executive Business Officer

	Kewarganegaraan Warga Negara Indonesia	Nationality Indonesian Citizen
	Domisili Bandung	Domicile Bandung



Lahir pada 11 April 1980 saat ini berusia 43 tahun. Meraih gelar Sarjana di bidang Ekonomi dan Studi Pembangunan dari Universitas Padjadjaran Bandung pada tahun 2002. Mendapat gelar Magister di bidang Ekonomi dari Universitas Padjadjaran pada tahun 2011. Menjabat sebagai Pemimpin Deputy CEO Regional Kantor Wilayah 2 tahun 2022 berdasarkan Surat Keputusan Direksi No. 0011/SK/DIR-HCA/2022. Menjabat sebagai Pemimpin Divisi International & Transaction Banking tahun 2023 berdasarkan Surat Keputusan Direksi No. 0115/SK/DIR-HCA/2023. Menjabat sebagai Executive Business Officer sejak tahun 2023 berdasarkan Surat Keputusan Direksi No. 0285/SK/ DIR-HCA/2023.



Born on April 11, 1980, currently 43 years old. Obtained a Bachelor's degree in Economics and Development Studies from Padjadjaran University, Bandung in 2002. Received a Master's degree in Economics from Padjadjaran University in 2011. Served as Head of the Regional Deputy CEO for Regional Office 2 in 2022 based on Board of Directors' Decree No. 0011/SK/DIR-HCA/2022. Served as Head of International & Transaction Banking Division in 2023 based on Board of Directors' Decree No. 0115/SK/DIR-HCA/2023. Served as Executive Business Officer since 2023 based on Board of Directors' Decree No. 0285/SK/DIR-HCA/2023.

Somi Mohamad Yunus

Executive Credit Officer /
Executive Credit Officer

	Kewarganegaraan Warga Negara Indonesia	Nationality Indonesian Citizen
	Domisili Bandung	Domicile Bandung

Lahir pada 29 November 1970 saat ini berusia 53 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 Deputy CEO Regional Kantor Wilayah 4 tahun 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HCA/2021. Menjabat sebagai Pemimpin Divisi Dana & Jasa Konsumer tahun 2022 berdasarkan Surat Keputusan Direksi No. 0192/SK/DIR-HCA/2022. Menjabat sebagai Executive Credit Officer sejak tahun 2022 berdasarkan Surat Keputusan Direksi No. 0322/SK/ DIR-HCA/2022.



Born on November 29, 1970, currently 53 years old. Obtained a Bachelor's degree in Management from Tirtayasa University, Banten in 1997. Received a Master's degree in Financial Management from Pasundan University, Bandung in 2017. Served as Deputy Regional CEO for Regional Office 4 in 2021 based on Board of Directors' Decree No. 0039/SK/DIR-HCA/2021. Served as Head of Consumer Funds & Services Division in 2022 based on Board of Directors' Decree No. 0192/SK/DIR-HCA/2022. Served as Executive Credit Officer since 2022 based on Board of Directors' Decree No. 0322/SK/DIR-HCA/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	2023	2022
Pria / Man	3,745	3,791
Wanita / Woman	3,555	3,621
Jumlah / Total	7,300	7,412

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	2023			2022		
	Pria Man	Wanita Woman	Total	Pria Man	Wanita Woman	Total
Staf / Staff	2,165	2,560	4,725	2,223	2,641	4,864
First Line Management	991	732	1,723	960	716	1,676
Middle Management	413	229	642	427	230	657
Senior Management	147	32	179	150	32	182
Executive Management	29	2	31	31	2	33
Jumlah / Total	3,745	3,555	7,300	3,791	3,621	7,412

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	2023			2022		
	Pria Man	Wanita Woman	Total	Pria Man	Wanita Woman	Total
18-30	613	968	1,581	698	1,147	1,845
31-40	2,472	2,288	4,760	2,498	2,202	4,700
41-50	548	235	783	476	208	684
>50	112	64	176	119	64	183
Jumlah / Total	3,745	3,555	7,300	3,791	3,621	7,412

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	2023			2022		
	Pria Man	Wanita Woman	Total	Pria Man	Wanita Woman	Total
Diploma / Diploma	211	391	602	248	448	696
Sarjana / Bachelor	3,024	2,931	5,955	3,046	2,948	5,994
Pasca Sarjana / Postgraduate	505	231	736	492	223	715
Doktor / Doctor	5	2	7	5	2	7
Jumlah / Total	3,745	3,555	7,300	3,791	3,621	7,412

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	2023			2022		
	Pria Man	Wanita Woman	Total	Pria Man	Wanita Woman	Total
Pegawai Tetap / Permanent Employee	3,745	3,555	7,300	3,791	3,621	7,412
PKWT / STWA	23	4	27	32	7	39
Jumlah / Total	3,768	3,559	7,327	3,823	3,628	7,451

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	2023			2022		
	Pria Man	Wanita Woman	Total	Pria Man	Wanita Woman	Total
Direktorat IT, <i>Treasury</i> dan <i>International Banking</i> *	267	106	373	255	102	357
Direktorat Kepatuhan* / Directorate of Compliance *	182	100	282	70	36	106
Direktorat Keuangan / Directorate of Finance	167	61	228	191	73	264
Direktorat Komersial dan UMKM* / Directorate of Commercial and MSME*	99	67	166	94	65	159
Direktorat Konsumer dan Ritel* / Directorate of Consumer and Retail*	109	119	228	110	119	229
Direktorat Operasional* / Directorate of Operations*	214	98	312	219	104	323

Direktorat Directorate	2023			2022		
	Pria Man	Wanita Woman	Total	Pria Man	Wanita Woman	Total
Direktorat Utama* / Main Directorate*	73	40	113	163	90	253
Kantor Cabang / Branch office	2,634	2,964	5,598	2,689	3,032	-
Jumlah / Total	3,745	3,555	7,300	3,791	3,621	7,412

* 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 Board of 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	2023			2022		
	Pria Man	Wanita Woman	Total	Pria Man	Wanita Woman	Total
Kantor Pusat / Head Office	1,111	591	1,702	1,102	589	1,692
Kantor Wilayah 1 / Regional Office 1	825	1,018	1,843	847	1,030	1,877
Kantor Wilayah 2 / Regional Office 2	568	681	1,249	591	710	1,301
Kantor Wilayah 3 / Regional Office 3	670	621	1,291	680	632	1,312
Kantor Wilayah 4 / Regional Office 4	389	453	842	402	471	873
Kantor Wilayah 5 / Regional Office 5	182	191	373	169	189	358
Jumlah / Total	3,745	3,555	7,300	3,791	3,621	7,412

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 Period of Service	2023			2022		
	Pria Man	Wanita Woman	Total	Pria Man	Wanita Woman	Total
1 < Tahun / 1 < Year	75	67	142	45	51	96
1-3 Tahun / 1-3 Year	199	199	427	366	471	837
4-15 Tahun / 4-15 Year	3,124	3,051	6,175	3,036	2,905	5,942
16-25 Tahun / 16-25 Year	300	180	480	291	291	450
> 25 Tahun / > 25 Year	47	29	76	53	34	87
Jumlah / Total	3,745	3,555	7,300	3,791	3,621	7,412

Komposisi Pemegang Saham

Composition of Shareholders

Tabel Komposisi Pemegang Saham bank bjb
Table of bank bjb Shareholder Composition

Kepemilikan Saham Shareholder	1 Januari 2023 January 1, 2023			31 Desember 2023 December 31, 2023		
	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 / REGIONAL GOVERNMENT					
1	Pemerintah Provinsi Jawa Barat / West Java Provincial Government					
Saham Seri A / Series A Share	3,756,415,785	939,103,946,250	38.52%	3,756,415,785	939,103,946,250	38.52%
Saham Seri B / Series B Share	296,756,810	74,189,202,500		296,756,810	74,189,202,500	
Total	4,053,172,595	1,013,293,148,750		4,053,172,595	1,013,293,148,750	
2	Pemerintah Kota & Kab. 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		8,048,569	2,012,142,250	
Total	124,048,575	31,012,143,750		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		1,237,655	309,413,750	
Total	19,075,359	4,768,839,750		19,075,359	4,768,839,750	
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		2,674,412	668,603,000	
Total	41,219,475	10,304,868,750		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		4,336,029	1,084,007,250	
Total	66,829,051	16,707,262,750		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		3,242,866	810,716,500	
Total	49,980,675	12,495,168,750		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		7,215,958	1,803,989,500	
Total	111,215,958	27,803,989,500		111,215,958	27,803,989,500	

Kepemilikan Saham Shareholder	1 Januari 2023 January 1, 2023			31 Desember 2023 December 31, 2023		
	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 Depok / Depok City						
Saham Seri A / Series A Share	93,777,672	23,444,418,000	0.89%	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		4,428,044	1,107,011,000	
Total	67,238,233	16,809,558,250		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		2,878,228	719,557,000	
Total	43,878,228	10,969,557,000		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		49,435,275	12,358,818,750	
Total	761,921,189	190,480,297,250		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		3,893,920	973,480,000	
Total	60,015,043	15,003,760,750		60,015,043	15,003,760,750	
Kabupaten Karawang / Karawang District						
Saham Seri A / Series A Share	56,863,937	14,215,984,250	0.63%	56,863,937	14,215,984,250	0.63%
Saham Seri B / Series B Share	9,841,711	2,460,427,750		9,841,711	2,460,427,750	
Total	66,705,648	16,676,412,000		66,705,648	16,676,412,000	
Kabupaten Ciamis / Ciamis District						
Saham Seri A / Series A Share	32,721,097	8,180,274,250	0.35%	32,721,097	8,180,274,250	0.35%
Saham Seri B / Series B Share	4,059,040	1,014,760,000		4,059,040	1,014,760,000	
Total	36,780,137	9,195,034,250		36,780,137	9,195,034,250	
Kabupaten Tasikmalaya / Tasikmalaya District						
Saham Seri A / Series A Share	130,953,800	32,738,450,000	1.34%	130,953,800	32,738,450,000	1.34%
Saham Seri B / Series B Share	9,963,099	2,490,774,750		9,963,099	2,490,774,750	
Total	140,916,899	35,229,224,750		140,916,899	35,229,224,750	
Kabupaten Sukabumi / Sukabumi District						
Saham Seri A / Series A Share	86,889,260	21,722,315,000	0.88%	86,889,260	21,722,315,000	0.88%
Saham Seri B / Series B Share	6,028,743	1,507,185,750		6,028,743	1,507,185,750	
Total	92,918,003	23,229,500,750		92,918,003	23,229,500,750	

Kepemilikan Saham Shareholder	1 Januari 2023 January 1, 2023			31 Desember 2023 December 31, 2023		
	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 Subang / Subang District						
Saham Seri A / Series A Share	44,937,610	11,234,402,500	0.43%	44,937,610	11,234,402,500	0.43%
Saham Seri B / Series B Share	-	-		-	-	
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	0.91%	87,986,270	21,996,567,500	0.91%
Saham Seri B / Series B Share	7,380,073	1,845,018,250		7,380,073	1,845,018,250	
Total	95,366,343	23,841,585,750		95,366,343	23,841,585,750	
Kabupaten Bekasi / Bekasi District						
Saham Seri A / Series A Share	73,550,504	18,387,626,000	0.75%	73,550,504	18,387,626,000	0.75%
Saham Seri B / Series B Share	5,103,243	1,275,810,750		5,103,243	1,275,810,750	
Total	78,653,747	19,663,436,750		78,653,747	19,663,436,750	
Kabupaten Sumedang / Sumedang District						
Saham Seri A / Series A Share	46,052,684	11,513,171,000	0.47%	46,052,684	11,513,171,000	0.47%
Saham Seri B / Series B Share	3,195,329	798,832,250		3,195,329	798,832,250	
Total	49,248,013	12,312,003,250		49,248,013	12,312,003,250	
Kabupaten Bogor / Bogor District						
Saham Seri A / Series A Share	202,523,232	50,630,808,000	2.06%	202,523,232	50,630,808,000	2.06%
Saham Seri B / Series B Share	14,051,915	3,512,978,750		14,051,915	3,512,978,750	
Total	216,575,147	54,143,786,750		216,575,147	54,143,786,750	
Kabupaten Cianjur / Cianjur District						
Saham Seri A / Series A Share	102,416,760	25,604,190,000	0.97%	102,416,760	25,604,190,000	0.97%
Saham Seri B / Series B Share	-	-		-	-	
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	0.29%	28,797,110	7,199,277,500	0.29%
Saham Seri B / Series B Share	1,845,018	461,254,500		1,845,018	461,254,500	
Total	30,642,128	7,660,532,000		30,642,128	7,660,532,000	
Kabupaten Majalengka / Majalengka District						
Saham Seri A / Series A Share	35,462,669	8,865,667,250	0.41%	35,462,669	8,865,667,250	0.41%
Saham Seri B / Series B Share	7,380,073	1,845,018,250		7,380,073	1,845,018,250	
Total	42,842,742	10,710,685,500		42,842,742	10,710,685,500	
Kabupaten Garut / Garut District						
Saham Seri A / Series A Share	26,366,698	6,591,674,500	0.29%	26,366,698	6,591,674,500	0.29%
Saham Seri B / Series B Share	4,428,044	1,107,011,000		4,428,044	1,107,011,000	
Total	30,794,742	7,698,685,500		30,794,742	7,698,685,500	

Kepemilikan Saham Shareholder	1 Januari 2023 January 1, 2023			31 Desember 2023 December 31, 2023		
	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 Purwakarta / Purwakarta District						
Saham Seri A / Series A Share	51,219,171	12,804,792,750	0.54%	51,219,171	12,804,792,750	0.54%
Saham Seri B / Series B Share	5,904,059	1,476,014,750		5,904,059	1,476,014,750	
Total	57,123,230	14,280,807,500		57,123,230	14,280,807,500	
Kabupaten Bandung Barat / Bandung Barat District						
Saham Seri A / Series A Share	5,263,157	1,315,789,250	0.12%	5,263,157	1,315,789,250	0.12%
Saham Seri B / Series B Share	7,380,073	1,845,018,250		7,380,073	1,845,018,250	
Total	12,643,230	3,160,807,500		12,643,230	3,160,807,500	
Kabupaten Pangandaran / Pangandaran District						
Saham Seri A / Series A Share	-	-	0.03%	-	-	0.03%
Saham Seri B / Series B Share	2,656,826	664,206,500		2,656,826	664,206,500	
Total	2,656,826	664,206,500		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	4.95%	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 & Kab. 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		8,681,210	2,170,302,500	
Total	133,799,152	33,449,788,000		133,799,152	33,449,788,000	
Kota Cilegon / Cilegon City						
Saham Seri A / Series A Share	60,631,578	15,157,894,500	0.61%	60,631,578	15,157,894,500	0.61%
Saham Seri B / Series B Share	4,059,041	1,014,760,250		4,059,041	1,014,760,250	
Total	64,690,619	16,172,654,750		64,690,619	16,172,654,750	
Kota Tangerang Selatan / South Tangerang City						
Saham Seri A / Series A Share	-	-	0.07%	-	-	0.07%
Saham Seri B / Series B Share	7,380,073	1,845,018,250		7,380,073	1,845,018,250	
Total	7,380,073	1,845,018,250		7,380,073	1,845,018,250	
Kota Serang / Serang City						
Saham Seri A / Series A Share	-	-	0.07%	-	-	0.07%
Saham Seri B / Series B Share	7,380,073	1,845,018,250		7,380,073	1,845,018,250	
Total	7,380,073	1,845,018,250		7,380,073	1,845,018,250	

Kepemilikan Saham Shareholder	1 Januari 2023 January 1, 2023			31 Desember 2023 December 31, 2023		
	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	1.53%	151,092,304	37,773,076,000	1.53%
Saham Seri B / Series B Share	10,332,103	2,583,025,750		10,332,103	2,583,025,750	
Total	161,424,407	40,356,101,750		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		20,073,282	5,018,320,500	
Total	309,379,471	77,344,867,750		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		2,607,876	651,969,000	
Total	40,193,898	10,048,474,500		40,193,898	10,048,474,500	
Kabupaten Pandeglang / Pandeglang District						
Saham Seri A / Series A Share	110,162,524	27,540,631,000	1.05%	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	-	-	24.45%	-	-	24.45%
Saham Seri B / Series B Share	2,572,850,355	643,212,588,750		2,572,850,355	643,212,588,750	
Total	2,572,850,355	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	100%	7,414,714,661	1,853,678,665,250	100.00%
Saham Seri B / Series B Share	3,106,729,025	776,682,256,250		3,106,729,025	776,682,256,250	
TOTAL	10,521,443,686	2,630,360,921,500		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 2023

Table of Composition of the 20 Largest Shareholders of bank bjb as of January 1, 2023

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	5.29
4	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	Dana Pensiun Pension Fund	179,673,700	1.83
8	Pemerintah Daerah Kabupaten Serang Regional Government of Serang District	Pemerintah Daerah Local Government	161,424,407	1.53
9	Pemerintah Daerah Kabupaten Tasikmalaya Regional Government of Tasikmalaya District	Pemerintah Daerah Local Government	140,916,899	1.33
10	Pemerintah Daerah Kota Tangerang Regional Government of Tangerang City	Pemerintah Daerah Local Government	133,799,152	1.27
11	Pemerintah Daerah Kota Bandung Regional Government of Bandung City	Pemerintah Daerah Local Government	124,048,575	1.17
12	Pemerintah Daerah Kota Cimahi Regional Government of Cimahi City	Pemerintah Daerah Local Government	111,215,958	1.05
13	PT ASABRI (Persero) - DAPEN	Dana Pensiun Pension Fund	111,089,600	1.05
14	Pemerintah Daerah Kabupaten Pandeglang Regional Government of Pandeglang District	Pemerintah Daerah Local Government	110,162,524	1.04
15	Pemerintah Daerah Kabupaten Cianjur Regional Government of Cianjur District	Pemerintah Daerah Local Government	102,416,760	0.97
16	Pemerintah Daerah Kabupaten Indramayu Regional Government of Indramayu District	Pemerintah Daerah Local Government	95,366,343	0.95
17	Pemerintah Daerah Kota Depok Regional Government of Depok City	Pemerintah Daerah Local Government	93,777,672	0.89
18	Pemerintah Daerah Kabupaten Sukabumi Regional Government of Sukabumi District	Pemerintah Daerah Local Government	92,918,003	0.88
19	Pemerintah Daerah Kabupaten Bekasi Regional Government of Bekasi District	Pemerintah Daerah Local Government	78,653,747	0.74
20	PT ASABRI (Persero) - DAPEN POLRI	Dana Pensiun Pension Fund	72,955,600	0.69

Tabel Komposisi 20 Pemegang Saham Terbesar bank bjb per 31 Desember 2023

Table of Composition of the 20 Largest Shareholders of bank bjb as of December 31, 2023

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	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	Dana Pensiun Pension Fund	179,673,700	1.70
8	PT Taspen (Asuransi) - AFS	Dana Pensiun Pension Fund	161,424,407	1.53
9	Pemerintah Daerah Kabupaten Tasikmalaya Regional Government of Tasikmalaya District	Pemerintah Daerah Local Government	141,003,100	1.34
10	Pemerintah Daerah Kota Tangerang Regional Government of Tangerang City	Pemerintah Daerah Local Government	140,916,899	1.33
11	Pemerintah Daerah Kota Bandung Regional Government of Bandung City	Pemerintah Daerah Local Government	133,799,152	1.27
12	Pemerintah Daerah Kota Cimahi Regional Government of Cimahi City	Pemerintah Daerah Local Government	124,048,575	1.17
13	PT ASABRI (Persero) - DAPEN	Dana Pensiun Pension Fund	111,215,958	1.05
14	Pemerintah Daerah Kabupaten Pandeglang Regional Government of Pandeglang District	Pemerintah Daerah Local Government	111,089,600	1.05
15	Pemerintah Daerah Kabupaten Cianjur Regional Government of Cianjur District	Pemerintah Daerah Local Government	110,162,524	1.04
16	Pemerintah Daerah Kabupaten Indramayu Regional Government of Indramayu District	Pemerintah Daerah Local Government	102,416,760	0.97
17	Pemerintah Daerah Kota Depok Regional Government of Depok City	Pemerintah Daerah Local Government	95,366,343	0.90
18	Pemerintah Daerah Kabupaten Sukabumi Regional Government of Sukabumi District	Pemerintah Daerah Local Government	93,777,672	0.89
19	Pemerintah Daerah Kabupaten Bekasi Regional Government of Bekasi District	Pemerintah Daerah Local Government	92,918,003	0.88
20	PT ASABRI (Persero) - DAPEN POLRI	Dana Pensiun Pension Fund	78,653,747	0.74

Komposisi Pemegang Saham 5% atau Lebih

Composition of Shareholders 5% or More

Tabel Komposisi Pemegang Saham 5% atau Lebih bank bjb per 1 Januari 2023

Table of Shareholder Composition of 5% or More bank **bjb** as of January 1, 2023

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	761,921,189	7.24

Tabel Komposisi Pemegang Saham 5% atau Lebih bank bjb per 31 Desember 2023

Table of Shareholder Composition of 5% or More bank **bjb** as of December 31, 2023

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	761,921,189	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 2023

Table of Composition of Public Shareholders Less than 5% bank **bjb** as of January 1, 2023

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
Perorangan Dalam Negeri / Domestic Individual	23,228	865,794,032	8.23
Dana Pensiun / Pension Fund	25	641,152,035	6.09
Asuransi / Insurance	3	331,974,500	3.15
Reksadana / Mutual Funds	20	95,742,812	0.90
Perseroan Terbatas / Limited Company	53	54,209,245	0.51
Pengurus / Management	11	9,908,815	0.09
Yayasan / Foundation	1	861,800	0.00
Koperasi / Cooperative	1	250,000	0.00
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

Kepemilikan Saham Publik Public Share Ownership	Jumlah Pemegang Saham Number of Shareholders	Jumlah Saham (Lembar) Number of Shares (Sheets)	Kepemilikan (%) Ownership (%)
Badan Usaha Asing / Foreign Corporation	205	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

Tabel Komposisi Pemegang Saham Masyarakat Kurang dari 5% bank bjb Per 31 Desember 2023
Table of Composition of Public Shareholders Less than 5% bank bjb as of December 31, 2023

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
Perorangan Dalam Negeri / Domestic Individual	28,856	954,652,346	9.07
Dana Pensiun / Pension Fund	24	640,993,235	6.09
Asuransi / Insurance	2	331,699,800	3.15
Reksadana / Mutual Funds	22	94,477,879	0.89
Perseroan Terbatas / Limited Company	57	61,993,881	0.58
Pengurus / Management	8	9,270,687	0.08
Bank	2	6,691,300	0.06
Yayasan / Foundation	3	2,027,500	0.01
Koperasi / Cooperative	1	250,000	0.00
Lembaga Pemerintah / Government Institutions	1	49	0.00
Total Pemodal Nasional / Total National Investors	29,003	5,226,285,537	49.67
PEMODAL ASING / FOREIGN INVESTORS			
Perorangan Asing / Foreign Individual	19	202,900	0.00
Badan Usaha Asing / Foreign Corporation	168	479,861,465	4.56
Total Pemodal Asing / Total Foreign Investors	187	480,064,365	4.56
TOTAL	29,190	5,706,349,902	54.24

Kepemilikan Saham oleh Dewan Komisaris dan Direksi

Share Ownership by The Board of Commissioners and Board of Directors

Tabel Kepemilikan Saham Dewan Komisaris dan Direksi bank bjb per 1 Januari 2023
Table of Share Ownership of the Board of Commissioners and Board of Directors of bank bjb as of January 1, 2023

No.	Nama Name	Jabatan Position	Jumlah Saham (Lembar) Number of Shares (Sheets)	Kepemilikan (%) Ownership (%)
DIREKSI / BOARD OF 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 & Ritel / Director of Consumer & Retail	1,433,290	0.01

No.	Nama Name	Jabatan Position	Jumlah Saham (Lembar) Number of Shares (Sheets)	Kepemilikan (%) Ownership (%)
4.	Tedi Setiawan	Direktur Operasional / Director of Operations	906,791	0.00
5.	Rio Lanasier	Direktur Information Technology, Treasury & International Banking / Director of Information Technology, Treasury & International Banking	906,801	0.00
6.	Nancy Adistyasari	Direktur Komersial & UMKM / Director of Commercial & SMEs	394,242	0.00
7.	Cecep Trisna	Direktur Kepatuhan / Director of Compliance	135,510	0.00

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	-	-

*Berhenti menjabat sejak 25 Mei 2023 / Resigned from office on May 25, 2023

**Jumlah kepemilikan saham per 25 Mei 2023 / Total share ownership as May 25, 2023

Tabel Kepemilikan Saham Dewan Komisaris dan Direksi bank bjb per 31 Desember 2023

Table of Share Ownership of the Board of Commissioners and Board of Directors of bank bjb as of December 31, 2023

No.	Nama Name	Jabatan Position	Jumlah Saham (Lembar) Number of Shares (Sheets)	Kepemilikan (%) Ownership (%)
DIREKSI / BOARD OF DIRECTORS				
1.	Yuddy Renaldi	Direktur Utama / President director	1,864,137	0.01
2.	Nia Kania	Direktur Keuangan / Director of Finance	1,968,491	0.01
3.	Suartini	Direktur Konsumer & Ritel / Director of Consumer & Retail	1,754,691	0.01
4.	Tedi Setiawan	Direktur Operasional / Director of Operations	1,228,192	0.01
5.	Rio Lanasier	Direktur Information Technology, Treasury & International Banking / Director of Information Technology, Treasury & International Banking	1,228,202	0.01
6.	Nancy Adistyasari	Direktur Komersial & UMKM / Director of Commercial & SMEs	715,643	0.00
7.	Cecep Trisna	Direktur Kepatuhan / Director of Compliance	456,911	0.00
DEWAN KOMISARIS / BOARD OF COMMISSIONERS				
1.	Farid Rahman	Komisaris Utama Independen / Independent President Commissioner	-	-
2.	Setiawan Wangsaatmaja	Komisaris / Commissioner	54,420	0.00
3.	Fahlino F. Sjuib	Komisaris Independen / Independent Commissioner	-	-
4.	Diding Sakri	Komisaris Independen / Independent Commissioner	-	-
5.	Toms Tohir	Komisaris / Commissioner	-	-
6.	Rudie Kusmayadi	Komisaris / Commissioner	-	-

Sampai dengan 31 Desember 2023, Dewan Komisaris dan Direksi bank bjb tidak memiliki kepemilikan saham secara tidak langsung.

As of December 31, 2023, the Board of Commissioners and Board of 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 2023

Table of bank bjb Shareholders Classification as of December 31, 2023

Kepemilikan Saham Shareholding	Jumlah Pemegang Saham Number of Shareholders	Jumlah Saham (Lembar) Number of Shares (Sheets)	Kepemilikan Ownership
Institusi Lokal / Local Institution	112	1,138,133,595	10.82
Institusi Asing / Foreign Institution	168	479,861,465	4.56
Individu Lokal / Local Individual	28,856	954,652,346	9.73
Individu Asing / Foreign Individual	19	202,900	0.00
Total	29,155	2,257,850,355	24.45

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 2023, 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, 2023, 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, Entitas Asosiasi dan Perusahaan Ventura Bersama

List of Subsidiaries, Associated Entities and Joint Venture Companies

Sampai dengan 31 Desember 2023, bank bjb telah memiliki 3 (tiga) entitas anak dan 14 (empat belas) entitas asosiasi. Keseluruhan entitas anak maupun entitas asosiasi yang dimiliki oleh bank bjb dijelaskan sebagai berikut.

As of December 31, 2023, bank bjb has 3 (three) subsidiaries and 14 (fourteen) associates. All subsidiaries and associated entities owned by bank bjb are explained as follows.

Entitas Anak

bank bjb Syariah

Bidang Usaha Business Fields	Perbankan / Banking	
Tanggal Pendirian Date of Establishment	7 Mei 2010 / May 7, 2010	
Jumlah Aset Total Assets	Rp13.64 triliun / IDR13.64 trillion	
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
	Didi Suhardi	Komisaris / Commissioner
	Rio Febrian Dilantara	Komisaris Utama / President Commissioner
	Direksi / Board of Directors	
	Adang Ahmad Kunandar	Direktur Utama / President Director
	Ita Garmeita	Direktur Bisnis / Director of Business
	Vicky Fitriadi	Direktur Operasional / Director of Operations
	Anwar Munawar	Direktur Kepatuhan / Director of Compliance
	Dewan Pengawas Syariah / Board of Sharia Supervisory	
	Prof. Dr. Jaih Mubarak, S.E., M.H., 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 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.

Subsidiaries

bank bjb Syariah

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 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.

Dari segi kepemilikan saham, pada tahun 2023 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%.

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.

In terms of share ownership, in 2023 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 IDR1,831,890,000,000 (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 IDR14,000,000,000 (fourteen billion rupiah) or 0.76%.

PT BPR INTAN JABAR

Bidang Usaha Business Fields	Bank Perekonomian / Economic Bank	
Tanggal Pendirian Date of Establishment	22 Juni 1998 / June 22, 1998	
Jumlah Aset Total Assets	Rp28.93 miliar / IDR28.93 billion	
Kepemilikan (%) Ownership (%)	13.46%	
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	
	Teti Sarifeni	Komisaris Utama / President Commissioner
	Dedi Achmad Santika	Komisaris / Commissioner
	Direksi / Board of Directors	
	Budi	Direktur Utama / President Director
	Dicky Fardiansyah	Direktur Bisnis / Director of Business
	Dadang Kurnia	Direktur Operasional / Director of Operations

Pada tahun 1973 Kabupaten Garut mendirikan lembaga keuangan dengan nama Lembaga Perkreditan Kecamatan berdasarkan Surat Keputusan Gubernur Kepala Daerah Tingkat 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 LPK sesuai Peraturan Daerah Provinsi Jawa Barat No. 25 Tahun 1996 Tentang Perusahaan Daerah Perkreditan Kecamatan (PD.

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 Province Regulation No. 25 of 1996 concerning Regional Credit Companies (PD.PK) and obtain a business license as a Rural Bank

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.

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

Menindaklanjuti Peraturan Daerah Provinsi Jawa Barat Nomor 10 Tahun 2013 Tentang Perubahan Bentuk Hukum Perusahaan Daerah Bank Perekonomian 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.

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.

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.

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

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 the change in the form of legal entity of PD BPR LPK Garut City.

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 2023 komposisi kepemilikan saham PT BPR Intan Jabar adalah PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk sebesar 13,46%, Pemerintah Provinsi Jawa Barat sebesar 57,37%, dan Pemerintah Kabupaten Garut sebesar 29,17%.

In terms of share ownership, in 2023 the share ownership composition of PT BPR Intan Jabar was PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk reaching to 13,46%, West Java Provincial Government at 57,37%, and Garut Regency Government at 29,17%

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	Rp32.60 miliar / IDR32.60 billion	
Kepemilikan (%) Ownership (%)	93.75%	
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	
	Hana Dartiwan	Komisaris / Commissioner
	Direksi / Board of Directors	
	Maryadi Suwondo	Direktur Utama / President Director
	Yogi Heditla Permadi	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. Tedy Suwarman, S.H. Notaris di Kota Bandung, dan telah mendapat pengesahan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia sesuai dengan Keputusan Menteri Hukum dan Hak Asasi Manusia Nomor AHU-0063135.AH.01.01.TAHUN2020 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.

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. Tedy Suwarman, S.H. Notary in Bandung City, and has been approved by the Minister of Law and Human Rights 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 2023 komposisi kepemilikan saham PT BJB Sekuritas Jawa Barat adalah PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk sebesar 93,75%, dan Yayasan Kesejahteraan Pegawai bank **bjb** sebesar 6,25%.

In terms of share ownership, in 2023 the share ownership composition of PT BJB Sekuritas Jawa Barat is PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk at 93,75%, and the Employee Welfare Foundation bank **bjb** at 6,25%

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	4.95%	Telah Beroperasi Operated	581,761,513
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	61,443,611
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	301,718,255
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	114,651,339
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	9.55%	Telah Beroperasi Operated	164,416,881
PT BPR Indramayu Jabar	Perbankan Banking	Jl. Raya Sukaurip No.30, Balongan, Kec. Balongan, Kabupaten Indramayu, Jawa Barat 45217 Telp : (0234) 428362 Email : halo@bprindramayujabar.co.id Web : https://bprindramayujabar.co.id	7.22%	Telah Beroperasi Operated	180,981,983
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	86,753,408
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	66,542,277

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 Cipatujah Jabar	Perbankan Banking	Jl. Raya Cipatujah No. 293 Cipatujah, Tasikmalaya Telp : (0265) 7159111 Fax : (0265) 7159111 Email : bprpkcipatujah@gmail.com Web : www.bankcij.com	2.17%	Telah Beroperasi Operated	378,167,876
PT BPR Artha Galuh Mandiri Jabar	Perbankan Banking	Jl. Ciparanti No. 149 Desa Legokjawa, Kecamatan Cimerak, Kabupaten Pangandaran Telp : (0821) 21313279 Fax : - Email : helpdeskbpbrbj@gmail.com Web : -	3.75%	Telah Beroperasi Operated	26,655,164
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	589,680,191
PT BPR Karya Utama Jabar	Perbankan Banking	Jl. Raya Jalancagak No. 151 - Subang 41281 Telp : (0260) 472100 Fax : (0260) 471186 Email : bprku.pusat@gmail.com Web : www.bprku.com	20.93%	Telah Beroperasi Operated	228,813,809
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	9.45%	Telah Beroperasi Operated	3,861,426,902
PT Bank Pembangunan Daerah Bengkulu	Perbankan Banking	Jl S Parman No 57, Padang Jati Kota Bengkulu 38227 Telp : (0737) 1500133 Fax : Email : Customercarebb@bankbengkulu.co.id Web : www.bankbengkulu.co.id	7.12%	Telah Beroperasi Operated	9,091,700,000

Perusahaan Ventura Bersama

Per 31 Desember 2023, bank **bjb** tidak memiliki Perusahaan Ventura Bersama.

Joint Venture Company

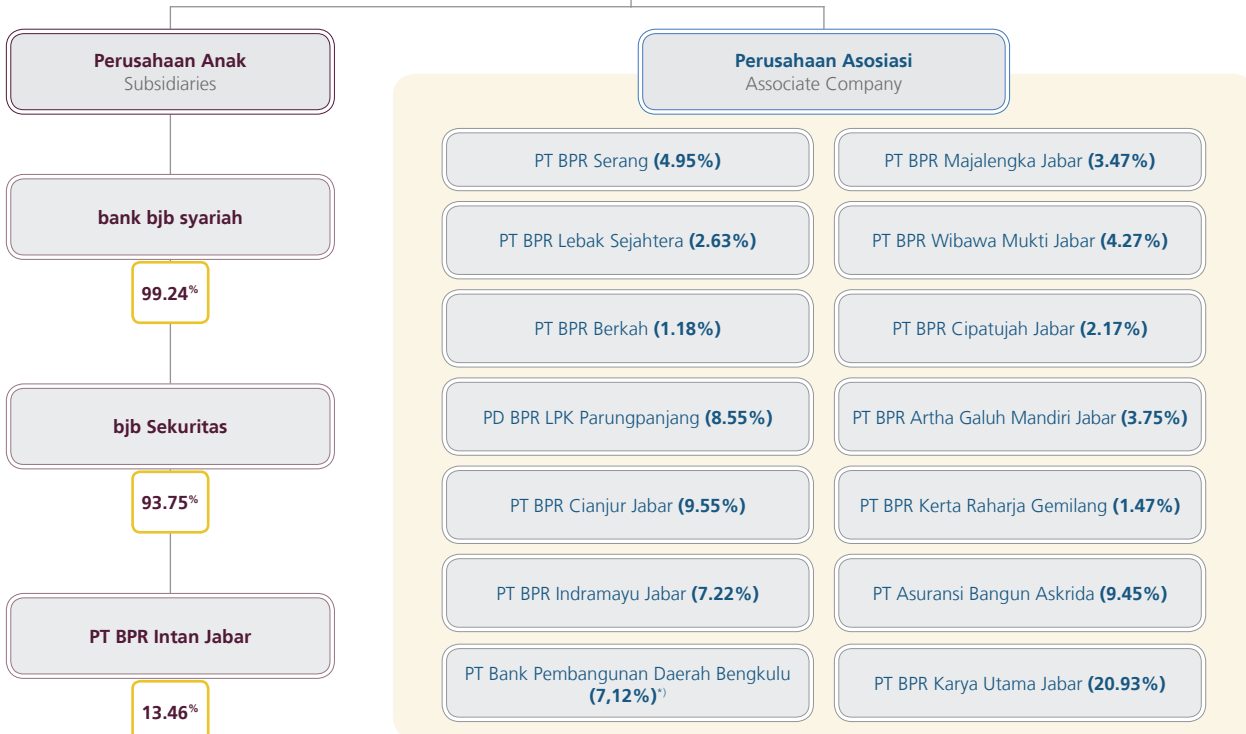
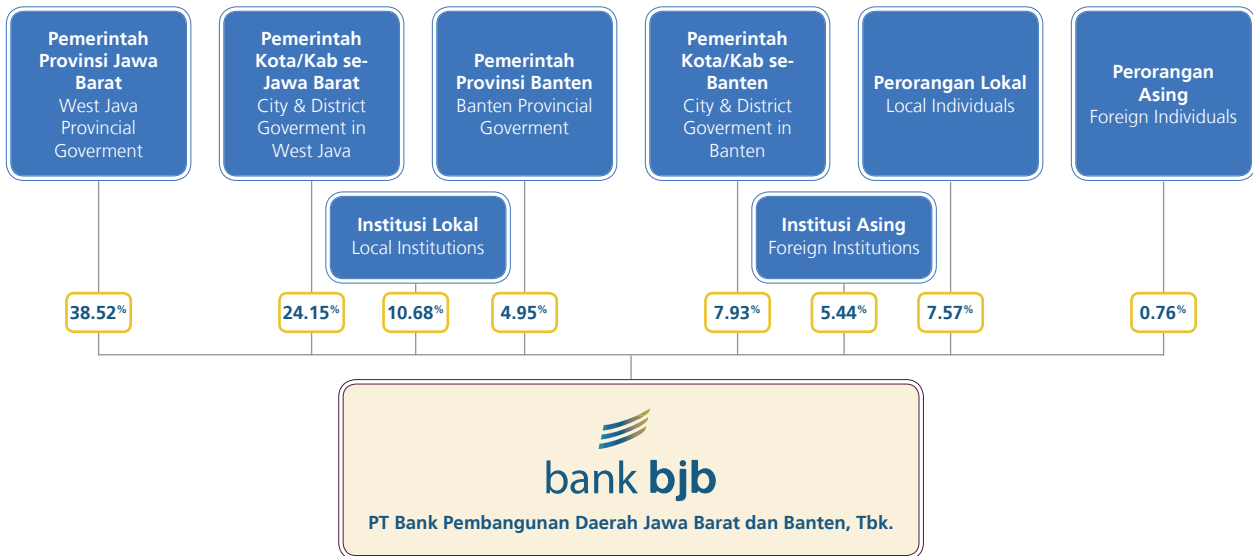
As of December 31, 2023, bank **bjb** does not have a Joint Venture Company.

Struktur Grup Perusahaan

Company Group Structure

Struktur Pemegang Saham bank **bjb** periode 31 Desember 2023 adalah sebagai berikut:

The shareholder scheme of bank **bjb** for the period of December 31, 2023 is as follows:



*) Setoran modal ke PT Bank Pembangunan Daerah Bengkulu efektif di 29 November 2022, dengan kepemilikan saham sebesar 7,15% dan kepemilikan saham pada 31 Desember 2023 terdiluasi menjadi 7,12 % / Capital injection to PT Bank Pembangunan Daerah Bengkulu is effective on November 29, 2022, with share ownership of 7.15% and share ownership on December 31 2023 diluted to 7.12%.

Sampai dengan 31 Desember 2023, bank **bjb** tidak memiliki Entitas Induk, *Joint Venture* dan *Special Purpose Vehicle* (SPV).

As of December 31, 2023, 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 Business Group as follows:



PT Bank Pembangunan Daerah Bengkulu (Bank Bengkulu) direncanakan akan bergabung dengan struktur KUB bank **bjb** di tahun 2024. Saat ini, status Bank Bengkulu adalah sebagai perusahaan terafiliasi/perusahaan asosiasi dengan kepemilikan saham bank **bjb** sebesar 7,12%.

PT Bank Pembangunan Daerah Bengkulu (Bank Bengkulu) planned to join the bank **bjb**'s Business Group (KUB) structure in 2024. Currently, Bank Bengkulu's status is as an affiliated company/ associated company with bank **bjb** share ownership of 7.12%.

Kronologis Penerbitan Saham

Chronology of Sharelistings

Pada tahun 2010, Perseroan menawarkan 2.424.072.500 saham, atau 25% dari jumlah saham Perseroan, 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 nominal per saham dicatat sebagai "Tambahan Modal Disetor." Yang disajikan pada bagian Ekuitas pada laporan posisi keuangan konsolidasian.

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 Paid-in Capital" which is presented in the Equity section in the consolidated statement of financial position.

Pada tanggal 8 Juli 2010, saham Perseroan secara resmi telah tercatat di Bursa Efek Indonesia. Jumlah saham Perseroan 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 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.

Nama Bursa Tempat Saham Perusahaan Dicatatkan

Seluruh saham bank **bjb** telah dicatatkan pada Bursa Efek Indonesia

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

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 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.

Name of Stock Exchange Where the Company's Shares are Listed

All bank **bjb** shares had been listed on the Indonesia Stock Exchange.

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.

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.

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 IDR270,742,390,500 and with the number of new Series A shares issued as many as 142,495,995 shares.

Based on the resolutions of the Annual General Meeting of Shareholders for the 2020 Financial 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 IDR250 per share, with an exercise price of IDR1,355 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, IDR924,999,591,375 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 2023, bank **bjb** telah menerbitkan obligasi sebanyak 21 (dua puluh satu) kali dengan rincian sebagai berikut:

Chronology of Issuance and/or Documentation of Bond

As of December 31, 2023, bank **bjb** has issued bonds 21 (twenty one) 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	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	18 April 2000 April 18, 2000	18 April 2000 April 18, 2000	5 Tahun 5 years	Rp IDR	150,000	
4.	Obligasi IV Bank Jabar Seri A Bank Jabar Bond IV Series A	5 Oktober 2004 October 5, 2004	5 Oktober 2004 October 5, 2004	3 Tahun 3 years	Rp IDR	300,000	
5.	Obligasi IV Bank Jabar Seri B Bank Jabar Bond IV Series B	5 Oktober 2004 October 5, 2004	5 Oktober 2004 October 5, 2004	5 Tahun 5 years	Rp IDR	700,000	
6.	Obligasi V Bank Jabar Bonds V Bank Jabar	8 Desember 2006 December 8, 2006	27 November 2006 November 27, 2006	5 Tahun 5 years	Rp IDR	100,000	
7.	Obligasi VI Bank Jabar Banten Seri A Bank Jabar Banten Bond VI Series A	10 Juli 2009 July 10, 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	10 Juli 2009 July 10, 2009	30 Juni 2009 June 30, 2009	5 Tahun 5 years	Rp IDR	400,000	

	Harga Penawaran Offer Price	Tanggal Jatuh Tempo Due Date	Tingkat Suku Bunga Interest Rate	Status Pembayaran Payment status	Peringkat Rating		Wali Amanat Trustee
					2023	2022	
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	Juli 1996 July 1996	24.30% (tahun pertama dan selanjutnya <i>floating</i>) 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 <i>floating</i>)	Lunas Paid off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	18 April 2005 April 18, 2005	16.25% (tahun pertama dan selanjutnya <i>floating</i>)	Lunas Paid off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	5 Oktober 2007 October 5, 2007	11.75% (<i>fixed</i>)	Lunas Paid off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	5 Oktober 2009 October 5, 2009	12.50% (<i>fixed</i>)	Lunas Paid off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	8 Desember 2011 December 8, 2011	11.25% (<i>fixed</i>)	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% (<i>fixed</i>)	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% (<i>fixed</i>)	Lunas Paid off	-	-	PT Bank Mega Tbk

No.	Uraian Description	Tanggal Terbit Date of issue	Tanggal Efektif Effective date	Tenor	Mata Uang Currency	Jumlah Obligasi (juta) Total Bonds (million)	
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	
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	

	Harga Penawaran Offer Price	Tanggal Jatuh Tempo Due Date	Tingkat Suku Bunga Interest Rate	Status Pembayaran Payment status	Peringkat Rating		Wali Amanat Trustee
					2023	2022	
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	9 Februari 2014 February 9, 2014	9.20% (fixed)	Lunas Paid off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	9 Februari 2016 February 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	-	id-AA	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	id-AA	id-AA	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	-	id-A+	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	id-AA	id-A+	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	-	-	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)	Lunas Paid off	id-AA	id-AA	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	-	id-AA	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	id-AA	id-AA	PT Bank Mega Tbk

No.	Uraian Description	Tanggal Terbit Date of issue	Tanggal Efektif Effective date	Tenor	Mata Uang Currency	Jumlah Obligasi (juta) Total Bonds (million)
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	368,000
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 dan/pencatatan Efek Lainnya bank bjb
Table of Chronological Issuance and/listing of Other Securities bank **bjb**

No.	Uraian Description	Tanggal Terbit Date of Issue	Tanggal Efektif Effective date	Tenor
1.	Medium Term Notes I	September 1996 September 1996	September 1996 September 1996	3 Tahun 3 years

	Harga Penawaran Offer Price	Tanggal Jatuh Tempo Due Date	Tingkat Suku Bunga Interest Rate	Status Pembayaran Payment status	Peringkat Rating		Wali Amanat Trustee
					2023	2022	
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	18 Oktober 2026 October 18, 2026	8.75% (<i>fixed</i>)	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% (<i>fixed</i>)	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 % (<i>fixed</i>)	Aktif Active	idA+	idA+	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	17 November 2025 November 17, 2025	8.50% (<i>fixed</i>)	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 % (<i>fixed</i>)	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+	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+	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 <i>floating</i>) 17,75% (first year onwards floating)	Lunas Paid off

No.	Uraian Description	Tanggal Terbit Date of Issue	Tanggal Efektif Effective date	Tenor	
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	
9	Negotiable Certificates of Deposit (NCD) III A bank bjb Tahun 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 Tahun 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	
25.	NCD bank bjb Tahun 2023	06 November 2023 November 06, 2023	06 November 2023 November 06, 2023	1 Tahun 1 years	
26.	NCD II bank bjb Tahun 2023	28 Desember 2023 December 28, 2023	28 Desember 2023 December 28, 2023	1 Tahun 1 years	

	Mata Uang Currency	Jumlah (juta) Total (millions)	Tanggal Jatuh Tempo Due Date	Tingkat Suku Bunga Interest Rate	Status Pembayaran Payment status
	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
	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 + Margin	Aktif Active
	Rp IDR	1,500,000	7 Juni 2021 June 7, 2021	JIBOR 3M + Margin	Lunas Paid off
	Rp IDR	220,000	15 Oktober 2021 October 15, 2021	JIBOR 3M + Margin	Lunas Paid off
	Rp IDR	2,000,000	17 Oktober 2022 October 17, 2022	JIBOR 3M + Margin	Lunas Paid off
	Rp IDR	2,000,000	17 Oktober 2024 October 17, 2024	JIBOR 3M + Margin	Aktif Active
	Rp IDR	1,500,000	26 September 2025 September 26, 2025	JIBOR 3M + Margin	Aktif Active
	Rp IDR	1,000,000	19 Desember 2023 December 19, 2023	JIBOR 3M + Margin	Lunas Paid off
	Rp IDR	1,500,000	30 Juni 2023 June 30, 2023	JIBOR 3M + Margin	Lunas Paid off
	Rp IDR	200,000	29 Oktober 2023 October 29, 2023	JIBOR 3M + Margin	Lunas Paid off
	Rp IDR	800,000	1 Maret 2024 March 1, 2024	JIBOR 3M + Margin	Aktif Active
	Rp IDR	1,000,000	28 Maret 2024 March 28, 2024	JIBOR 3M + Margin	Aktif Active
	Rp IDR	500,000	19 Desember 2023 December 19, 2023	JIBOR 3M + Margin	Lunas Paid off
	Rp IDR	1,500,000	27 September 2024 September 27, 2024	JIBOR 3M + Margin	Aktif Active
	Rp IDR	1,500,000	17 Oktober 2025 October 17, 2025	JIBOR 3M + Margin	Aktif Active
	Rp IDR	20,524,318,759	06 November 2024 November 06, 2024	JIBOR 3M + Margin	Aktif Active
	Rp IDR	4,630,161,557	28 Desember 2024 December 28, 2024	JIBOR 3M + Margin	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 Jl. Jend. Sudirman Kav. 59 Jakarta 12190 Telp : (021) 51401340 Fax : (021) 51401350
Nama AP AP Name	Saptoto Agustomo
Periode Penugasan KAP KAP Assignment Period	Periode Ke 6 / 6 th Period
Periode Penugasan AP AP Assignment Period	Periode Ke 2 / 2 nd Period
Jasa Audit Audit Services	Audit Laporan Keuangan / Financial Report Audit
Fee Audit Audit Fee	Rp2.547.000.000 / IDR2,547,000,000
Jasa Non Audit Non-Audit Services	<ol style="list-style-type: none"> 1. Audit Penjatahan Emisi Penawaran Umum Obligasi Subordinasi Berkelanjutan III (PUB III) Tahap II Tahun 2022. 2. Jasa Kantor Akuntan Publik Surat Berharga Perpetual PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk Tahun Buku 2023.
Fee Non Audit Non-Audit Fee	<ol style="list-style-type: none"> 1. Rp77.700.000 / IDR77,700,000 2. Rp277.500.000 / IDR277,500,000

Lembaga dan/atau Profesi Penunjang

Supporting Institutions and/or Professions

Lembaga Pemeringkat Efek / Securities Rating Agency

<p>PT Pemeringkat Efek Indonesia (PEFINDO)</p>	<p>Panin Tower Senayan City, 17th Floor Jl. Asia Afrika Lot.19 Jakarta 10270, Indonesia Telp : (021) 7278-2380 Fax : (021) 7278-2370</p> <p>Jasa yang diberikan : Biaya pemantauan tahunan dan Pemeringkatan Obligasi. Services provided : Annual monitoring fees and Bond Rating. Besaran Fee : Rp165.000.000 Amount of Fees : IDR165.000.000</p>
<p>Fitch Rating</p>	<p>DBS Bank Tower, 24th Floor Jl. Prof. Dr. Satrio No. Kav 3-5 Jakarta 12940, Indonesia Telp : (021) 2988-6800 Fax : (021) 2988-6822</p> <p>Jasa yang diberikan : Biaya pemantauan tahunan Tahun 2023 Services provided : Annual monitoring fees in 2023 Besaran Fee : Rp180.000.000 Amount of Fees : IDR180.000.000</p>

Informasi Perdagangan dan Pencatatan Saham / Trade Information and Share Listing

<p>PT Bursa Efek Indonesia</p>	<p>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</p> <p>Jasa yang diberikan : Biaya Pencatatan Tahunan Obligasi dan Saham Tahun 2024. Services provided : Annual Listing Fees for Bonds and Shares in 2024. Besaran Fee : Rp1.150.119.100 Amount of Fees : IDR1.150.119.100</p>
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Biro Administrasi Efek / Securities Administration Bureau

<p>PT Datindo Entrycom</p>	<p>Jl. Hayam Wuruk No.28, Lantai 2 Jakarta 10120-Indonesia Telp : (021) 350 8077 (Hunting) Fax : (021) 350 8078 Email : corporatesecretary@datindo.com</p> <p>Jasa yang diberikan : Biaya pembayaran dividen dan Biaya Lembaga Penunjang RUPST Tahun Buku 2022 dan RUPS Luar Biasa Tahun 2023 Services provided : Dividend payment costs and costs of supporting institutions for the 2022 AGMS and 2023 Extraordinary GMS Besaran Fee : Rp363.624.900 Amount of Fees : IDR363.624.900</p>
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Kustodian / Custodian

PT Kustodian Sentral Efek Indonesia	<p>Gedung Bursa Efek Indonesia, Tower 1, Lt. 5 Jl. Jend. Sudirman kav. 52-53, Jakarta 12190 Indonesia.</p> <p>Telp : (021) 515 2855 Fax : (021) 5299 1199. Email : helpdesk@ksei.co.id</p> <p>Jasa yang diberikan : Pemantauan Tahunan Obligasi dan NCD. Services provided : Annual Monitoring of Bonds and NCDs.</p> <p>Besaran Fee : Rp163.724.998 Amount of Fees : IDR163.724.998</p>
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Perusahaan Sekuritas / Securities Company

PT Mandiri Sekuritas	<p>Menara Mandiri Lantai 24-25 Jl. Jend. Sudirman Kav. 54-55 Jakarta 12190 Telp : (021) 5263445 Fax : (021) 5263507</p> <p>Jasa yang diberikan : Lembaga Penjamin Emisi Penawaran Umum Obligasi Subordinasi Berkelanjutan III (PUB III) Tahap II Tahun 2022. Services provided : Underwriting Agency Public Offering of Sustainable Subordinated Bonds III (PUB III) Phase II 2022.</p> <p>Besaran Fee : Rp625.000.000 Amount of Fees : IDR625.000.000</p>
PT CIMB Sekuritas Indonesia	<p>Graha CIMB Niaga Lantai 28 Jl. Jend. Sudirman Kav. 58 Jakarta 12190. Telp : (021) 50847848 Fax : (021) 50847849</p> <p>Jasa yang diberikan : Lembaga Penjamin Emisi Penawaran Umum Obligasi Subordinasi Berkelanjutan III (PUB III) Tahap II Tahun 2022. Services provided : Underwriting Agency Public Offering of Sustainable Subordinated Bonds III (PUB III) Phase II 2022.</p> <p>Besaran Fee : Rp625.000.000 Amount of Fees : IDR625.000.000</p>
PT RHB Sekuritas Indonesia	<p>Revenue Tower, SCBD, Lantai 11 Jl. Jend. Sudirman Kav 52-53 Jakarta 12190 Telp : (021) 50939888</p> <p>Jasa yang diberikan : Lembaga Penjamin Emisi Penawaran Umum Obligasi Subordinasi Berkelanjutan III (PUB III) Tahap I Tahun 2021. Services provided : Underwriting Agency Public Offering of Continuous Subordinated Bonds III (PUB III) Phase I 2021.</p> <p>Besaran Fee : Rp312.500.00 Amount of Fees : IDR312.500.00</p>
PT Indo Premier Sekuritas	<p>Gedung Pacific Century Place Lantai 16 Jl. Jend. Sudirman Kav. 52-53 SCB Lot 10 Jakarta 12190 Telp : (021) 5088 7168 Fax : (021) 5088 7167</p> <p>Jasa yang diberikan : Lembaga Penjamin Emisi Penawaran Umum Obligasi Subordinasi Berkelanjutan III (PUB III) Tahap II Tahun 2022. Services provided : Underwriting Agency Public Offering of Sustainable Subordinated Bonds III (PUB III) Phase II 2022.</p> <p>Besaran Fee : Rp625.000.000 Amount of Fees : IDR625.000.000</p>

PT. Trimegah Sekuritas Indonesia	<p>Gedung Artha Graha Lantai 18 & 19 Jl. Jend. Sudirman Kav. 52-53 Jakarta 12190 Telp : (021) 29249088 Fax : (021) 29249150</p> <p>Jasa yang diberikan : Lembaga Penjamin Emisi Penawaran Umum Obligasi Subordinasi Berkelanjutan III (PUB III) Tahap II Tahun 2022.</p> <p>Services provided : Underwriting Agency Public Offering of Sustainable Subordinated Bonds III (PUB III) Phase II 2022.</p> <p>Besaran Fee : Rp625.000.000 Amount of Fees : IDR625.000.000</p>
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Wali Amanat / Trustee

PT Bank Mega, Tbk.	<p>Menara Bank Mega Jl. Kapten P. Tendean No.12-14A Jakarta 12790 Telp : (021) 7917 5000 (hunting) Fax : (021) 7918 7100</p> <p>Jasa yang diberikan : sebagai wali amanat dalam rangka Penawaran Umum Obligasi Subordinasi Berkelanjutan II (PUB II) Tahap I Tahun 2020.</p> <p>Services provided : as trustee for the 2020 Public Offering of Continuous Subordinated Bonds II (PUB II) Phase I.</p> <p>Besaran Fee : Rp99.000.000 Amount of Fees : IDR99.000.000</p>
PT Bank Tabungan Negara (Persero) Tbk	<p>Institutional Banking Division (IBD) Menara BTN Lantai 18 Jl. Gajah Mada No. 1 Jakarta Pusat 10130, Indonesia Telp : (021) 633 6789 ; ext. 1847 Website : www.btn.co.id E-mail : trustee.btn@gmail.com Up. : <i>Capital Market Department</i></p> <p>Jasa yang diberikan : sebagai wali amanat dalam rangka Penawaran Umum Obligasi Subordinasi Berkelanjutan III (PUB III) Tahap II Tahun 2022.</p> <p>Services provided : as trustee for the Public Offering of Sustainable Subordinated Bonds III (PUB III) Phase II 2022.</p> <p>Besaran Fee : Rp99.000.000 Amount of Fees : IDR99.000.000</p>

Notaris / Notary

Kantor Notaris Yenni Yunithawati, SH	<p>Jl. Surya Sumantri No.8c, Sukawarna, Kec. Sukajadi, Kota Bandung, Jawa Barat 40164</p> <p>Jasa yang diberikan : Biaya Lembaga Penunjang RUPS Luar Biasa Tahun 2023</p> <p>Services provided : Fees for Supporting Institutions for the 2023 Extraordinary GMS</p> <p>Besaran Fee : Rp20.000.000 Amount of Fees : IDR20.000.000</p>
Notaris Tedy Suwarman, SH	<p>Jl. Laswi No. 99 Bandung 40273 Telp : (022) 730 7507</p> <p>Jasa yang diberikan : Biaya Lembaga Penunjang RUPST Tahun Buku 2022</p> <p>Services provided : Fees for Supporting Institutions for the 2022 AGMS</p> <p>Besaran Fee : Rp58.000.000 Amount of Fees : IDR58.000.000</p>

Notaris Arry Supratno, SH	<p>Arry Centre Jl. Bendungan Jatiluhur No. 69 Jakarta Pusat 10210 Telp : (021) 57852525, 57852333 Fax : (021) 57851551, 57930373</p> <p>Jasa yang diberikan : Notaris Emisi Penawaran Umum Obligasi Subordinasi Berkelanjutan III (PUB III) Tahap II Tahun 2022.</p> <p>Services provided : Notary Issue Public Offering of Continuous Subordinated Bonds III (PUB III) Phase II 2022.</p> <p>Besaran Fee : Rp75.000.000 Amount of Fees : IDR75.000.000</p>
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Konsultan Hukum / Legal Consultant

Dindin S. Maolani & Partners	<p>Jl. Saledri No. 16 Bandung 400263 Telp/Fax : (022) 7300169</p> <p>Jasa yang diberikan : Jasa Konsultan Hukum RUPST Tahun Buku 2022 dan RUPS Luar Biasa Tahun 2023</p> <p>Services provided : Legal Consultant Services for the 2022 Annual General Meeting of Shareholders and the 2023 Extraordinary General Meeting of Shareholders</p> <p>Besaran Fee : Rp85.000.000 Amount of Fees : IDR85.000.000</p>
Rossner & Co	<p>Jalan Langen Sari Nomor 65 Kota Cimahi, 40535</p> <p>Jasa yang diberikan : Jasa Konsultan Hukum RUPST Tahun Buku 2022 dan RUPS Luar Biasa Tahun 2023</p> <p>Services provided : Legal Consultant Services for the 2022 Annual General Meeting of Shareholders and the 2023 Extraordinary General Meeting of Shareholders</p> <p>Besaran Fee : Rp80.000.000 Amount of Fees : IDR80.000.000</p>
HKGM & Partners	<p>Pondok Indah Plaza 3, Blok E/4 & E/5 Jl. TB Simatupang Jakarta 12310</p> <p>Jasa yang diberikan : Konsultan Hukum Emisi Penawaran Umum Obligasi Subordinasi Berkelanjutan III (PUB III) Tahap II Tahun 2022.</p> <p>Services provided : Emissions Legal Consultant for Public Offering of Sustainable Subordinated Bonds III (PUB III) Phase II 2022.</p> <p>Besaran Fee : Rp300.000.000 Amount of Fees : IDR300.000.000</p>

Penyedia Jasa Percetakan / Printing Service Provider

Hanindo Communication	<p>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</p> <p>Jasa yang diberikan : Percetakan Prospektus dan Informasi Tambahan terkait Penawaran Umum Berkelanjutan III (PUB III) Obligasi Tahap I Tahun 2021.</p> <p>Services provided : Printing of Prospectus and Additional Information regarding Sustainable Public Offering III (PUB III) Phase I Bonds 2021.</p> <p>Besaran Fee : Rp. 307.502.800 Amount of Fees : IDR307.502.800</p>
Hanindo Communication (Advertising)	<p>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</p> <p>Jasa yang diberikan : Jasa Periklanan terkait Penawaran Umum Berkelanjutan III (PUB III) Obligasi Tahap I Tahun 2021.</p> <p>Services provided : Advertising Services related to Sustainable Public Offering III (PUB III) Phase I Bonds 2021.</p> <p>Besaran Fee : Rp61.649.400 Amount of Fees : IDR61.649.400</p>

Penghargaan dan Sertifikasi

Awards and Certifications

Penghargaan / Award

19 Maret / March 2023



Bank Peduli Perekonomian Masyarakat Desa di Indonesia

Bank Cares for the Economy of Village Communities in Indonesia

Acara / Award Name:

Penghargaan Tokoh Nasional Peduli Desa

Penyelenggara / Organizer:

**APDESI
PPDI
ABPEDNAS**

21 Maret / March 2023



Bank Penyedia Pembayaran Zakat Terbaik

Best Zakat Payment Provider Bank

Acara / Award Name:

BAZNAZ Award 2023

Penyelenggara / Organizer:

BAZNAS

6 April / April 2023



Yuddy Renaldi as Indonesia Best CEO 2023

Acara / Award Name:

Indonesia Best CEO Award 2023

Penyelenggara / Organizer:

The Iconomic

12 April / April 2023



The Best Deposito Bank Umum Konvensional untuk bjb Deposito

The Best Conventional Commercial Bank Deposits for bjb Deposits

Acara / Award Name:

12th Digital Brand Awards 2023

Penyelenggara / Organizer:

Infobank

12 April / April 2023



The Best Wealth Management Bank Umum Konvensional untuk bjb Prioritas

The Best Wealth Management Conventional Commercial Bank for **bjb** Prioritas

Acara / Award Name:

12th Digital Brand Awards 2023

Penyelenggara / Organizer:

Infobank

12 April / April 2023



The Best Debit Card Bank Umum Konvensional untuk Kartu ATM bank bjb

The Best Conventional Commercial Bank Debit Card for bank **bjb** ATM Cards

Acara / Award Name:

12th Digital Brand Awards 2023

Penyelenggara / Organizer:

Infobank

12 April / April 2023



The Best Bank Umum Konvensional (KBMI 2) untuk Corporate Brand

The Best Conventional Commercial Bank (KBMI 2) for Corporate Brand

Acara / Award Name:

12th Digital Brand Awards 2023

Penyelenggara / Organizer:

Infobank

12 April / April 2023



The Best Tabungan Bank Umum Konvensional untuk bjb Tandamata

The Best Conventional Commercial Bank Savings for **bjb** Tandamata

Acara / Award Name:

12th Digital Brand Awards 2023

Penyelenggara / Organizer:

Infobank

12 April / April 2023



**The Best Internet Banking Bank Umum Konvensional
untuk DIGI Net**

The Best Conventional Commercial Bank Internet Banking
for DIGI Net

Acara / Award Name:
12th Digital Brand Awards 2023
Penyelenggara / Organizer:
Infobank

12 April / April 2023



**The Best KPR Bank Umum Konvensional
untuk bjb KPR**

The Best KPR Conventional Commercial Bank for **bjb** KPR

Acara / Award Name:
12th Digital Brand Awards 2023
Penyelenggara / Organizer:
Infobank

12 April / April 2023



**The Best Mobile Banking Bank Umum Konvensional
untuk DIGI by bank bjb**

The Best Mobile Banking for Conventional Commercial Banks
for DIGI by bank **bjb**

Acara / Award Name:
12th Digital Brand Awards 2023
Penyelenggara / Organizer:
Infobank

11 Mei / May 2023



Predicate Excellent

Acara / Award Name:
Infobank TOP BUMD 2023
Penyelenggara / Organizer:
Infobank

11 Mei / May 2023



Predicate Excellent

Acara / Award Name:
Golden Awards TOP BUMD 2023

Penyelenggara / Organizer:
Infobank

12 Mei / May 2023



**Nia Kania as TOP 100
Most Outstanding Women 2023**

Acara / Award Name:
Top 100 Most Outstanding Women 2023

Penyelenggara / Organizer:
Infobank

12 Mei / May 2023



**Suartini as TOP 100
Most Outstanding Women 2023**

Acara / Award Name:
Top 100 Most Outstanding Women 2023

Penyelenggara / Organizer:
Infobank

26 Mei / May 2023



Bank Pembangunan Daerah Terbaik 2023

Best Regional Development Bank 2023

Acara / Award Name:
Investor Daily Awards Best Bank 2023

Penyelenggara / Organizer:
Majalah Investor

30 Mei / May 2023



Pemenang Kategori Perusahaan Skala Besar Sektor Keuangan/Perdagangan/ Jasa Tingkat Daerah Provinsi Jawa Barat

Winner of the Large Scale Company Category in the Financial/Trade/Services Sector at Regional Level, West Java Province

Acara / Award Name:
Paritrana Award

Penyelenggara / Organizer:
Pemerintah Provinsi Jawa Barat

20 Juni / June 2023



The 1st Best Priority Staff

Acara / Award Name:
20th Banking Service Excellence Award 2023

Penyelenggara / Organizer:
Infobank

20 Juni / June 2023



The 1st Best Convenient Branch Experience

Acara / Award Name:
20th Banking Service Excellence Award 2023

Penyelenggara / Organizer:
Infobank

20 Juni / June 2023



The 1st Best Priority Banking in Service Excellence

Acara / Award Name:
20th Banking Service Excellence Award 2023

Penyelenggara / Organizer:
Majalah Investor

23 Juni / June 2023



**Anugerah Program Terpuji
Kategori Badan Usaha Peduli UMKM**

Commendable Program Award for MSME
Caring Business Entity Category

Acara / Award Name:
Detikjabar Award 2023

Penyelenggara / Organizer:
Detik.com

27 Juni / June 2023



Indonesia TOP Banking CEO

Acara / Award Name:
Indonesia 10 TOP Banking CEO Award 2023

Penyelenggara / Organizer:
The Iconomics

27 Juni / June 2023



**One Among The Winning Brands 2nd Indonesia
Innovation Award 2023 in Banking Industry**

Acara / Award Name:
2nd Indonesia Innovation Award 2023

Penyelenggara / Organizer:
The Iconomics

28 Juli / July 2023



**Indonesia Best Bank 2023 for The Supporting MSMEs
and Providing Affordable Access to Finance,
(Category: KBMI 2)**

Acara / Award Name:
Indonesia Best Bank 2023

Penyelenggara / Organizer:
Warta Ekonomi

4 Agustus / August 2023



Widi Hartoto as The Popular PR Persons

Acara / Award Name:

4th Indonesia PR Persons Awards 2023

Penyelenggara / Organizer:

The Iconomics

4 Agustus / August 2023



Winner of Indonesia Corporate Reputations Awards 2023 in Regional Development Bank

Acara / Award Name:

Corporate Reputations Awards 2023

Penyelenggara / Organizer:

The Iconomics

21 Agustus / August 2023



BPD Implementasi KEJAR Terbaik

BPD Best Implementation of KEJAR

Acara / Award Name:

KEJAR AWARD 2023

Penyelenggara / Organizer:

Otoritas Jasa Keuangan (OJK)

25 Agustus / August 2023



Excellent Financial Performance Bank in 2023

Acara / Award Name:

28th Infobank Award

Penyelenggara / Organizer:

Infobank

25 Agustus / August 2023



**Diamond Trophy” atas konsistensi berpredikat kinerja
“sangat bagus” selama 20 tahun**

Diamond Trophy” for consistent “very good” performance
for 20 years

Acara / Award Name:

28th Infobank Award

Penyelenggara / Organizer:

Infobank

4 September / September 2023



**Penghargaan atas Kontribusi Mendukung UMKM
di JAWA BARAT**

Award for Contribution to Supporting MSMEs in WEST JAVA

Acara / Award Name:

West Java Festival 2023

Penyelenggara / Organizer:

Gubernur Jawa Barat

7 September / September 2023



#5 Star

Acara / Award Name:

Top GRC Awards 2023

Penyelenggara / Organizer:

Majalah Top Business

7 September / September 2023



**The Most Committed GRC Leader 2023
– Yuddy Renaldi**

Acara / Award Name:

Top GRC Awards 2023

Penyelenggara / Organizer:

Majalah Top Business

7 September / September 2023



**The High Performing Board of Commissioners
on GRC 2023**

Acara / Award Name:
Top GRC Awards 2023
Penyelenggara / Organizer:
Majalah Top Business

18 September / September 2023



Top 50 Big Capitalization Public Listed Company

Acara / Award Name:
14th IICD Corporate Governance Award 2023
Penyelenggara / Organizer:
Indonesia Institute for Corporate Directorship (IICD)

18 September / September 2023



Best Responsibility of the Board

Acara / Award Name:
14th IICD Corporate Governance Award 2023
Penyelenggara / Organizer:
Indonesia Institute for Corporate Directorship (IICD)

29 September / September 2023



Peringkat I BPD Kategori Besar

Rank I BPD Large Category
Acara / Award Name:
BUMD Awards 2023
Penyelenggara / Organizer:
Kementerian Dalam Negeri

3 Oktober / October 2023



**KIJB 2023 Kategori BUMN & BUMD di Jawa Barat
Pemberdayaan Perempuan Melalui Platform bjb BiSA
Dalam Rangka Mendukung Peningkatan Perekonomian
dan Inklusi Keuangan di Jawa Barat**

KIJB 2023 BUMN & BUMD Category in West Java Women's Empowerment Through the **bjb** BiSA Platform in the Context of Supporting Economic Improvement and Financial Inclusion in West Java

Acara / Award Name:

KIJB 2023

Penyelenggara / Organizer:

Pemerintah Provinsi Jawa Barat

16 Oktober / October 2023



**Best Performance Chief Executive Officer (CEO) 2023 –
Yuddy Renaldi**

Acara / Award Name:

CEO Achievement Award 2023

Penyelenggara / Organizer:

Warta Ekonomi

23 Oktober / October 2023



**Perusahaan Skala Besar Terbaik Sektor Keuangan,
Perdagangan dan Jasa**

Best Large Scale Companies in the Finance,
Trade and Services Sectors

Acara / Award Name:

Paritrana Award 2023

Penyelenggara / Organizer:

BPJS Tenaga Kerja

6 November / November 2023



Platinum Rank

Acara / Award Name:

Asia Sustainability Reporting Rating (ASRRAT) 2023

Penyelenggara / Organizer:

**National Center for Corporate Reporting dan Institute
of Certified Sustainability Practitioners**

8 November / November 2023



Best Senior Executive

Acara / Award Name:
Indonesia Digital Inovation and Achievement of The Year 2023

Penyelenggara / Organizer:
Business Asia Indonesia

8 November / November 2023



Best Digital Thecnology and IOT Implementation 2023 (Banking Industry)

Acara / Award Name:
Indonesia Digital Inovation and Achievement of The Year 2023

Penyelenggara / Organizer:
Business Asia Indonesia

10 November / November 2023



Best Regional Bank on ESG Implementation

Acara / Award Name:
CNBC Indonesia Awards 2023

Penyelenggara / Organizer:
CNBC Indonesia

14 November / November 2023



The Best Performing Bank 2023 Based on Financial Performance 2021-2023 Bank Asset Category Within Rp100T Less Than Rp500T

Acara / Award Name:
TOP 20 Financial Institution The Best Performing Bank 2023

Penyelenggara / Organizer:
The Finance Infobank Group

14 November / November 2023



**Nia Kania as Best of The Best CEO
in Financial Institution 2023**

Acara / Award Name:

The Finance Best CEO 2023

Penyelenggara / Organizer:

The Finance Infobank Group

27 November / November 2023



Juara 3 Perusahaan Go Publik Keuangan

3rd Place in Companies Going Public in Finance

Acara / Award Name:

Annual Report Award 2022

Penyelenggara / Organizer:

**OJK, Kementerian Koordinator Bidang Perekonomian,
Kementerian BUMN, Direktorat Jenderal Pajak-Kementerian
Keuangan, BEI, KPEI, KSEI, KNKG, IAI**

27 November / November 2023



**Best Brand Popularity,
Social Contribution Reputation**

Acara / Award Name:

Best 50 Financial Institution Awards 2023

Penyelenggara / Organizer:

The Economics

29 November / November 2023



**Bank Pendukung Pembiayaan Inklusif Terbaik
Bank KBMI 1 dan 2**

Best Supporting Bank for Inclusive Financing Bank KBMI 1 and 2

Acara / Award Name:

Bank Indonesia Awards

Penyelenggara / Organizer:

Bank Indonesia

29 November / November 2023



Bank Pendukung Ekonomi Digital Daerah Ekosistem Usaha Kecil dan Mikro

Bank Supporting the Regional Digital Economy for Small and Micro Business Ecosystems

Acara / Award Name:

Apresiasi Jawara Ekonomi Digital Jawa Barat 2023

Penyelenggara / Organizer:

Bank Indonesia

29 November / November 2023



Distribusi dan Layanan Kas Uang Rupiah Terbaik Provinsi Jawa Barat Tahun 2023

Best Rupiah Cash Distribution and Service in West Java Province in 2023

Acara / Award Name:

Pengelolaan Uang Rupiah Jawa Barat 2023

Penyelenggara / Organizer:

Bank Indonesia

29 November / November 2023



The Best Human Capital Director of The Year (Banking Industries) - Tedi Setiawan

Acara / Award Name:

Human Capital & Performance Award 2023

Penyelenggara / Organizer:

Business News

29 November / November 2023



The Best Learning and Development Strategy (Banking Industries)

Acara / Award Name:

Human Capital & Performance Award 2023

Penyelenggara / Organizer:

Business News

29 November / November 2023



**The Best Human Capital Technology Strategy 2023
(Banking Industries)**

Acara / Award Name:

Human Capital & Performance Award 2023

Penyelenggara / Organizer:
Business News

29 November / November 2023



Predikat Leadership AA

AA Leadership Predicate

Acara / Award Name:

ESG Disclosure Transparency Awards 2023

Penyelenggara / Organizer:
Investor Trust

29 November / November 2023



**Best Digital Finance for E-Banking Transactions
in Real Time, (Category KBMI 2)**

Acara / Award Name:

Indonesia Best Digital Finance Awards 2023

Penyelenggara / Organizer:
Warta Ekonomi

30 November / November 2023



**Badan Publik Badan Usaha Milik Daerah (BUMD)
Informatif dalam E-Monev Keterbukaan Informasi Publik
Pada Badan Publik Tingkat Jawa Barat Tahun 2023**

Informative Regional Owned Enterprises (BUMD) Public Bodies
in E-Monev Public Information Disclosure at West Java
Level Public Bodies in 2023

Acara / Award Name:

Penghargaan Komisi Informasi Provinsi Jawa Barat

Penyelenggara / Organizer:
Komisi Informasi Provinsi Jawa Barat

5 Desember / December 2023



Bankers of The Year 2023 - Yuddy Renaldi

Acara / Award Name:
Infobank Bankers of The Year 2023

Penyelenggara / Organizer:
Infobank

5 Desember / December 2023



The Next 200 Leaders 2023 - Nancy Adistyasari

Acara / Award Name:
Top 200 The Next Leaders 2023

Penyelenggara / Organizer:
Infobank

5 Desember / December 2023



The Next 200 Leaders 2023 - Rio Lanasier

Acara / Award Name:
Top 200 The Next Leaders 2023

Penyelenggara / Organizer:
Infobank

6 Desember / December 2023



**Bank Teraktif dan Terinovatif Dalam Sosialisasi
Program Penjaminan Simpanan Kelompok Bank Umum
Kelompok KBMI 2**

The Most Active and Innovative Bank in the Socialization of the KBMI
Group 2 Commercial Bank Group Deposit Guarantee Program

Acara / Award Name:
Penghargaan Lembaga Penjamin Simpanan

Penyelenggara / Organizer:
Lembaga Penjamin Simpanan

6 Desember / December 2023



**Bank Teraktif Dalam Kegiatan Literasi Keuangan
Kelompok KBMI 2**

Most Active Bank in Financial Literacy Activities for KBMI 2 Group

Acara / Award Name:

Penghargaan Lembaga Penjamin Simpanan

Penyelenggara / Organizer:

Lembaga Penjamin Simpanan

14 Desember / December 2023



Best Chief Marketing Officer 2023 - Suartini

Acara / Award Name:

Indonesia Best CMO Awards 2023

Penyelenggara / Organizer:

Warta Ekonomi

20 Desember / December 2023



**Most Trusted Company Based
on Corporate Governance Perception Index (CGPI)**

Acara / Award Name:

GCG Awards 2023

Penyelenggara / Organizer:

IICG & SWA

Sertifikasi / Certification

19 Maret / March 2023



ISO 37301:2021
Sistem Manajemen Kepatuhan (SMK)

Validasi / Validation:

22 November 2021 – 22 November 2024
November 22, 2021 – November 22, 2024

Penerima Sertifikasi / Certification Recipient:
**Compliance & AML-CFT Division – Governance
& Gratification Control Group**

Dikeluarkan Oleh / Issued by:
PT Chesna

21 Maret / March 2023



ISO 37001:2016
Sistem Manajemen Anti Penyuapan (SMAP)

Validasi / Validation:

22 November 2021 – 22 November 2024
November 22, 2021 – November 22, 2024

Penerima Sertifikasi / Certification Recipient:
**Compliance & AML-CFT Division – Governance
& Gratification Control Group**

Dikeluarkan Oleh / Issued by:
PT Chesna

6 April / April 2023



ISO/IEC 20000-1:2018
Sistem Manajemen Layanan Teknologi Informasi (SMLTI)

Validasi / Validation:

12 November 2021 - 11 November 2024
November 12, 2021 - November 11, 2024

Penerima Sertifikasi / Certification Recipient:
**PT. Bank Pembangunan Daerah Jawa Barat & Banten, Tbk
(Divisi IT)**

Dikeluarkan Oleh / Issued by:
British Standard Institution (BSI)

12 April / April 2023



ISO/IEC 27001:2022
Sistem Manajemen Keamanan Informasi (SMKI)

Validasi / Validation:

12 November 2021 - 11 November 2024
November 12, 2021 - November 11, 2024

Penerima Sertifikasi / Certification Recipient:
**PT. Bank Pembangunan Daerah Jawa Barat & Banten, Tbk
(Divisi IT & Divisi Umum)**

Dikeluarkan Oleh / Issued by:
British Standard 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.



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.

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 Board of 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, Board of Directors, Committees, and the Internal Audit Unit.

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.

bjb Prioritas

Terdapat info mengenai **bjb** Prioritas.

There is info about **bjb** Prioritas



ANALISIS DAN PEMBAHASAN MANAJEMEN ATAS KINERJA BANK

Management Discussion and
Analysis on Bank's Performance



04







Tinjauan Perekonomian

Economic Review

Analisis Perekonomian Global

Pertumbuhan ekonomi global melemah dan disertai divergensi pertumbuhan antar negara yang semakin melebar. Sementara itu, negara berkembang (*Emerging Market and Developing Economies/EMDEs*) tumbuh di atas pertumbuhan ekonomi global (*World*) dan negara maju (*Advance Economies/AE*) dengan pertumbuhan 4,1% sedangkan ekonomi global tahun 2023 tumbuh sebesar 3,1%, lebih rendah dibandingkan dengan tahun 2022 yang sebesar 3,5%.

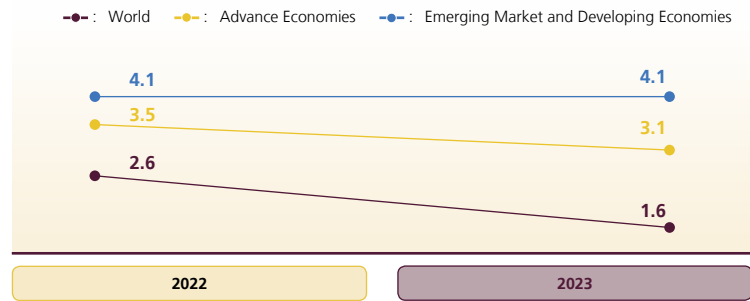
Global Economic Analysis

Global economic growth destabilized and was accompanied by divergence in inter-countries wider growth. Additionally, developing countries (*Emerging Market and Developing Economies / EMDEs*) were growing above global economic growth (*World*) and developed countries (*Advanced Economies /AE*) with growth of 4.1%, while the global economy would grow by 3% in 2023. It was 1% lower than in 2022, which was 3.5%.

Grafik Pertumbuhan Ekonomi Global

Graph of Global Economic Growth

(dalam % yoy/
in % yoy)



Sumber: *World Economic Outlook (WEO)*, International Monetary Fund, Januari 2024
Source: *World Economic Outlook (WEO)*, International Monetary Fund, January 2024

Meningkatnya ketegangan geopolitik mendorong harga energi dan pangan meningkat sehingga mengakibatkan tetap tingginya inflasi global. Untuk mengendalikan inflasi, suku bunga kebijakan moneter di negara maju, termasuk Federal Funds Rate (FFR), diperkirakan akan tetap bertahan tinggi dalam jangka waktu yang lebih lama (*higher for longer*). Kenaikan suku bunga global diperkirakan akan diikuti pada tenor jangka panjang dengan kenaikan *yield* obligasi Pemerintah negara maju, khususnya Amerika Serikat (*US Treasury*), akibat peningkatan kebutuhan pembiayaan utang Pemerintah, dan kenaikan premi risiko jangka panjang. Berbagai perkembangan tersebut mendorong pembalikan arus modal dari negara berkembang ke negara maju dan ke aset yang lebih likuid, yang mengakibatkan dolar Amerika Serikat (AS) menguat secara tajam terhadap berbagai mata uang dunia. Ketidakpastian ekonomi dan keuangan global semakin tinggi karena terjadi bersamaan dengan meningkatnya ketegangan geopolitik. Selain itu, terdapat divergensi pemulihan yang semakin lebar pada perekonomian antar kawasan. Faktor risiko secara umum bersumber dari tingkat inflasi yang masih di atas target, pelemahan ekonomi Tiongkok, volatilitas harga komoditas, peningkatan fragmentasi ekonomi global, serta peningkatan kerentanan utang.

Intensifying geopolitical tensions driven energy and food prices to increase, resulting in persistently high global inflation. To control inflation, monetary policy of interest rates in developed countries, including the Federal Funds Rate (FFR), were predicted to remain high for long-term period (*higher for longer*). The increase in global interest rates was expected to be followed in long-term tenors by an increase in government bond yields in developed countries, particularly the United States (*US Treasury*) due to increased needs for government debt financing, and an increase in long-term risk premiums. These various developments encouraged a reversal of capital flows from developing countries to developed countries and to more liquid assets, which resulted in the United States (US) dollar, strengthening sharply against various world currencies. Global economic and financial uncertainty was increasing because it coincided with increasing geopolitical tensions. In addition, there was a widening divergence in recovery of inter-regions' economy. Risk factors generally originated from the inflation rate, which was still above the target, the declining of the Chinese economy, volatility in commodity prices, increasing fragmentation of the global economy, and increasing debt vulnerability.



Sedangkan dari sisi inflasi global, penurunan inflasi dunia berjalan lambat di tengah pengetatan kebijakan moneter bank sentral di banyak negara. Setelah mencapai puncaknya sebesar 11,6% pada kuartal kedua tahun 2022, inflasi dunia turun menjadi 5,6% pada Oktober 2023, dengan inflasi negara maju tercatat 3,5% sementara inflasi negara *Emerging Market and Developing Economies* (EMDEs) tercatat 7,6%. Penurunan inflasi sejalan dengan penurunan harga energi dan pangan dan dampak dari pengetatan kebijakan moneter bank sentral di banyak negara. Meski demikian, inflasi di negara-negara maju masih jauh di atas sasaran yang ingin dicapai yaitu 2%, sedangkan di kebanyakan negara EMDEs telah di bawah sasaran. Di Amerika Serikat (AS), misalnya, inflasi masih tinggi yaitu sekitar 3,0% pada akhir 2023 dan menurun ke 2,6% pada akhir 2024. Demikian pula di Uni Eropa dan Inggris, inflasi masih sekitar 3,3% dan 5,2% pada akhir 2023 dan kemudian menurun ke sekitar 2,7% dan 2,4% pada akhir 2024. Sementara itu, di negara EMDEs, sejumlah negara inflasinya masih di atas sasaran, termasuk Brazil dan Meksiko di Amerika Latin serta Filipina di Asia. Negara-negara EMDEs lain telah mampu menurunkan inflasinya kembali ke sasaran, termasuk Indonesia. Perkembangan di atas menunjukkan bahwa pengetatan moneter oleh bank-bank sentral negara maju masih akan berlanjut pada tahun 2024 untuk memastikan kembalinya inflasi ke sasaran yaitu 2%. Kondisi ini mempersulit bank-bank sentral negara EMDEs untuk mengarahkan kebijakan moneternya ke tujuan ekonomi domestik, khususnya stabilitas harga dan pertumbuhan, karena keharusan mempertahankan stabilitas eksternal dari dampak negatif tingginya suku bunga global tersebut.

Sumber:

- *World Economic Outlook* (WEO), International Monetary Fund, Januari 2024,
- Berita Resmi Statistik, Badan Pusat Statistik (BPS), Februari 2024.

Meanwhile, in terms of global inflation, the decline in world inflation had been slow amid tightening central bank monetary policy in many countries. After reaching its height of 11.6% in Quarter II-2022, world inflation plunged to 5.6% in October 2023, with inflation in developed countries recorded at 3.5%, while inflation in Emerging Market and Developing Economies (EMDEs) countries was recorded at 7.6%. The decline in inflation was in line with the decline in energy and food prices and the impact of tightening central bank monetary policy in many countries. However, inflation in developed countries was still far above the target of 2%, while in most EMDEs, it was below the target. In the United States (US), for example, inflation was still high, such as around 3.0% at the end of 2023 and would decline to 2.6% at the end of 2024. Similarly, in the European Union and the UK, inflation was still around 3.3% and 5.0% at the end of 2023 and decreased to around 2.7% and 2.4% at the end of 2024. Accordingly, in EMDEs, a number of countries' inflation was still above target, including Brazil and Mexico in Latin America and the Philippines in Asia. Other EMDEs had been able to reduce inflation back to target, including Indonesia. The developments depicted above indicates that monetary tightening by central banks in developed countries would continue in 2024 to ensure inflation returns to the target of 2%. This condition caused difficulty for central banks in EMDE countries to direct their monetary policy towards domestic economic goals, especially price stability and growth due to the need to maintain external stability from the negative impact of high global interest rates.

Source:

- *World Economic Outlook* (WEO), International Monetary Fund, January 2024,
- Official Statistics News, Central Bureau of Statistics (BPS), February 2024.

Analisis Perekonomian Nasional

Di tengah perlambatan ekonomi global dan penurunan harga komoditas ekspor unggulan, ekonomi Indonesia tumbuh 5,04% pada Triwulan IV-2023, lebih tinggi dibanding periode yang sama tahun 2022.

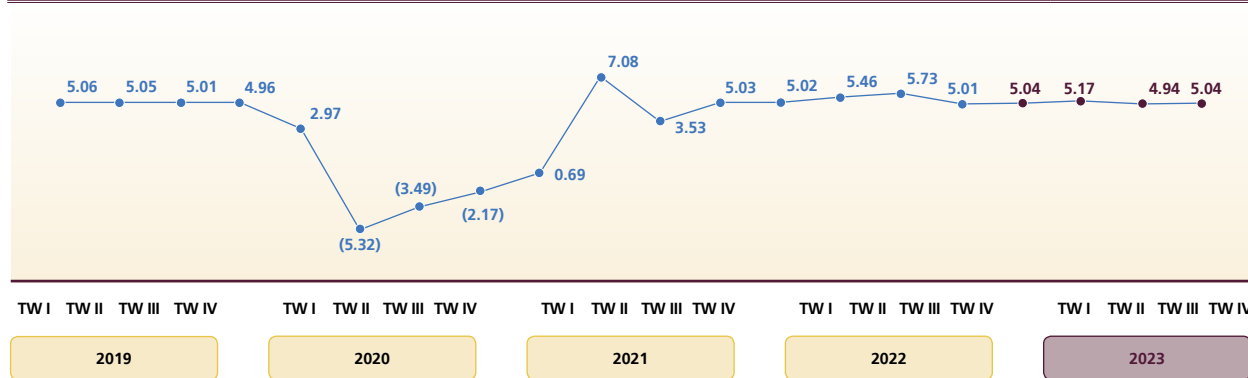
National Economic Analysis

In the midst of the global economic slowdown and falling prices of leading export commodities, the Indonesian economy grew 5.04% in the fourth quarter of 2023, higher than the same period in 2022.

Grafik Pertumbuhan Ekonomi Republik Indonesia Kuartalan

Graph of Economic Growth of the Republic of Indonesia Quarterly

(dalam % yoy/in % yoy)



Sumber: Berita Resmi Statistik, Badan Pusat Statistik (BPS), Februari 2024

Source: Official Statistics News, Central Bureau of Statistics (BPS), February 2024

PERTUMBUHAN EKONOMI DARI SISI PENGELUARAN

Dari sisi pengeluaran, seluruh komponen pengeluaran tumbuh, kecuali komponen impor yang mengalami kontraksi. Pertumbuhan tertinggi terjadi pada Komponen Pengeluaran Konsumsi Lembaga Non Profit yang melayani Rumah Tangga (PK-LNPRT) sebesar 18,11%, diikuti Komponen Pembentukan Modal Tetap Bruto (PMTB) sebesar 5,02%, Komponen Pengeluaran Konsumsi Rumah Tangga (PK-RT) sebesar 4,47%, Komponen Pengeluaran Konsumsi Pemerintah (PK-P) sebesar 2,81%, serta Komponen Ekspor Barang dan Jasa sebesar 1,64%. Sementara itu, Komponen Impor Barang dan Jasa berkontraksi sebesar 0,15%.

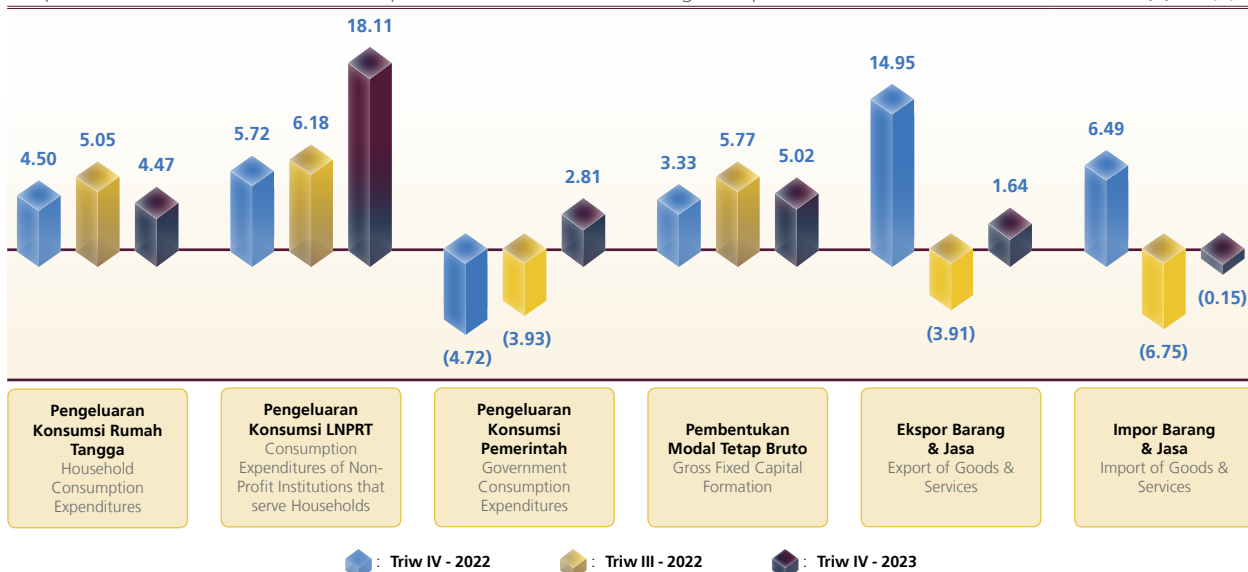
ECONOMIC GROWTH IN EXPENDITURE SECTOR

In terms of the expenditure sector, all expenditure components grew, excluding for the import component, which experienced a contraction. The highest growth occurred in the Consumption Expenditure Component of Non-Profit Institutions Serving Households (PK-LNPRT) at 18.11%, followed by the Gross Fixed Capital Formation Component (PMTB) of 5.02%, Household Consumption Expenditure Component (PK-RT) of 4.47%, Government Consumption Expenditure Component (PK-P) of 2.81%, and Goods and Services Export Component of 1.64%. Meanwhile, the Imported Goods and Services Component contracted by 0.15%.

Grafik Pertumbuhan Ekonomi Republik Indonesia Menurut Pengeluaran

Graph of Economic Growth of the Republic of Indonesia According to Expenditures

(dalam % yoy/in % yoy)



Sumber: Berita Resmi Statistik, Badan Pusat Statistik (BPS), Februari 2024

Source: Official Statistics News, Central Bureau of Statistics (BPS), February 2024

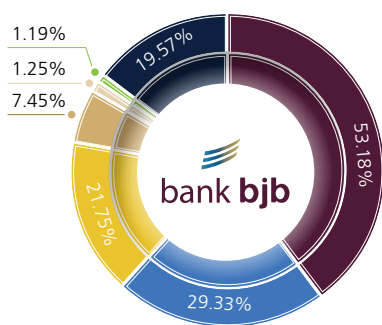
Struktur PDB Indonesia menurut pengeluaran atas dasar harga berlaku tahun 2023 tidak menunjukkan perubahan yang berarti. Perekonomian Indonesia masih didominasi oleh Komponen PK-RT yang mencakup lebih dari separuh PDB Indonesia yaitu sebesar 53,18%, diikuti oleh komponen PMTB sebesar 29,33%, Komponen Ekspor Barang dan Jasa sebesar 21,75%, Komponen PK-P sebesar 7,45%, Komponen PK-LNPRT sebesar 1,25%, dan Komponen Perubahan Inventori sebesar 1,19%. Sementara itu, Komponen Impor Barang dan Jasa memiliki peran sebesar 19,57%.

Structure of Indonesia's GDP according to expenditure at current prices in 2023 did not show any significant changes. The Indonesian economy was still dominated by the PK-RT component, which covered more than half of Indonesia's GDP, such as 53.18%, followed by the PMTB component at 29.33%, the export component of goods and services at 21.75%, the PK-P component at 7.45%, PK-LNPRT Component of 1.25%, and Inventory Change Component of 1.19%. In addition, the Imported Goods and Services Component had a role of 19.57%.

Diagram Komposisi Ekonomi Republik Indonesia Menurut Pengeluaran

Diagram of Economic Composition of the Republic of Indonesia According to Expenditures

(dalam % yoy/in % yoy)



- **Pengeluaran Kosumsi Rumah Tangga (PK-RT)**
Household Consumption Expenditures (PK-RT)
- **Pembentukan Modal Tetap Bruto (PMTB)**
Gross Fixed Capital Formation (PMTB)
- **Ekspor Barang dan Jasa**
Export of Goods and Services
- **Pengeluaran Kosumsi Pemerintah (PK-P)**
Government Consumption Expenditure (PK-P)
- **Pengeluaran Kosumsi Lembaga Non Profit yang Melayani Rumah Tangga (PK-LNPRT)**
Consumption Expenditures of Non-Profit Institutions that serve Households (PK-LNPRT)
- **Perubahan Inventory**
Inventory Changes
- **Impor Barang dan Jasa**
Import of Goods and Services

Sumber: Berita Resmi Statistik, Badan Pusat Statistik (BPS), Februari 2024

Source: Official Statistics News, Central Bureau of Statistics (BPS), February 2024

PERTUMBUHAN EKONOMI DARI SISI LAPANGAN USAHA

Dari sisi lapangan usaha, pertumbuhan terjadi pada seluruh lapangan usaha. Lapangan usaha yang tumbuh signifikan adalah Transportasi dan Pergudangan sebesar 10,33%, diikuti Jasa Lainnya sebesar 10,15%, dan Pengadaan Listrik dan Gas sebesar 8,68%. Sebagai lapangan usaha yang memiliki peran dominan, Industri Pengolahan tumbuh sebesar 4,07%. Sedangkan Pertanian, Kehutanan, dan Perikanan serta Perdagangan Besar dan Eceran, Reparasi Mobil dan Sepeda Motor masing-masing tumbuh sebesar 1,12% dan 4,09%. Pertumbuhan ekonomi dari sisi lapangan usaha antara lain didorong oleh kenaikan pengguna jasa angkutan penumpang, peningkatan volume pengiriman barang ekspor-impor, peningkatan kunjungan wisatawan, dan rangkaian persiapan pemilihan umum

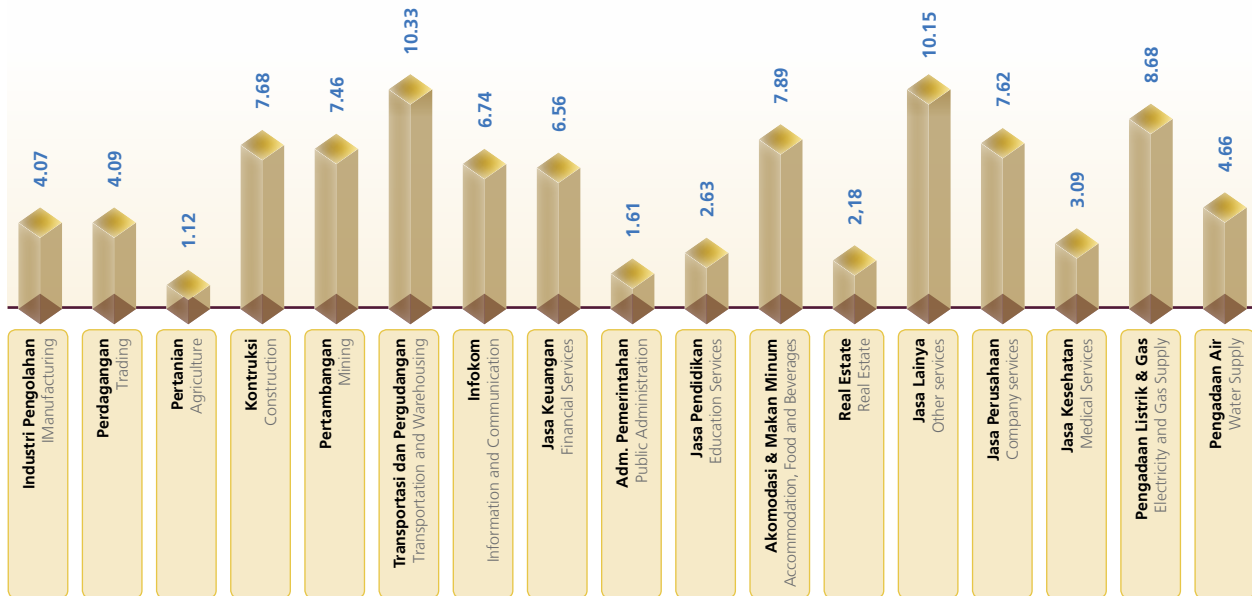
ECONOMIC GROWTH IN BUSINESS SECTOR

In terms of business sector, growth occurred in all business sectors. Business sector that grew significantly were Transportation and Warehousing at 10.33%, followed by Other Services at 10.15%, and Electricity and Gas Procurement at 8.68%. As a business sector that had a dominant role, the Processing Industry grew by 4.07%. Meanwhile, Agriculture, Forestry and Fisheries as well as Wholesale and Retail Trade, Car and Motorbike Service grew by 1.12% and 4.09%, respectively. Economic growth, in terms of the business sector, was encouraged by an increase in service users of passenger transportation, increase in volume export-import goods delivery, increase tourist visits, and a series of preparations general elections.

Grafik Pertumbuhan PDB dari sisi Lapangan Usaha

Graph of GDP Growth In Terms of Business Fields

(dalam % yoy/in % yoy)



Sumber: Berita Resmi Statistik, Badan Pusat Statistik (BPS), Februari 2024

Source: Official Statistics News, Central Bureau of Statistics (BPS), February 2024

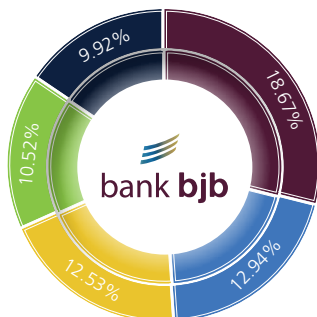
Struktur PDB Indonesia menurut lapangan usaha atas dasar harga berlaku tahun 2023 tidak menunjukkan perubahan berarti. Perekonomian Indonesia masih didominasi oleh Lapangan Usaha Industri Pengolahan sebesar 18,67%, diikuti oleh Perdagangan Besar dan Eceran, Reparasi Mobil dan Sepeda Motor sebesar 12,94%, Pertanian, Kehutanan, dan Perikanan sebesar 12,53%, Pertambangan dan Penggalian sebesar 10,52%, serta Konstruksi sebesar 9,92%. Peranan kelima lapangan usaha tersebut dalam perekonomian Indonesia mencapai 64,58%.

The structure of Indonesia's GDP by business sector based on current prices in 2023 did not depict any significant changes. The Indonesian economy was still dominated by the Manufacturing Industry Business Field at 18.67%, followed by Wholesale and Retail Trade, Car and Motorbike Repair at 12.94%, Agriculture, Forestry and Fisheries at 12.53%, Mining and Quarrying at 10.52%, and Construction at 9.92%. The role of these five business sectors in the Indonesian economy reached 64.58%.

Diagram Komposisi PDB dari 5 (lima) Lapangan Usaha Terbesar

Diagram of GDP Composition of the 5 (five) Largest Business Fields

(dalam % yoy/in % yoy)



- **Industri Pengolahan**
Manufacturing Industry
- **Perdagangan Besar dan Eceran, Reparasi Mobil dan Sepeda Motor**
Wholesale and Retail Trade, Car and Motorbike Repair
- **Pertanian, Kehutanan, dan Perikanan**
Agriculture, Forestry and Fisheries
- **Pertambangan dan Penggalian**
Mining and Excavation
- **Konstruksi**
Construction

Sumber: Berita Resmi Statistik, Badan Pusat Statistik (BPS), Februari 2024

Source: Official Statistics News, Central Bureau of Statistics (BPS), February 2024

PERKEMBANGAN INFLASI DOMESTIK

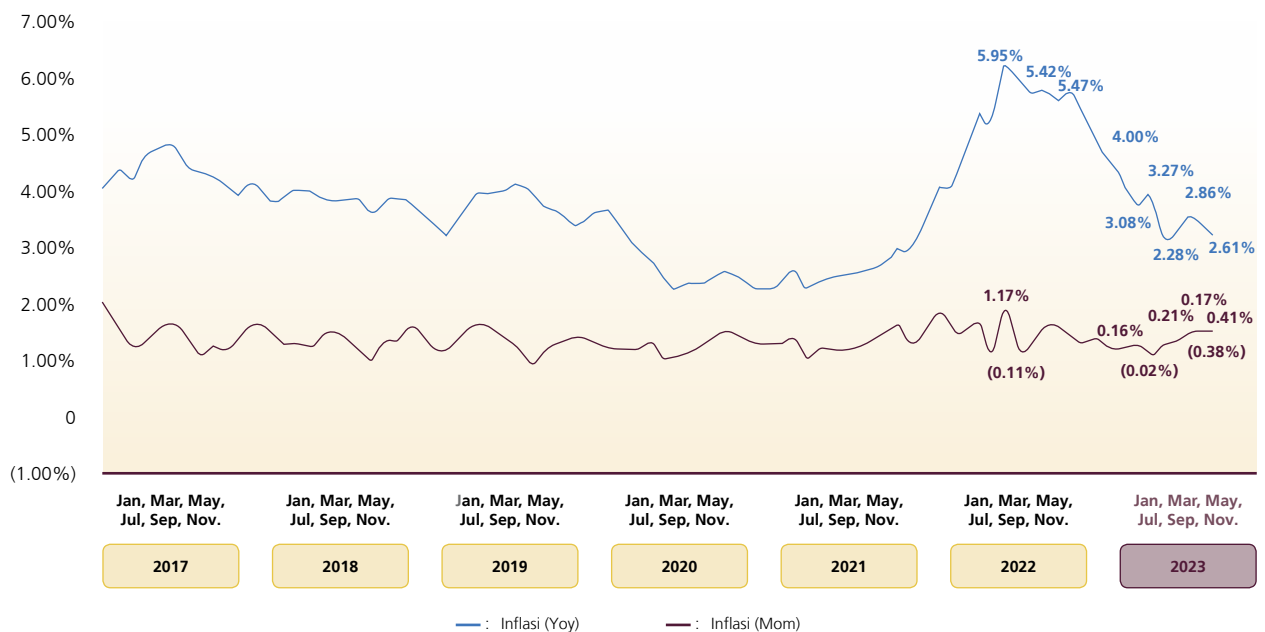
Perkembangan inflasi pada Desember 2023 menunjukkan inflasi Indeks Harga Konsumen (IHK) terjaga dalam kisaran sasaran $3,0 \pm 1\%$. Berdasarkan data Badan Pusat Statistik (BPS), inflasi IHK pada Desember 2023 tercatat rendah sebesar 0,41% (mtm) sehingga inflasi IHK 2023 secara tahunan menjadi 2,61% (yoy). Perkembangan inflasi 2023 ini lebih rendah dibandingkan dengan inflasi tahun 2022 yang tercatat sebesar 5,51% (yoy). Perkembangan inflasi sebesar 2,61 (yoy) tersebut terjadi karena adanya kenaikan harga yang ditunjukkan oleh naiknya seluruh indeks kelompok pengeluaran, yaitu kelompok makanan, minuman dan tembakau sebesar 6,18%, kelompok pakaian dan alas kaki sebesar 0,78%, kelompok perumahan, air, listrik, dan bahan bakar rumah tangga sebesar 0,50%, kelompok perlengkapan, peralatan dan pemeliharaan rutin rumah tangga sebesar 1,57% kelompok kesehatan sebesar 1,94% kelompok transportasi sebesar 1,27%, kelompok informasi, komunikasi, dan jasa keuangan sebesar 0,20% kelompok rekreasi, olahraga, dan budaya sebesar 1,69% kelompok pendidikan sebesar 1,97%, kelompok penyediaan makanan dan minuman/restoran sebesar 2,07% dan kelompok perawatan pribadi dan jasa lainnya sebesar 3,55%.

DOMESTIC INFLATION DEVELOPMENT

In December 2023, inflation development shows that Consumer Price Index (CPI) inflation was maintained within the target range of $3.0 \pm 1\%$. Also, according to data from the Central Statistics Agency (BPS), CPI inflation in December 2023 was recorded as low at 0.41% (mtm) so that the 2023 CPI inflation on an annual basis would be 2.61% (yoy). The 2023 inflation development was lower than inflation in 2022, which was recorded at 5.51% (yoy). Inflation development by 2.61 (yoy) occurred due to an increase in prices as indicated by the increase in all expenditure group indices, such as the food, beverage and tobacco groups by 6.18%, the clothing and footwear group by 0.78%, the housing, water, electricity and household fuel at 0.50%, equipment and routine household maintenance and appliances group at 1.57%, health group at 1.94%, transportation group at 1.27%, information, communication and financial services group at 0, 20%, the recreation, sports and culture group by 1.69%, the education group by 1.97%, the food and beverage/restaurant procurement group by 2.07%, and the personal care and other services group by 3.55%.

Grafik Inflasi Republik Indonesia Tahunan
Graph of Republic of Indonesia Annual

(dalam %) dan Bulanan (% mom)
(in % and Monthly (% mom) Inflation)



Sumber: Berita Resmi Statistik, Badan Pusat Statistik (BPS), Februari 2024

Source: Official Statistics News, Central Bureau of Statistics (BPS), February 2024

Analisis Industri Perbankan

Sektor perbankan mampu menunjukkan resiliensi dengan permodalan yang tinggi dan kinerja intermediasi yang tetap positif. Dampak risiko suku bunga acuan yang tinggi secara global dan dapat berlangsung lebih lama (*higher for longer*) bagi perbankan dalam negeri masih terjaga dan terkendali seiring fleksibilitas ruang penyesuaian suku bunga yang masih cukup besar bagi perbankan. Sejumlah indikator utama perbankan seperti pertumbuhan total DPK dan kredit bank umum mencatatkan pertumbuhan yang positif walaupun mengalami perlambatan.

Pertumbuhan Dana Pihak Ketiga (DPK) tercatat sebesar 3,04% (yoy) pada November 2023, sedangkan kredit perbankan tumbuh 9,74% (yoy), lebih tinggi dibandingkan dengan pertumbuhan pada bulan sebelumnya yaitu 8,99% (yoy). Peningkatan kredit/pembiayaan didorong oleh peningkatan permintaan kredit sejalan dengan tetap terjaganya kinerja korporasi dan rumah tangga. Secara sektoral, pertumbuhan kredit terutama ditopang oleh sektor Perdagangan, Industri, dan Jasa Dunia Usaha. Pembiayaan syariah pada November 2023 juga tumbuh sebesar 14,12% (yoy), sementara pertumbuhan kredit UMKM mencapai 8,46% (yoy). Pertumbuhan kredit UMKM tersebut terutama didukung oleh sektor Perdagangan, Pertanian, dan Jasa Sosial. Kualitas kredit Bank Umum tetap terjaga dengan rasio NPL *gross* November 2023 sebesar 2,36%. Selanjutnya kondisi industri perbankan Indonesia tetap solid dan resilien dengan ditopang tingkat permodalan/*Capital Adequacy Ratio* November yang tinggi sebesar 27,86%.

Tabel Kinerja Industri Perbankan

Table of Banking Industry Performance

Indikator Perbankan	2023				Banking Indicators
	November	TW III	TW II	TW I	
DPK (triliun Rupiah)	8,216	8,147	8,042	8,006	TPF (IDR trillion)
Kredit (triliun Rupiah)	6,966	6,837	6,656	6,656	Loan (IDR trillion)
Laba Bersih (triliun Rupiah)	222	181	120	120	Net Profit (IDR trillion)
CAR	27.86%	27.41%	26.74%	24.63%	CAR
ROA	2.72%	2.73%	2.73%	2.80%	ROA
NIM	4.83%	4.85%	4.80%	4.86%	NIM
LDR	84.78%	83.92%	82.76%	80.79%	LDR
NPL <i>Gross</i>	2.36%	2.43%	2.44%	2.49%	NPL <i>Gross</i>

Banking Industry Analysis

The banking sector could demonstrate resilience with high capital and intermediation performance that remained positive. The impact of the risk of high benchmark interest rates globally and last longer (*higher for longer*) for domestic banks was still maintained and under control as the flexibility of interest rate adjustment space was still quite large for banks. A number of main banking indicators such as total growth in deposits and commercial bank credit recorded positive growth, while experiencing a retard.

Growth in Third Party Funds (DPK) was recorded at 3.04% (yoy) in November 2023, while banking credit grew 9.74% (yoy), higher than the growth in the previous month, such as 8.99% (yoy). The increase in credit/financing was driven by increased demand for credit in line with the maintained corporate and household performance. In terms of sectoral, credit growth was mainly supported by the Trade, Industry and Business Services sectors. Sharia financing in November 2023 also grew by 14.12% (yoy), while MSME credit growth reached 8.46% (yoy). MSME credit growth was mainly supported by the Trade, Agriculture and Social Services sectors. Commercial Bank credit quality was maintained with a gross NPL ratio November 2023 of 2.36% . Furthermore, the condition of the Indonesian banking industry was solid and resilient, supported by a high November Capital Adequacy Ratio of 27.86% .

Indikator Perbankan	2022				Banking Indicators
	TW IV	TW III	TW II	TW I	
DPK (triliun Rupiah)	8,154	7,647	7,602	7,482	TPF (IDR trillion)
Kredit (triliun Rupiah)	6,424	6,275	6,177	5,863	Loan (IDR trillion)
Laba Bersih (triliun Rupiah)	202	155	97	45	Net Profit (IDR trillion)
CAR	25.62%	25.17%	24.72%	24.85%	CAR
ROA	2.45%	2.53%	2.38%	2.20%	ROA
NIM	4.80%	4.86%	4.78%	4.62%	NIM
LDR	78.98%	82.39%	81.63%	78.69%	LDR
NPL Gross	2.44%	2.78%	2.86%	2.99%	NPL Gross

Indikator Perbankan	2021				Banking Indicators
	TW IV	TW III	TW II	TW I	
DPK (triliun Rupiah)	7,480	7,162	6,966	6,805	TPF (IDR trillion)
Kredit (triliun Rupiah)	5,769	5,653	5,519	5,496	Loan (IDR trillion)
Laba Bersih (triliun Rupiah)	140	105	68	33	Net Profit (IDR trillion)
CAR	25.66%	25.18%	24.30%	24.04%	CAR
ROA	1.85%	1.91%	1.88%	1.87%	ROA
NIM	4.63%	4.62%	4.66%	4.62%	NIM
LDR	77.49%	79.11%	80.39%	80.93%	LDR
NPL Gross	3.00%	3.22%	3.24	3.17%	NPL Gross

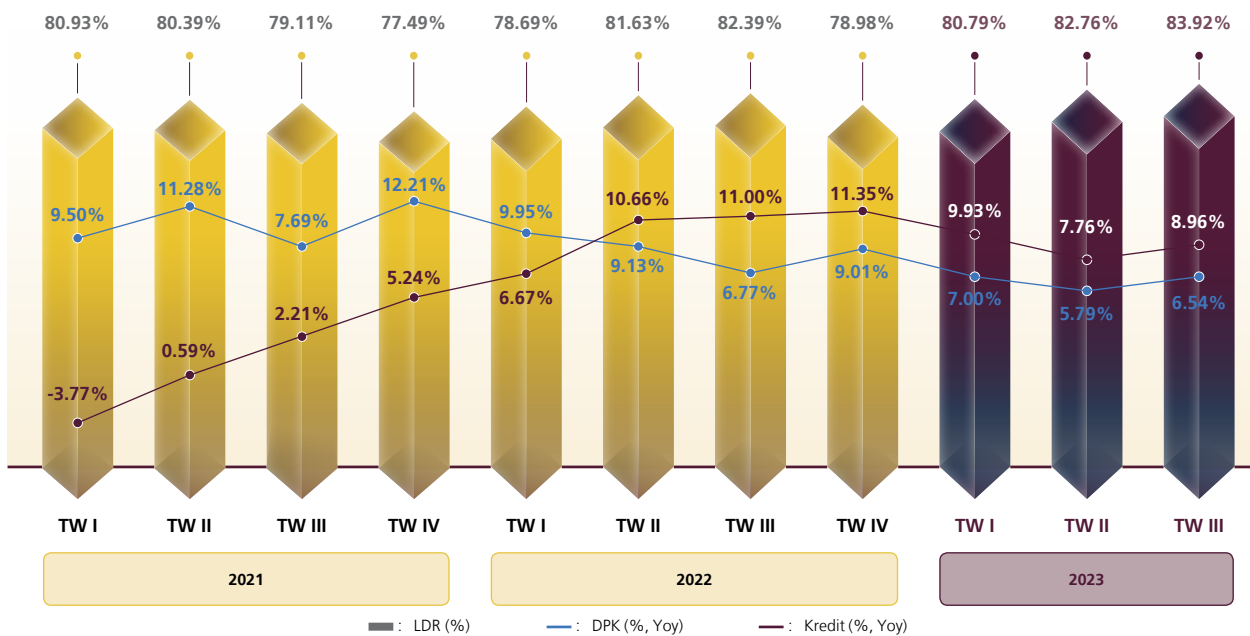
Sumber: Statistik Perbankan Indonesia Otoritas Jasa Keuangan (SPI OJK) November 2023

Source: Indonesian Banking Statistics Financial Services Authority (SPI OJK) November 2023

Grafik Pertumbuhan DPK, Kredit dan LDR Bank Umum

Graph of Growth of TPF, Loan and LDR of Commercial Banks

(dalam % yoy/in % yoy)



Sumber: Berita Resmi Statistik, Badan Pusat Statistik (BPS), Februari 2024

Source: Indonesian Banking Statistics Financial Services Authority (SPI OJK) November 2023

Kinerja transaksi ekonomi dan keuangan *digital* tetap kuat didukung oleh sistem pembayaran yang aman, lancar, dan andal. Pada tahun 2023, nilai transaksi *digital banking* tercatat Rp58.478,24 triliun atau tumbuh sebesar 13,48% (yoy). Sementara nilai transaksi Uang Elektronik (UE) meningkat 43,45% (yoy) sehingga mencapai Rp835,84 triliun. Nominal transaksi QRIS tercatat tumbuh 130,01% (yoy) dan mencapai Rp229,96 triliun, dengan jumlah pengguna 45,78 juta dan jumlah merchant 30,41 juta yang sebagian besar merupakan UMKM. Sementara itu, nilai transaksi pembayaran menggunakan kartu ATM, kartu debit, dan kartu kredit mencapai Rp8.178,69 triliun atau turun sebesar 0,81% (yoy). Dari sisi pengelolaan uang Rupiah, jumlah Uang Kartal Yang Diedarkan (UYD) pada Desember 2023 meningkat 7,33% (yoy) sehingga menjadi Rp1.101,75 triliun.

Sumber: Laporan Kebijakan Moneter, Bank Indonesia, Desember 2023

The digital economic and financial transactions continued strong, supported by a safe, smooth and reliable payment system. In 2023, the value of digital banking transactions was recorded at IDR58,478.24 trillion or growing by 13.48% (yoy). Meanwhile, the value of Electronic Money (EU) transactions increased 43.45% (yoy) to reach IDR835.84 trillion. The nominal QRIS transactions were recorded growing by 130.01% (yoy) and reached IDR229.96 trillion, with the number of users by 45.78 million and the number of merchants by 30.41 million, which most of them were MSMEs. Additionally, the value of payment transactions using ATM cards, debit cards, and credit cards reached IDR8,178.69 trillion or decreased by 0.81% (yoy). In terms of Rupiah currency management, the amount of Currency in Circulation (UYD) in December 2023 increased by 7.33% (yoy) to IDR1,101.75 trillion.

Source: Monetary Policy Report, Bank Indonesia, December 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).

bank bjb Position In the Banking Industry Analysis

As a comparison of bank **bjb's** performance against national banking, the following is a breakdown of bank **bjb's** growth performance and a comparison of the bank's ratio with the average for commercial banks and regional development banks (BPD).

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	bank bjb			Performance
	November 2023	November 2022	Pertumbuhan Growth (yoy)	
Aset	168,969	167,673	0.77%	Asset
Kredit	114,049	107,886	5.71%	Loans
Dana Pihak Ketiga (DPK)	124,444	123,293	0.93%	Third Party Fund (DPK)
Pendapatan Bunga Bersih	6,420	7,491	(14.30%)	Net Interest Income
Laba Bersih	1,690	2,092	(19.23%)	Net Profit

Kinerja	Bank Pembangunan Daerah (BPD) Regional Development Bank (BPD)			Performance
	November 2023	November 2022	Pertumbuhan Growth (yoy)	
Aset	971,799	869,851	2.94%	Asset
Kredit	602,143	565,535	7.92%	Loans
Dana Pihak Ketiga (DPK)	751,339	750,471	0.12%	Third Party Fund (DPK)
Pendapatan Bunga Bersih	44,906	44,486	0.94%	Net Interest Income
Laba Bersih	13,244	15,300	(13.44%)	Net Profit

Kinerja	Bank Umum Commercial Bank			Performance
	November 2023	November 2022	Pertumbuhan Growth (yoy)	
Aset	11,428	10,875	5.09%	Asset
Kredit	6,966	6,347	9.74%	Loans
Dana Pihak Ketiga (DPK)	8,216	7,974	3.03%	Third Party Fund (DPK)
Pendapatan Bunga Bersih	484,892	443,130	9.42%	Net Interest Income
Laba Bersih	221,626	187,579	18.15%	Net Profit

Sumber: Statistik Perbankan Indonesia Otoritas Jasa Keuangan (SPI OJK) November 2023

Source: Indonesian Banking Statistics Financial Services Authority (SPI OJK) November 2023

Aset bank **bjb** per November 2022 mengalami pertumbuhan sebesar 0,77%, lebih rendah dibandingkan pertumbuhan aset BPD per November 2023 yang sebesar 2,94% dan Bank Umum yang tumbuh sebesar 5,09%. Demikian pula dengan kredit bank **bjb** per November 2023 yang tumbuh sebesar 5,71%, lebih rendah dibandingkan BPD per November 2023 yang tumbuh sebesar 7,92% dan Bank Umum yang sebesar 9,74%.

bank **bjb**'s assets as of November 2022 experienced growth of 0.77 %, lower than the growth of BPD's assets as of November 2023, which was 2.94 % and Commercial Banks, which grew by 5.09 %. Similarly, bank **bjb**'s credit as of November 202 3 grew by 5.71 %, lower than BPD's credit as of November 202 3, which grew by 7.92 % and Commercial Banks, which improved by 9.74%.

Pendapatan bunga bersih bank **bjb** per November 2023 mencatatkan pertumbuhan negatif sebesar 14,30% yang lebih rendah dibandingkan dengan pendapatan bunga bersih BPD per November 2023 yang tumbuh sebesar 0,94%, dan pertumbuhan Bank Umum per November 2023 yang sebesar 9,42%. Laba bersih bank **bjb** per November 2023 juga menunjukkan penurunan dari November 2022 sebesar 19,23% demikian pula dengan pertumbuhan BPD yang mencatatkan pertumbuhan negatif sebesar 13,44%. Penurunan pertumbuhan pendapatan bunga bersih dan laba bersih bank **bjb** pada November 2023 terhadap BPD dan Bank Lain disebabkan adanya penghimpunan dana mahal yang diakibatkan dampak dari peningkatan BI-Rate. Selain itu peningkatan kredit yang lebih kecil dibanding BPD Lain dan Bank Umum sehingga tidak dapat mengoptimalkan pendapatan bunga.

Perbandingan rasio bank **bjb** dibanding rata-rata BPD dan Bank Umum disajikan dalam tabel di bawah ini.

Net interest income as of November 2023 recorded negative growth of 14.30 %, which was lower than BPD's net interest income as of November 202 3, which increased by 0.94 %, and Commercial Banks' growth as of November 202 3, which amounted to 9.42 %. bank **bjb**'s net profit as of November 202 3 also showed a decline from November 2022 as of 19.23 % as well as BPD's growth, which recorded negative growth of 13.44%. The decline in the growth of net interest income and net income of bank **bjb** in November 2023 against Regional Development Banks and other banks was due to the raising of high cost funds due to the impact of increasing BI-Rate. In addition, an increase in loan is lower than other Regional Development Banks and commercial banks cause the interest income to be not optimal.

Comparison of bank **bjb**'s ratios compared to the average for BPD and Commercial Banks is presented in the following table.

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	November 2023			Performance
	bank bjb	Bank Pembangunan Daerah (BPD) Regional Development Bank (BPD)	Bank Umum Commercial Bank	
Net Interest Margin (NIM)	4.84%	5.49%	4.83%	Net Interest Margin (NIM)
Non Performing Loan (NPL) Gross	1.38%	2.32%	2.36%	Non Performing Loan (NPL) Gross
Return on Assets (ROA)	1.36%	1.97%	2.72%	Return on Assets (ROA)
Capital Adequacy Ratio (CAR)	20.19%	25.69%	27.86%	Capital Adequacy Ratio (CAR)
Loan to Deposit Ratio (LDR)	88.37%	80.06%	84.78%	Loan to Deposit Ratio (LDR)
Biaya Operasional dan Pendapatan Operasional (BOPO)	84.97%	78.14%	76.80%	Operating Expenses and Operating Income (BOPO)

Kinerja	November 2022			Performance
	bank bjb	Bank Pembangunan Daerah (BPD) Regional Development Bank (BPD)	Bank Umum Commercial Bank	
Net Interest Margin (NIM)	5.78%	5.77%	4.70%	Net Interest Margin (NIM)
Non Performing Loan (NPL) Gross	1.18%	2.31%	2.62%	Non Performing Loan (NPL) Gross
Return on Assets (ROA)	1.79%	2.13%	2.47%	Return on Assets (ROA)
Capital Adequacy Ratio (CAR)	18.90%	23.40%	25.47%	Capital Adequacy Ratio (CAR)
Loan to Deposit Ratio (LDR)	84.13%	74.46%	79.60%	Loan to Deposit Ratio (LDR)
Biaya Operasional dan Pendapatan Operasional (BOPO)	80.01%	75.91%	77.51%	Operating Expenses and Operating Income (BOPO)

Sumber: Statistik Perbankan Indonesia Otoritas Jasa Keuangan (SPI OJK) November 2023

Source: Indonesian Banking Statistics Financial Services Authority (SPI OJK) November 2023

Pada November 2023, rasio NPL *gross* bank **bjb** tercatat sebesar 1,38%, lebih rendah dibandingkan rasio NPL *gross* BPD sebesar

In November 2023 , bank **bjb**'s gross NPL ratio was recorded at 1.38 %, lower than BPD's gross NPL ratio at 2.3 % and Commercial

2,32% dan Bank Umum sebesar 2,36%. 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 dikisaran aman yaitu sebesar 88,37% yang menunjukkan efektivitas bank **bjb** dalam hal memanfaatkan penghimpunan dana dari masyarakat dan disalurkan dalam bentuk pinjaman.

Banks at 2.36 % . This proves that problem loans at bank **bjb** were under control so that loan quality was maintained. Also, bank **bjb**'s liquidity level as measured by the ratio of loans to third party funds (LDR) was still maintained in the safe range, such as 88.37%, which showed bank **bjb**'s effectiveness in utilizing funds collected from the public and channeled 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 penyertaan 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 ditetapkan 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.

Strategi Bank

Arah Kebijakan Bank

Memasuki tahun terakhir dari fase II (*portfolio optimization*) di tahun 2023, bank **bjb** tetap akan melanjutkan inisiatif digitalisasi *tools* per segmen, akuisisi *funding ritel* dan optimalisasi kredit produktif. Peran dari *system intelligence (analytics)* terus dilakukan enhancement sehingga dapat memberikan dukungan dalam mendesain *customer profiling* dan *monitoring* melalui pemanfaatan *data analytic*.

As a business entity engaged in banking, bank **bjb** has the following business activities.

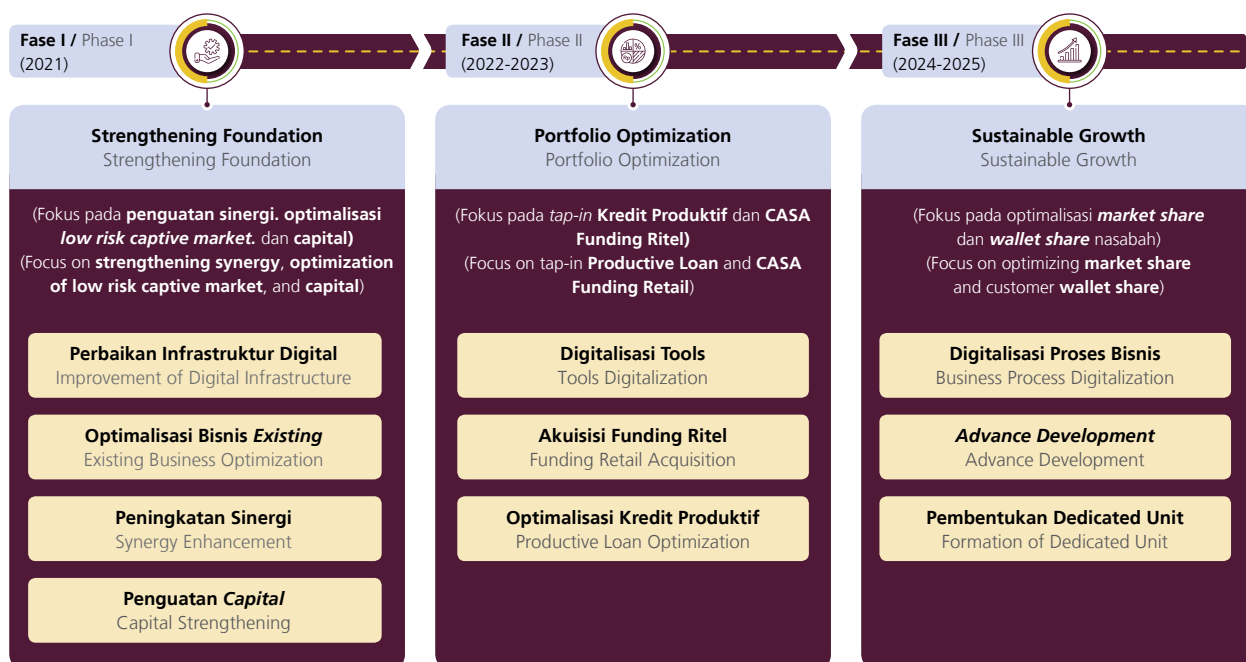
1. Collecting funds from the public in the form of savings in the form of current account, time deposits, certification of deposits, savings and/or other forms equivalent.
2. Distributing loan
3. Placing funds in, borrowing funds from, or lending funds to other banks, either by using letters, telecommunications 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.

Bank Strategy

Bank's Policy Direction

Entering the final year of phase II (*portfolio optimization*) in 2023, bank **bjb** would continue the initiative of digitizing tools per segment, acquiring retail funding and optimizing productive credit. The role of system intelligence (*analytics*) continued to be enhanced so that it could provide support in designing customer profiling and monitoring through the use of data analytic.



Berdasarkan *roadmap* di tahun 2023, bank **bjb** memasuki fase II (*portfolio optimization*) akhir menuju fase III (*sustainable growth*). Fase *portfolio optimization* di tahun 2023 akan menjadi pondasi untuk fase berikutnya. Untuk itu, digitalisasi *tools* per segmen, akuisisi *funding ritel* dan optimalisasi kredit produktif akan dioptimalkan pada tahun 2023.

bank **bjb** memiliki potensi yang besar untuk menjadikan bisnis komersial dan UMKM sebagai pendorong pertumbuhan kredit produktif. Selain akselerasi pertumbuhan kredit produktif, salah satu target portofolio bank **bjb** adalah peningkatan *funding ritel* melalui peningkatan peran digitalisasi dalam layanan perbankan.

Strategi Jangka Pendek

Uraian strategi jangka pendek bank **bjb** adalah sebagai berikut.

1. **Ekspansi Kredit Secara Selektif dengan Mengoptimalkan Ekosistem Bisnis**
 - a. **Pertumbuhan Kredit Yang Sehat dan 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.

Based on the *roadmap* in 2023, bank **bjb** would enter phase II (*portfolio optimization*) towards the end of phase III (*sustainable growth*). The *portfolio optimization* phase in 2023 would be the foundation for the next phase. For this reason, digitalization of *tools* per segment, acquisition of *retail funding*, and optimization of *productive credit* would be optimized in 2023.

bank **bjb** had great potential to make commercial businesses and MSMEs as driving forces of *productive credit* growth. While accelerating *productive credit* growth, one of bank **bjb**'s portfolio targets was increasing *retail funding* through increasing the role of digitalization in banking services.

Short Term Strategy

The description of bank **bjb**'s short-term strategy is as follows.

1. **Selective Credit Expansion by Optimizing the Business Ecosystem**
 - a. **Sustainable and Soundness Loans Growth**
 - Improving services through developing digitalization of the loans process by strengthening risk mitigation.
 - Increasing the KPR portfolio through optimizing utilization in collaboration with third parties and playing an active role in distributing government loans program.
 - Creating a digital business ecosystem focusing on the development of superior economic sectors in each region to encourage regional economic empowerment and create community economic sector actors.
 - Increasing regional infrastructure financing 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 loans growth by maximizing value chain potential and system integration with the business ecosystem as a source of loans potential data.

- Increasing financing contributions that support sustainable growth by considering economic, environmental and social aspects.

b. Maintaining Selective and Quality Loan Growth

- Maintaining quality loans growth through improving business processes and selecting debtors selectively.

- Increasing the active role of the credit risk function as four eyes in the loans granting process and in the process of rescuing problem debtors.

- Optimizing the use of credit risk Loan Management System (LMS) functions and loan risk dashboards in an effort to increase 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 party funds and other businesses.
- b. Strengthening liquidity by creating a business ecosystem through developing digital services.
- c. Integrating e-channel services with various banking services to increase customer acquisition.
- d. Enhancing long-term funding through capital market instruments and bilateral loans in order to strengthen the position of financial ratios and growth of bank **bjb**'s 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. Establishing synergy with strategic partners to accelerate business growth through channeling, asset purchasing, and partnership patterns.
- c. Expanding cooperation with fintech, e-commerce and e-marketplace 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 in service delivery and implementing customer protection in business activities to create customer engagement.
- b. Optimizing the **bjb** Go Smart City platform in terms of expanding Regional Government transaction electrification services and implementing a village digital ecosystem 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. Peningkatan 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.

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

5. Increasing Revenue and Cost Efficiency

a. Revenue Increasing

- Optimizing asset and liability management to obtain yield enhancement, while considering financial ratios.
- Increasing fee based income through feature development and product innovation.
- Improving measures to recover write-off credits to provide a more optimal contribution to income.

b. Efficient Cost Management

- Effectiveness and efficiency of business processes and bank operations through integration and automation of work systems.
- Managing an office network based on productivity and effectiveness.
- Administering cost by prioritizing work programs that provide added value to the bank's business.

6. Maintaining Capital Structure and Encouraging Increased Human Capital Productivity

a. Maintaining the composition of the capital structure to support business expansion

- Increasing profitability growth to strengthen capital structure.
- Conducting corporate actions to strengthen capital, including through preparation of a rights issue and/or issuing perpetual bonds.
- Selective business growth by considering the impact on the ATMR weight ratio calculation.

b. Increased human capital productivity

- Increasing agile organizational structure model as a support for improving performance.
- Improving the performance monitoring and evaluation function based on commitment to key performance indicators in an effort to achieve targets.
- Enhancing the role of human capital as a strategic business partner by optimizing the authority and function of human capital reaching out all work units.
- Developing an integrated learning system to support increased employee productivity.

- Mendukung *project management life cycle* tepat waktu, tepat sasaran, dan tepat guna dalam menghasilkan proyek strategis.

7. Penguatan **Governance, Risk and Compliance (GRC)** Untuk Mendukung Bisnis

- Berperan aktif membantu perusahaan dalam mencapai tujuan dengan pendekatan yang sistematis dan konsisten melalui peningkatan kualitas tata kelola, kepatuhan dan manajemen risiko.
- Pengembangan metodologi manajemen risiko guna mendukung aktivitas bisnis dan permodalan bank.
- Meningkatkan efektifitas sistem pengendalian internal untuk mendukung bisnis.
- Mengembangkan *compliance management system* untuk penguatan *risk and compliance awareness*.
- Pengembangan sistem informasi pengelolaan program APU PPT sesuai kebutuhan bisnis dan digitalisasi layanan.
- Pengelolaan risiko dan kepatuhan yang efektif dalam mendukung KUB dan konglomerasi keuangan.

Strategi Jangka Menengah dan Jangka Panjang

Strategi jangka menengah dan jangka panjang disesuaikan dengan arah kebijakan bank **bjb** yang meliputi fase II dan fase III. Dalam mencapai target keuangan dan portofolio di tahun 2025 bank **bjb** dihadapkan beberapa *key challenges* yaitu pada segmen *lending* kredit bank **bjb** masih bertumpu pada kredit konsumen ASN dan belum optimalnya sinergi antar divisi dalam peningkatan kredit produktif, pada segmen *funding* komposisi *funding* bank **bjb** masih didominasi oleh nasabah institusi dan rendahnya penetrasi *digital* khususnya *mobile banking* bank **bjb**.

1. Kredit

Untuk mencapai target keuangan 2025 bank **bjb** perlu mengakselerasi pertumbuhan kredit produktif sebesar 25% dan optimalisasi pertumbuhan kredit konsumtif sebesar 6%. Hal ini dikarenakan *market* kredit konsumen (khususnya ASN) sudah menuju fase *mature* dan terbatas, sehingga bank **bjb** hanya perlu mengoptimalkan kredit konsumen, *market* kredit produktif masih memiliki potensi yang besar sehingga bank **bjb** perlu mengakselerasi pertumbuhan kredit produktif sebagai *main engine growth* demi mencapai target keuangan 2025.

2. Funding

Untuk mengoptimalkan *cost of fund* dan pemenuhan NSFR bank **bjb** harus memprioritaskan *funding* ritel dan CASA untuk pemenuhan target *funding*. Hal ini dikarenakan persentase CASA berpengaruh terhadap persentase *cost of fund* dan persentase *funding ritel* berpengaruh terhadap persentase NSFR.

- Supporting project management life cycle on time, on target and effectively in producing strategic projects.

7. Strengthen **Governance, Risk and Compliance (GRC)** to Support Business

- Berperan aktif membantu perusahaan dalam mencapai tujuan dengan pendekatan yang sistematis dan konsisten melalui peningkatan kualitas tata kelola, kepatuhan dan manajemen risiko.
- Pengembangan metodologi manajemen risiko guna mendukung aktivitas bisnis dan permodalan bank.
- Meningkatkan efektifitas sistem pengendalian internal untuk mendukung bisnis.
- Mengembangkan *compliance management system* untuk penguatan *risk and compliance awareness*.
- Pengembangan sistem informasi pengelolaan program APU PPT sesuai kebutuhan bisnis dan digitalisasi layanan.
- Pengelolaan risiko dan kepatuhan yang efektif dalam mendukung KUB dan konglomerasi keuangan.

Medium and Long Term Strategy

Medium and long-term strategies are adjusted in accordance with the direction of bank **bjb**'s policies, which include phase II and III. In achieving the financial and portfolio targets in 2025, bank **bjb** faces several key challenges, namely in the lending segment where bank **bjb**'s credit still relies on ASN consumer loans and the lack of synergy between divisions in increasing productive loans, in the funding segment, the composition of bank **bjb**'s funding is still dominated by institutional customers, and there is low digital penetration, especially in mobile banking at bank **bjb**.

1. Loans

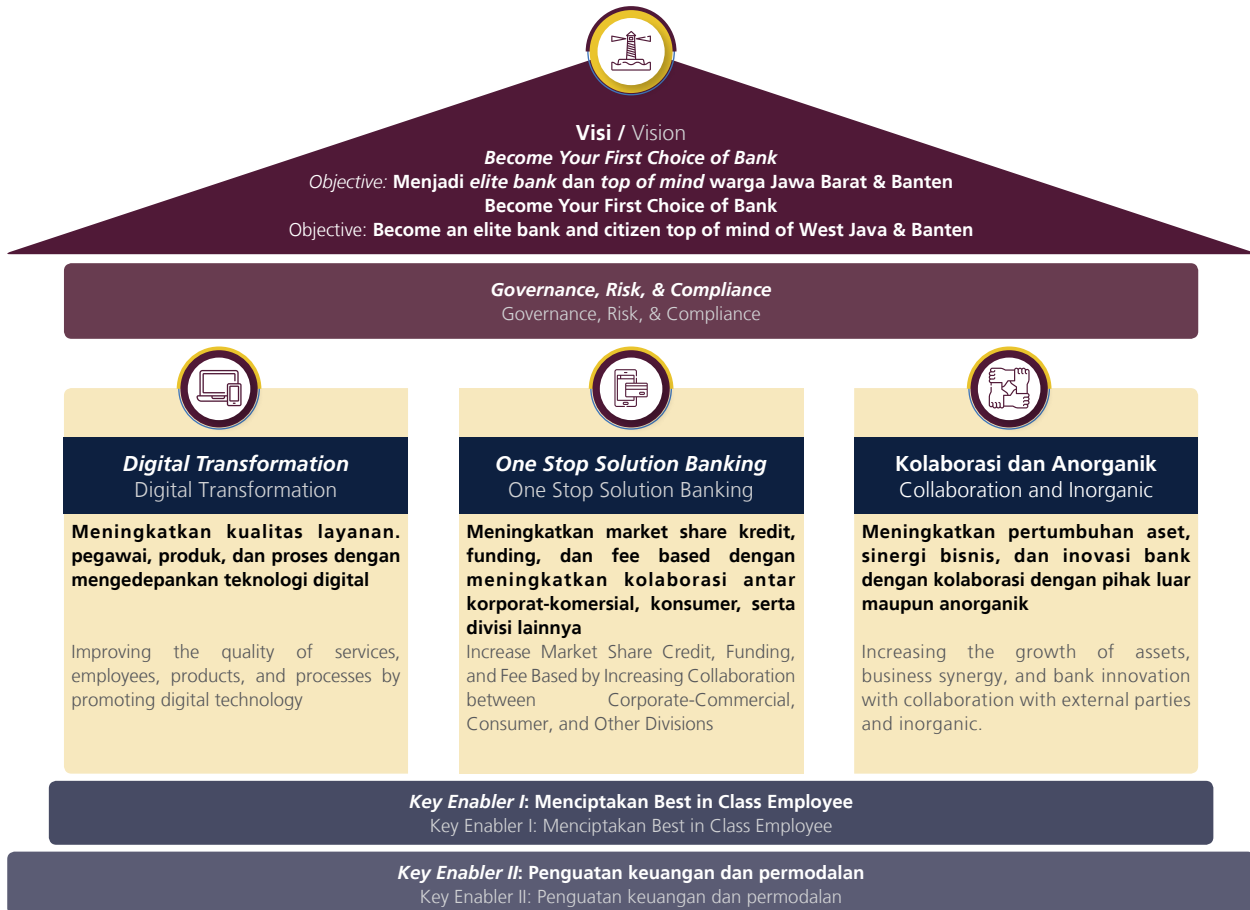
To achieve the financial target in 2025, bank **bjb** needs to accelerate the growth of productive credit by 25% and optimize the growth of consumer credit by 6%. This is because the consumer credit market (especially ASN) is approaching a mature and limited phase, so bank **bjb** only needs to optimize consumer credit, the productive credit market still has great potential, so bank **bjb** needs to accelerate the growth of productive credit as the main engine for growth to achieve the 2025 financial target.

2. Funding

To optimize the cost of funds and meet NSFR requirements, bank **bjb** must prioritize retail funding and CASA to meet funding targets. This is because the percentage of CASA affects the percentage of the cost of funds, and the percentage of retail funding affects the percentage of NSFR.

Dalam mencapai target *positioning* sebagai elit bank, target keuangan, dan juga target portofolio yang telah dijabarkan sebelumnya, bank **bjb** akan menerapkan strategi korporasi yang diilustrasikan melalui *strategy house* bank **bjb** berikut ini.

In achieving the target positioning as an elite bank, financial targets, and portfolio targets as outlined earlier, bank **bjb** will implement a corporate strategy illustrated through the bank **bjb**'s strategy house as follows.



Strategi korporasi bank **bjb** terdiri dari 3 (tiga) pilar strategi bisnis dan 2 (dua) fondasi strategi *enabler*. Masing - masing penjelasan terkait pilar strategi adalah sebagai berikut:

Pilar I – Digital Transformation

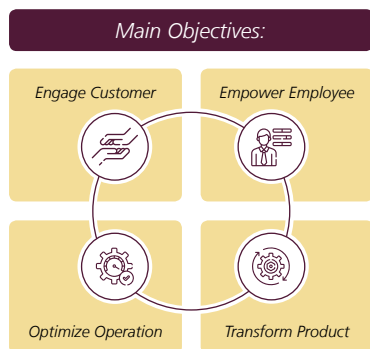
Pada pilar *digital transformation*, bank **bjb** memiliki empat tujuan utama yang ingin dicapai pada tahun 2025 yaitu: (i) meningkatkan engagement kepada nasabah; (ii) memperkuat kinerja pegawai; (iii) transformasi produk dan layanan digital; dan (iv) optimalisasi operasional. Dalam mencapai empat tujuan tersebut bank **bjb** perlu melakukan *digital transformation* yang terdiri dari tiga level transformasi, digitalisasi *core*, menciptakan *system intelligence* (*analytics*), dan menciptakan *digital ecosystem*. Ilustrasi terkait *digital transformation* dapat dilihat pada gambar di bawah ini.

Bank **bjb**'s corporate strategy consists of 3 (three) business strategy pillars and 2 (two) enabler strategy foundations. Each explanation related to the strategy pillars is as follows:

Pilar I – Digital Transformation

In the digital transformation pillar, bank **bjb** has four main objectives to be achieved by 2025: (i) increasing engagement with customers; (ii) strengthening employee performance; (iii) transforming digital products and services; and (iv) optimizing operations. To achieve these four objectives, bank **bjb** needs to undergo digital transformation consisting of three levels of transformation: core digitalization, creating system intelligence (*analytics*), and creating a digital ecosystem. Illustrations related to digital transformation can be seen in the image below.

Gambar Level Digital Transformation bjb



Level 3
Digital Ecosystem
Menciptakan ekosistem digital pada pelanggan dengan tujuan meningkatkan *engagement* produk dan layanan **bjb**
eCommerce, **bjb** *dig*i, Digital Kredit, Unbank Potential

Level 2
Digital System Intelligence
Memfaatkan *analytics* dalam melakukan *decision making* dan mendapatkan *feedback (loop)* dalam pengembangan kontinu
Big Data, Integrated Customer Analytics, Push & Digital Marketing, Long Tail Search Engine Optimization

Level 1
Digitizing Core
Melakukan digitalisasi proses bisnis inti, memperkuat IT infra, dan digital culture saat ini seperti monitoring tools, proses transaksi, dll
Leads management system, Sales Tools, Loan Monitoring Digital, Penguatan IT Infra, Agile Working Method

Picture of Level Digital Transformation of bjb

Pilar II – One Stop Solution Banking

Pada pilar *one stop solution banking*, bank **bjb** perlu untuk meningkatkan potensi *cross selling* baik ke nasabah turunan melalui *value chain* maupun ke produk turunannya. Dalam menjalankan *one stop solution banking*, bank **bjb** perlu menerapkan 4 (empat) inisiatif:

1. Menjalankan System Account Planning

Account planning merupakan kegiatan rutin yang bertujuan untuk mengidentifikasi peluang potensi *cross selling* melalui *wallet size analysis* dan *value chain analysis*. Umumnya *account planning* terdiri dari empat kegiatan utama:

- a. *Data collection*: Pengumpulan data *cross* divisi untuk memetakan overall relationship dan profitability nasabah.
- b. *wallet sizing* dan *value chain analysis*: melakukan analisa peluang *cross selling* baik secara vertikal maupun horizontal.
- c. Penentuan target dan rencana aksi: melakukan penetapan target dan lintas divisi.
- d. *Monitoring* dan *engagement*: melakukan implementasi rencana dan *monitoring*.

2. Membentuk Unit Kerja Account Solution

Dalam memastikan keberjalanan sistem *account planning*, diperlukan sebuah unit/divisi yang bertugas dalam mengakomodir dan mengkoordinir kegiatan *account planning* yang bersifat lintas divisi. Unit *account solution* akan berperan dalam mengkoordinir kegiatan *account planning* dan *supporting* dalam pengumpulan data, *wallet sizing*, *value chain analysis*, dan *monitoring* rencana aksi. Berdasarkan kondisi **bjb** saat ini, unit kerja *account solution* diusulkan didirikan dalam bentuk unit kerja yang berada pada Direktorat Komersial dan UMKM.

Pilar II – One Stop Solution Banking

In the one-stop solution banking pillar, bank **bjb** needs to increase cross-selling potential both to derivative customers through the value chain and to their derivative products. In implementing one-stop solution banking, bank **bjb** needs to implement 4 (four) initiatives:

1. Implementing Account Planning System

Account planning is a routine activity aimed at identifying cross-selling potential through *wallet size analysis* and *value chain analysis*. *Account planning* generally consists of four main activities:

- a. *Data collection*: Cross-division data collection to map overall customer relationships and profitability.
- b. *wallet sizing* and *value chain analysis*: analyzing cross-selling opportunities vertically and horizontally.
- c. *Target setting* and *action planning*: setting targets and cross-division plans.
- d. *Monitoring* and *engagement*: setting targets and cross division plans.

2. Establishing Account Solution Work Unit

To ensure the smooth running of the *account planning* system, a unit/ division is needed to accommodate and coordinate cross-divisional *account planning* activities. The *account solution* unit will be responsible for coordinating *account planning* activities and supporting data collection, *wallet sizing*, *value chain analysis*, and *action plan* monitoring. Based on **bjb**'s current condition, the *account solution* work unit is proposed to be established in the form of a work unit under the Commercial and SME Directorate.

3. Menerapkan Model *Sales Hunter – Farmer* Melalui AO Senior dan AO Junior

Dengan berjalannya *system one stop solution*, diperlukan sebuah peran *sales* yang mampu menjaga *overall relationship* dalam memahami kebutuhan nasabah dan turunannya serta mampu menawarkan produk atau layanan melalui *cross selling*. Munculnya kebutuhan tersebut mendorong perlunya penerapan model *sales hunter – farmer*. Dimana peran *farmer* akan dimiliki oleh *Junior AO* yang nantinya akan didukung langsung oleh unit *account solution* dalam memberikan gambaran mengenai kebutuhan dan *overall relationship* maupun *profitability* seorang nasabah

4. Penyesuaian *Shared KPI Product Holding*

Salah satu faktor kunci keberhasilan menjadi *one stop solution banking* adalah dengan terlibat aktifnya semua peran baik dari *top management level* hingga *working level* dan baik dari direktorat bisnis maupun *supporting*. Oleh karena itu dalam menuju satu tujuan bersama, *sharing KPI product holding* merupakan *key enabler* keberhasilan *one stop solution banking bjb*.

Pilar III – Kolaborasi dan Anorganik

Dalam menunjang target pertumbuhan aset dan bisnis, bank **bjb** perlu melakukan kolaborasi dengan pihak ketiga serta akuisisi anak usaha.

1. Kolaborasi

Terdapat beberapa peluang kolaborasi yang dapat meningkatkan sinergi bisnis bank **bjb** seperti kolaborasi dengan perusahaan *fintech* dalam rangka perluasan kanal, BPR, dan *asset management company* serta *debt collection agency* dalam rangka penyelesaian kredit hapus buku.

2. Akuisisi Anak Usaha

Berdasarkan kondisi saat ini dan kebutuhan bisnis bank **bjb**, akuisisi anak usaha modal ventura *digital* dan pialang asuransi merupakan opsi strategi anorganik yang sesuai bank **bjb** dalam mencapai target keuangan maupun bisnis di tahun 2025.

Fondasi I – Menciptakan *Best in Class Employee*

Terdapat empat pilar penguatan *human capital* yang bank **bjb** perlu lakukan yaitu: (i) *Capacity fulfillment strategy*; (ii) *capability development*; (iii) *performance management*; dan (iv) struktur organisasi.

3. Implementing *Sales Hunter – Farmer Model* Through Senior AO and Junior AO

With the operation of the one-stop solution system, a sales role is needed to maintain overall relationships in understanding customer needs and derivatives and to offer products or services through cross-selling. The emergence of this need drives the need for the implementation of the sales hunter – farmer model. Where the farmer role will be owned by Junior AOs who will be directly supported by the account solution unit in providing an overview of the needs and overall relationship and profitability of a customer.

4. Adjustment of *Shared KPI Product Holding*

One of the key success factors in becoming a one-stop solution banking is the active involvement of all roles from top management level to working level and from business directorates to supporting roles. Therefore, towards a common goal, sharing KPI product holding is a key enabler of the success of **bjb's** one-stop solution banking.

Pilar III – Collaboration and Inorganic Growth

To support asset and business growth targets, bank **bjb** needs to collaborate with third parties and acquire subsidiaries.

1. Collaboration

There are several collaboration opportunities that can enhance bank **bjb's** business synergy such as collaboration with *fintech* companies to expand channels, BPR, and asset management companies, as well as debt collection agencies for non-performing loan settlement.

2. Subsidiary Acquisition

Based on the current condition and business needs of bank **bjb**, acquiring subsidiaries such as digital venture capital and insurance brokers is an inorganic strategic option suitable for bank **bjb** in achieving financial and business targets in 2025.

Foundation I – Creating *Best in Class Employee*

There are four pillars of human capital strengthening that bank **bjb** needs to undertake: (i) *Capacity fulfillment strategy*; (ii) *capability development*; (iii) *performance management*; and (iv) organizational structure.

Gambar Fondasi Strategi *Human Capital* bjb

Picture of Foundation of bjb Human Capital Strategy



Fondasi II – Penguatan Keuangan dan Permodalan

Dalam mendukung target pertumbuhan aset bank **bjb** di tahun 2025 dan pemenuhan kebutuhan rasio keuangan yang sehat, **bjb** perlu melakukan strategi permodalan yang terdiri dari beberapa opsi: (i) *right issue* dan (ii) *sub-debt* (obligasi subordinasi).

Foundation II – Strengthening Finance and Capital

In supporting bank **bjb**'s asset growth target in 2025 and meeting the needs of a healthy financial ratio, **bjb** needs to implement a capital strategy consisting of several options: (i) right issue and (ii) sub-debt (subordinated bonds).

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**.

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 2023

Selama tahun 2023, 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** MELODI (Memberikan Layanan Optimal Bagi Debitur)
Program pemberian tingkat suku bunga khusus (*special rate*) yang diberikan kepada debitur *new*, debitur *top up* dan debitur mengulang produk **bjb** Kredit Guna Bhakti (**bjb** KGB) Pola 1 beserta turunannya dan **bjb** Kredit Pra Puma Bhakti (**bjb** KPPB) Pola 1.
3. Program **bjb** REKAMAN (*Reward Kalau Ajak Teman*)
Program pemberian *reward*/insentif kepada nasabah Bank yang dapat memberikan *referral* debitur kredit konsumer.
4. 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.
5. Program **bjb** Perjalanan Religi
Program pemberian hadiah perjalanan religi kepada debitur kredit konsumer yang melakukan realisasi kredit konsumer pada tahun 2023 dengan penentuan pemenang dilakukan dengan proses pengundian dan kriteria tertentu.
6. 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.

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

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 carried out by bank **bjb** are as follows.

Marketing Strategy of Consumer Loan in 2023

During 2023, other than carrying out several developments/adjustments to its managed products to improve competitiveness, the Consumer Loan 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. MELODI **bjb** Program (Providing Optimal Service to Borrowers)
A special interest rate program is provided to new borrowers, top-up borrowers, and repeat borrowers of **bjb** Guna Bhakti Credit (**bjb** KGB) Pattern 1 and its derivatives, as well as **bjb** Pre-Puma Bhakti Credit (**bjb** KPPB) Pattern 1.
3. REKAMAN **bjb** Program (Rewards for Inviting Friends)
Reward/incentive program for Bank customers who provided Consumer Loan debtor referrals.
4. 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.
5. Religious Travel **bjb** Program
Program to provide religious travel prizes to Consumer Loan Debtors who carry out consumer loan realization in 2023 with the determination of winners was carried out by a drawing process and certain criteria.
6. Musisi **bjb** Program (More Profit Provision and Insurance)
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.

Strategi Pemasaran Kredit Ritel Tahun 2023

Rincian strategi pemasaran yang dilakukan pada tahun 2023 antara lain:

1. Optimalisasi penyaluran **bjb** KGB Pola 2 atas PKS Nasional (Anggota TNI, BUMN dan ASN Vertikal).
2. *Referral marketing* melalui pemberian komisi/*benefit* kepada mitra bank **bjb** yang telah memberikan *referral* debitur melalui program *All Get Member* (AGM).
3. *Pricing* melalui pemberlakuan program *marketing* berupa *sweetener* kepada calon debitur/debitur eksisting melalui *pricing* khusus seperti diskon provisi, diskon premi asuransi dan suku bunga khusus.
4. Pengembangan infrastruktur di sektor teknologi informasi secara bertahap yang dapat mengakomodir kebutuhan percepatan proses bisnis bersamaan dengan penyesuaian ketentuan yang berlaku sehingga dapat sejalan dengan model bisnis yang dikembangkan.
5. Kolaborasi dengan pihak Tabungan Asuransi Pegawai Negeri (TASPEN), Asuransi Angkatan Bersenjata Republik Indonesia (ASABRI) dan Dana Pensiun (DAPEN) dalam kegiatan sosialisasi untuk meningkatkan layanan terhadap peserta antara lain sosialisasi Aplikasi Toos, Asabrilink, autentifikasi dan program pemberdayaan pensiunan.
6. Kolaborasi dengan Badan Kepegawaian dan Pengembangan Sumber Daya Manusia (BKPSDM)/Badan Kepegawaian Daerah (BKD) di tingkat Provinsi, Kota/Kabupaten dan masing-masing kesatuan dalam rangkaian pelepasan PNS/Anggota yang akan memasuki masa pensiun meliputi proses *enrollment*, sosialisasi pengurusan pensiun dan sosialisasi program kemitraan dan pemberdayaan kewirausahaan.
7. Kolaborasi dengan himpunan/paguyuban pensiunan seperti Persatuan Wredatama Republik Indonesia (PWRI), Persatuan Purnawirawan Angkatan Bersenjata Republik Indonesia (PEPABRI), Persatuan Purnawirawan Angkatan Darat/Angkatan Udara/Angkatan Laut (PPAD/AU/AL), Perhimpunan Pensiunan Pertamina (HIMPANA), Himpunan Mahasiswa Pajak Batak (HIMPABA), Himpunan Mahasiswa Muslim Pascasarjana (HIMPAS), Lembaga Lanjut Usia Indonesia (LLI) dan yang lainnya.

Strategi Pemasaran Kredit Korporasi Tahun 2023

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*.

Marketing Strategy of Retail Loan in 2023

Details of the retail loan marketing strategy carried out in 2023 include:

1. Optimization the Distribution of **bjb** KGB Pattern 2 for National PKS (Members of the Armies, SOEs and Vertical Civil Servants).
2. Referral marketing by giving commissions/benefits to bank **bjb** partners providing debtor referrals through the program All Get Member (AGM)
3. Pricing through the implementation of 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
4. Gradual development of infrastructure in the information technology sector that can accommodate the needs for accelerating business processes, simultaneously adjusting to existing regulations to align with the developed business model.
5. Collaboration with the State Civil Servants Savings and Insurance Agency (TASPEN), the Armed Forces of the Republic of Indonesia Insurance (ASABRI), and Pension Funds (DAPEN) in socialization activities to enhance services for participants, including the promotion of the Toos Application, Asabrilink, authentication, and pensioner empowerment programs.
6. Collaboration with the Personnel and Human Resources Development Agency (BKPSDM)/Regional Personnel Agency (BKD) at the provincial, city/regency levels, and respective units in the series of releasing Civil Servants/Members entering retirement, including enrollment processes, pension management socialization, and partnership and entrepreneurship empowerment program socialization.
7. Collaboration with associations/organizations of retirees such as the Indonesian Wredatama Association (PWRI), Indonesian Armed Forces Retirees Association (PEPABRI), Army/Air Force/ Navy Retirees Association (PPAD/AU/AL), Pertamina Retirees Association (HIMPANA), Batak Tax Student Association (HIMPABA), Postgraduate Muslim Student Association (HIMPAS), Indonesian Elderly Association (LLI), and others.

Marketing Strategy of Corporate Loan in 2023

bank **bjb** carried out several marketing strategies for corporate products during 2023, namely as follows:

1. Distributing loans to potential industrial sectors according to the portfolio 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.

- Memberikan suku bunga khusus dengan dasar perhitungan *Customer Profitability Analysis* (CPA) dengan memperhitungkan akuisisi *product holding* untuk meningkatkan *fee based income*.
- 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.

Strategi Pemasaran Kredit Komersial Tahun 2023

Uraian strategi pemasaran Kredit Komersial yang dilakukan pada tahun 2023 antara lain sebagai berikut:

- Memberikan penawaran untuk pembiayaan pinjaman daerah dan pembiayaan kepada RSUD berupa produk pembiayaan BLUD, optimalisasi serapan anggaran daerah melalui pembiayaan Kredit Modal Kerja Kontraktor (KMKK) dan *Account Receivable Financing*, Bersinergi dengan Divisi lain di antaranya Divisi Korporasi, Divisi Hubungan Kelembagaan (HUBLA) dan Divisi UMKM untuk peningkatan penyaluran kredit segmen komersial melalui mekanisme *product holding*, *launching* produk baru *distributor financing* serta mengembangkan produk dengan skema channeling menggunakan agen pengelola untuk pembiayaan Kredit Modal Kerja Kontrak (KMKK).
- Melakukan *re-mapping* potensi dan *top up* debitur eksisting yang memenuhi RAC dan melakukan mapping BPR dan Koperasi yang berkinerja baik untuk dilakukan penawaran, pengembangan produk fasilitas kredit kepada BUMDES, optimalisasi penyerapan *Loan Commitment Unused* (LCU).

Strategi Pemasaran Kredit UMKM Tahun 2023

bank **bjb** melakukan beberapa strategi pemasaran untuk produk Kredit UMKM selama tahun 2023 yakni sebagai berikut:

- Fokus terhadap monitoring *pipeline* dengan mengoptimalkan monitoring terhadap pergerakan dan eksekusi *pipeline* dari kantor cabang oleh kantor wilayah.
- Optimalisasi data *pipeline* calon debitur hasil dari:
 - Pemberdayaan dan penawaran langsung kepada *end user*.
 - Program desa digital
- Optimalisasi penawaran *top up* dengan cara kantor cabang fokus melakukan penawaran *top up* kepada debitur eksisting.
- Melakukan *monitoring on call* terhadap debitur dengan kolektibilitas 2 (dua) serta penawaran *top up* terhadap debitur eksisting dengan kolektibilitas 1 (satu).
- Optimalisasi pola kemitraan dan penyaluran KUR TKI.
- Pengembangan produk dan penyempurnaan bisnis proses (SOP dan biaya-biaya kredit)

- Providing special interest rates based on Customer Profitability Analysis (CPA) calculations taking into account product holding acquisitions to increase fee-based income.
- Actively carry out cross-selling of loan products by exploring other potential debtors in terms of placing funds in the form of current accounts, savings and time deposits that can increase bank CASA, as well as exploring other loan needs to maintain bank loan portfolios.

Marketing Strategy of Commercial Loan in 2023

A description of the commercial loan marketing strategy carried out in 2023 included:

- Providing offers for regional loan financing and financing for Regional Public Hospitals (RSUD) in the form of BLUD financing products, optimizing local budget absorption through Contractor Working Capital Loan (KMKK) financing and Account Receivable Financing, synergizing with other divisions including the Corporate Division, Institutional Relations Division (HUBLA), and SME Division to increase commercial segment credit distribution through product holding mechanisms, launching new distributor financing products, and developing products with channeling schemes using managing agents for Contractor Working Capital Loan (KMKK) financing.
- Remapping the potential and top-up existing borrowers who meet the Credit Approval Requirements (RAC) and mapping well-performing Rural Banks (BPR) and Cooperatives for offering, developing credit facility products to Village-Owned Enterprises (BUMDES), optimizing the absorption of Loan Commitment Unused (LCU).

Marketing Strategy of MSME Loan in 2023

bank **bjb** carried out several marketing strategies for MSME loan products during 2023, namely as follows:

- Focus on monitoring pipelines by optimizing monitoring of the movement and execution of pipelines from branch offices by regional offices.
- Optimization of the data pipeline for potential borrowers resulting from:
 - Empowerment and direct offering to end users.
 - Digital village programs.
- Optimization of top-up offers by focusing branch offices on offering top-ups to existing borrowers.
- Conducting on-call monitoring for borrowers with collectability level 2 (two) and offering top-ups to existing borrowers with collectability level 1 (one).
- Optimization of partnership patterns and distribution of KUR for Indonesian Migrant Workers (TKI).
- Product development and business process improvement (SOP and credit costs)

7. Pengembangan sistem aplikasi proses kredit yang terintegrasi melalui aplikasi **bjb** Mesra, DiSentra dan **bjb**Laku (*Loan On Boarding*).
8. Penyaluran Kredit UMKM pola *Channeling* melalui Lembaga *Financial Technology* dan lembaga keuangan lainnya.
9. *Refreshment* dan peningkatan kompetensi melalui pendidikan dan pelatihan *team* 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.
11. Meningkatkan Promosi produk dan layanan UMKM melalui media *online* dan *offline*.

Strategi Pemasaran Kredit Pemilikan Rumah (KPR) dan Kredit Kendaraan Bermotor (KKB) Tahun 2023

Sepanjang tahun 2023 bank **bjb** gencar memasarkan berbagai macam produk dan program KPR dengan keunikan fitur serta promo menarik untuk para calon debitur. Fitur dan promo menarik untuk produk-produk **bjb** KPR Membumi, **bjb** KPR Sejahtera FLPP, **bjb** KPR Gaul, **bjb** KPR Rating, **bjb** KPR HUT 62 bank **bjb**, **bjb** KPR MLT BPJS TK, **bjb** KKB, **bjb** KPR TAPERA. *Market share* pengembang yang sudah bekerja sama dengan bank **bjb** terhadap total Pengembang secara Nasional yaitu sekitar 25,03%, masih terdapat potensi pasar pengembang yang cukup besar di area wilayah Kantor Cabang bank **bjb**.

Strategi Pemasaran Produk Dana Pihak Ketiga Tahun 2023

Strategi pemasaran yang telah dilakukan oleh produk dana bank **bjb** tahun 2023 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 makro ekonomi 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. **Now Playing Festival (Bandung)**
Program Promosi Tiket *Now Playing Festival* Tahun 2023 adalah program promosi berupa pemberian tiket masuk *Now Playing Festival* Tahun 2023 kepada nasabah yang bersedia mengikuti program promosi sesuai ketentuan.
 - b. **Meraya (Medan)**
Program Promosi **bjb** Meraya Festival Tahun 2023 adalah program promosi berupa pemberian tiket masuk Konser Meraya Festival Tahun 2023 kepada nasabah yang bersedia mengikuti program promosi sesuai ketentuan.

7. Development of an integrated credit process application system through the **bjb** Mesra, DiSentra, and **bjb**Laku (*Loan On Boarding*) applications.
8. Distribution of MSME credit through *Channeling* patterns via *Financial Technology* institutions and other financial institutions.
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.
11. Increasing the promotion of MSME products and services through online and offline media channels.

Marketing Strategy of Housing Loan (KPR) and Motor Vehicle Loans (KKB) in 2023

Throughout 2023, bank **bjb** vigorously marketed various types of mortgage products and programs with unique features and attractive promotions for prospective borrowers. Exciting features and promotions were offered for the following **bjb** mortgage products: **bjb** KPR Membumi, **bjb** KPR Sejahtera FLPP, **bjb** KPR Gaul, **bjb** KPR Rating, **bjb** KPR HUT 62 bank **bjb**, **bjb** KPR MLT BPJS TK, **bjb** KKB, and **bjb** KPR TAPERA. The market share of developers who have partnered with bank **bjb** in relation to the total number of developers nationwide is approximately 25.03%. There is still significant market potential for developers in the areas covered by bank **bjb** branch offices.

Marketing Strategy of Third Parties Fund in 2023

Marketing strategy that has been carried out by bank **bjb** fund products in 2023 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. **Now Playing Festival (Bandung)**
Now Playing Festival 2023 Ticket Promotion Program is a promotional program offering complimentary entry tickets to the Now Playing Festival 2023 to customers who are willing to participate in the promotion according to the specified terms and conditions.
 - b. **Meraya (Medan)**
The **bjb** Meraya Festival 2023 Promotion Program was a promotional program offering complimentary entry tickets to the Meraya Festival Concert 2023 to customers who were willing to take part in the promotional program according to the specified terms and conditions.

c. Tau Tau Festival (Bandung)

Program Promosi Tiket Konser Tau Tau Festival Tahun 2023 adalah program promosi berupa pemberian tiket masuk Konser Tau Tau Festival Tahun 2023 kepada nasabah yang bersedia mengikuti program promosi sesuai ketentuan.

d. Diva Bernyanyi (Makassar)

Program Promosi **bjb** Diva Bernyanyi adalah program promosi berupa pemberian tiket masuk konser Diva Bernyanyi kepada nasabah yang bersedia mengikuti program promosi sesuai ketentuan.

e. Sobat Festival (Surakarta)

Program Promosi Tiket Konser Sobat Festival Tahun 2023 adalah program promosi berupa pemberian tiket masuk Konser Sobat Festival kepada nasabah yang bersedia mengikuti program promosi sesuai ketentuan.

f. Kerlap Kerlip Festival (Kota Tangerang Selatan)

Program Promosi **bjb** Tandamata Kerlap Kerlip tahun 2023 adalah program promosi berupa pemberian tiket masuk konser Kerlap Kerlip Festival kepada nasabah yang bersedia mengikuti program promosi sesuai ketentuan.

g. Cerita Cinta *Intimate Collaboration Concert* (Surakarta)

Program Promosi Tiket Konser Cerita Cinta *Intimate Collaboration Concert* Tahun 2023 adalah program promosi berupa pemberian tiket masuk Konser Cerita Cinta *Intimate Collaboration Concert* kepada nasabah yang bersedia mengikuti program promosi sesuai ketentuan.

h. Vindes Sport Tepok Bulu (Jakarta)

Program Promosi Vindes Sport Tepok Bulu Tahun 2023 adalah program promosi berupa pemberian tiket masuk nonton acara olahraga bulutangkis kepada nasabah yang bersedia mengikuti program promosi sesuai ketentuan.

i. Iwan Fals *Intimate Concert* (Jakarta)

Program Promosi **bjb** Tandamata Iwan Fals Tahun 2023 adalah program promosi berupa pemberian tiket masuk Konser Iwan Fals kepada nasabah yang bersedia mengikuti program promosi sesuai ketentuan.

c. Tau Tau Festival (Bandung)

Tau Tau Festival Ticket Promotion Program 2023 is a promotional program offering complimentary entry tickets to the 2023 Tau Tau Festival to customers who are willing to participate in the promotion according to the specified terms and conditions.

d. Diva Bernyanyi (Makassar)

Divas Bernyanyi 2023 **bjb** Promotion Program is a promotional program offering complimentary entry tickets to the Diva Bernyanyi to customers who are willing to participate in the promotion according to the specified terms and conditions.

e. Sobat Festival (Surakarta)

Sobat Festival 2023 Ticket Promotion Program is a promotional program offering complimentary entry tickets to the Sobat Festival to customers who are willing to participate in the promotion according to the specified terms and conditions.

f. Kerlap Kerlip Festival (Kota Tangerang Selatan)

Tandamata Kerlap Kerlip 2023 **bjb** Ticket Promotion Program is a promotional program offering complimentary concert entry tickets to the Kerlap Kerlip Festival to customers who are willing to participate in the promotion according to the specified terms and conditions.

g. Cerita Cinta *Intimate Collaboration Concert* (Surakarta)

Cerita Cinta Intimate Collaboration Concert 2023 Ticket Promotion Program is a promotional program offering complimentary concert entry tickets to the Cerita Cinta Intimate Collaboration Concert to customers who are willing to participate in the promotion according to the specified terms and conditions.

h. Vindes Sport Tepok Bulu (Jakarta)

Vindes Sport Tepok Bulu 2023 Promotion Program is a promotional program offering complimentary entry tickets to watch badminton sports events for customers who are willing to participate in the promotion according to the specified terms and conditions.

i. Iwan Fals *Intimate Concert* (Jakarta)

Tandamata Iwan Fals 2023 **bjb** Promotion Program is a promotional program offering complimentary concert entry tickets to Iwan Fals Concert for customers who are willing to participate in the promotion according to the specified terms and conditions.

Selain itu, bank **bjb** melakukan beberapa kegiatan pemasaran untuk produk dana pihak ketiga selama tahun 2023 yakni sebagai berikut:

1. Kerjasama Penghimpunan DPK dengan Pihak Ketiga

- a. Dana Tunjangan Pendidik dan Tenaga Kependidikan (Dana Sertifikasi) Kerjasama bank **bjb** dengan Pusat Layanan Pembiayaan Pendidikan (PUSLAPDIK) Kementerian Pendidikan, Kebudayaan, Riset dan Teknologi terkait dengan penyaluran Dana Tunjangan Pendidik dan Tenaga Kependidikan untuk jenjang Pendidikan Dasar,

Furthermore, bank **bjb** carried out several marketing strategies activity for third parties fund products during 2023, 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 Education Financing Service Center (PUSLAPDIK) Ministry of Education and Culture is related to the distribution of the Allowance Fund for Educators and Education Personnel for Basic Education, Secondary Education,

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 tahun 2023 ±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 Menengah Pertama di wilayah Jawa Barat dan Banten dengan total dana yang disalurkan selama tahun 2023 ±Rp10,7 triliun.
- c. Penyaluran Dana Pensiun bank **bjb** bekerjasama dengan PT TASPEN (Persero) dalam hal penyaluran dana pensiun selama tahun 2023 dengan total penyaluran ±Rp5,7 triliun kepada 145.372 pensiunan ASN.
- d. Penyaluran Dana Pensiun bank **bjb** bekerjasama dengan PT ASABRI (Persero) dalam hal penyaluran dana pensiun selama tahun 2023 dengan total penyaluran ±Rp269,7 miliar kepada 8.622 pensiunan TNI/POLRI.
- e. Perjanjian Kerjasama Penyaluran Dana Hibah Bantuan Sosial Perbaikan Rumah Tidak Layak Huni (RUTILAHU) tahun 2023 Dinas Perumahan dan Pemukiman Provinsi Jawa Barat dengan total penyaluran ±Rp250 miliar kepada 554 LKM/BKM/LPM.

2. Melakukan Strategi Pemasaran Melalui Pendekatan Komunitas (*Community Marketing*) melalui ATM Co Branding bank bjb

Di antaranya dengan komunitas sebagai berikut:

- a. Sekaa Truna Pandawa Banjar Tarukan
- b. Land Rover Club Bandung
- c. KONI Kota Bandung

3. Menyelenggarakan Program Promosi Guna Peningkatan CASA Tahun 2023

- a. Program promosi tabungan **bjb** Tandamata Berjangka, pemberian hadiah langsung kepada Nasabah yang membuka rekening **bjb** Tandamata Berjangka, periode program tanggal 16 Januari - 31 Desember 2023.
- b. 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 tanggal 16 Januari - 31 Desember 2023.
- c. Program promosi tabungan **bjb** Lucky Birthday dalam rangka HUT bank **bjb** ke-62 dengan skema pemberian hadiah langsung kepada nasabah yang menempatkan dana dalam jangka waktu tertentu, periode program tanggal 17 April - 30 Juni 2023.
- d. Program promosi **bjb** BERUNTUNG (Beri Referral Dapat Untung) dengan skema pemberian insentif kepada pihak eksternal yang memasarkan dan memberikan referensi nasabah pensiunan baru PT Taspen dan PT Asabri, periode program tanggal 01 Februari - 31 Desember 2023.
- e. Program promosi **bjb** BUKBER (Buka Rekening Bertabur Rezeki) dengan skema pemberian cashback kepada nasabah yang membuka rekening giro dan tabungan, periode program tanggal 01 Maret - 31 Mei 2023.

Kindergarten, Early Childhood Education (PAUD), and Non-Formal and Informal Early Childhood Education (PAUDNI) with total funds disbursed during 2023 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 West Java and Banten with total funds distributed during 2023 amounted to ±IDR10,7 trillion
- c. Distribution of bank **bjb** Pension Funds in collaboration with PT TASPEN (Persero) in terms of distribution of pension funds during 2023 with a total distribution of amounted to ±IDR5.7 trillion to 145,372 ASN retirees
- d. Distribution of bank **bjb** Pension Funds in collaboration with PT ASABRI (Persero) in terms of distribution of pension funds during 2023 with a total distribution of amounted to ±IDR267.7 billion to 8,622 TNI/POLRI retirees
- e. 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 in 2023 with a total distribution of ±IDR250 billion to 554 LKM/BKM/LPM

2. Carry Out A Marketing Strategy Through a Community Approach (*Community Marketing*) Through bank bjb ATM Co Branding

These include the following communities:

- a. Sekaa Truna Pandawa Banjar Tarukan
- b. Land Rover Club Bandung
- c. KONI Kota Bandung

3. Organizing Promotional Programs to Increase CASA in 2023

- a. Promotion program for **bjb** Tandamata Berjangka savings account, offering direct rewards to customers who open a **bjb** Tandamata Berjangka account, program period from January 16 to December 31, 2023.
- b. Promotion program for **bjb** Tandamata SiMuda savings account, offering direct rewards to customers who open a **bjb** Tandamata SiMuda account within the age range of 18-30 years old, program period from January 16 to December 31, 2023.
- c. Promotion program for **bjb** Lucky Birthday savings account in celebration of bank **bjb**'s 62nd anniversary, with a scheme of direct rewards to customers who deposit funds for a certain period, program period from April 17 to June 30, 2023.
- d. **bjb** BERUNTUNG (Beri Referral Dapat Untung) promotion program with a scheme of providing incentives to external parties who market and refer new pensioner customers of PT Taspen and PT Asabri, program period from February 1 to December 31, 2023.
- e. **bjb** BUKBER (Buka Rekening Bertabur Rezeki) promotion program with a scheme of providing cashback to customers who open Current Account and savings accounts, program period from March 1 to May 31, 2023

- f. Program promosi Tandamata Merdeka, pemberian hadiah langsung kepada nasabah dengan penempatan dana di Tabungan atau Giro dalam jangka waktu tertentu, periode program tanggal 14 Agustus - 30 September 2023.
- g. Program promosi Deposito Merdeka, pemberian rate khusus kepada nasabah dengan penempatan dana pada Deposito Suka-Suka dalam jangka waktu tertentu, periode program tanggal 08 Mei - 29 Desember 2023.
- 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 tanggal 30 Agustus - 31 Desember 2023.

4. Menyelenggarakan Campaign Activity Secara Berkesinambungan

- a. **bjb** Goes To School yang dilakukan oleh Kantor Cabang dengan kunjungan edukasi dan literasi serta *pick up* service ke masing-masing sekolah secara rutin.
- b. Edukasi Keuangan Bagi Pelajar dalam rangka memperingati Hari Anak Nasional di Kota Bogor pada tanggal 25 Juli 2023.
- c. Rangkaian Kegiatan Program Satu Rekening Satu Pelajar (KEJAR) bank **bjb** bersama-sama dengan Otoritas Jasa Keuangan Kantor Regional 2 Jawa Barat di SMKN 1 Cianjur pada tanggal 08 Agustus 2023.
- d. Kegiatan Puncak Acara Hari Indonesia Menabung bersama-sama dengan Otoritas Jasa Keuangan Kantor Regional 2 Jawa Barat dan Pemerintah Provinsi Jawa Barat di Cibubur pada tanggal 20 Agustus 2023.
- e. Berpartisipasi dalam kegiatan Fin Expo Tahun 2023 di Mall Ambarukmo Yogyakarta tanggal 27-30 Oktober 2023 bersama Otoritas Jasa Keuangan, Lembaga Jasa Keuangan, serta Industri Keuangan Lainnya.
- f. Berpartisipasi dalam kegiatan Bulan Inklusi Keuangan Tahun 2023 tanggal 27-30 Oktober 2023 bersama-sama dengan Otoritas Jasa Keuangan Kantor Regional 2 Jawa Barat dan Pemerintah Provinsi Jawa Barat.
- g. *Co-Branding* bank **bjb** dengan KONI Kota Bandung dalam Partisipasi Kegiatan PORTUE (Pekan Olah Raga Tunggal Event) bagi Atlet tingkat SD,SMP,SMA Kota Bandung tanggal 24 Oktober - 31 Oktober 2023.
- h. Partisipasi bank **bjb** dengan KONI Kota Tangerang Selatan dalam partisipasi Pekan Olahraga Kota (PORKOT) tahun 2023 bagi Atlet tingkat SD,SMP,SMA Kota Tangerang Selatan tanggal 04 November - 11 November 2023.
- i. Seremonial Penyaluran Tunjangan Dukungan Operasional kepada Babinsa dan Baintel 0062 Tarumanegara Garut tanggal 04 September 2023.
- j. Seremonial Penyaluran Tunjangan Dukungan Operasional kepada Babinsa dan Baintel 0063 Sunan Gunung Jati Cirebon tanggal 13 Desember 2023.

- f. Tandamata Merdeka promotion program, offering direct rewards to customers with fund placements in Savings or Checking accounts for a certain period, program period from August 14 to September 30, 2023.
- g. Merdeka Deposits promotion program, offering special rates to customers with fund placements in Suka-Suka Deposits for a certain period, program period from May 8 to December 29, 2023.
- h. Gebyar Tandamata bank **bjb** promotion program, offering direct rewards to customers who deposit funds in Savings and Checking accounts for a certain period, program period from August 30 to December 31, 2023.

4. Organizing campaign activities on an ongoing basis

- a. **bjb** Goes To School conducted by branch offices with regular educational and literacy visits and pick-up services to each school.
- b. Financial Education for Students in commemoration of National Children's Day in Bogor City on July 25, 2023.
- c. Series of activities for the One Account One Student (KEJAR) program by bank **bjb** together with the Financial Service Authority Regional Office 2 West Java at SMKN 1 Cianjur on August 8, 2023.
- d. Peak event of National Savings Day together with the Financial Service Authority Regional Office 2 West Java and the West Java Provincial Government in Cibubur on August 20, 2023.
- e. Participated in the Fin Expo 2023 event at Mall Ambarukmo Yogyakarta on October 27-30, 2023, along with the Financial Service Authority, Financial Institutions, and other Financial Industry participants.
- f. Participation in the Financial Inclusion Month 2023 activities on October 27-30, 2023, together with the Financial Services Authority Regional Office 2 West Java and the West Java Provincial Government.
- g. Co-Branding of bank **bjb** with the Bandung City National Sports Committee (KONI) in the Participation of PORTUE (Single Event Sports Week) for Elementary, Junior High, and High School Athletes in Bandung City on October 24-31, 2023.
- h. Participation of bank **bjb** with the South Tangerang City National Sports Committee (KONI) in the Participation of the 2023 City Sports Week (PORKOT) for Elementary, Junior High, and High School Athletes in South Tangerang City on November 4-11, 2023.
- i. Ceremonial Distribution of Operational Support Allowances to Babinsa and Baintel 0062 Tarumanegara Garut on September 4, 2023.
- j. Ceremonial Distribution of Operational Support Allowances to Babinsa and Baintel 0063 Sunan Gunung Jati Cirebon on December 13, 2023.

Strategi Pemasaran bjb Prioritas Tahun 2023

Kegiatan dan program untuk meningkatkan jumlah dana kelolaan dan meningkatkan pencapaian produk **bjb** Prioritas yang dijalankan pada tahun 2023 di antaranya sebagai berikut:

1. Program Bundling Sureprize

Pelaksanaan program *bundling sureprize* sesuai dengan memo nomor 073/DJK-BPR/M/2023 perihal Pelaksanaan program bundling sureprize **bjb** Prioritas tahun 2023, periode program mulai dari 10 Februari - 30 April 2023.

2. Pelaksanaan Event Chinese New Year bersama Nasabah bjb Prioritas Surabaya

Mengadakan customer gathering dengan tema Keberuntungan Finansial di Tahun Kelinci Air, mengundang nasabah **bjb** Prioritas yang terpilih, dilengkapi dengan sesi Market Outlook dari Head Of Investment Syailendra Capital. *Event* ini memiliki tujuan sebagai salah satu bentuk apresiasi serta memberikan *outlook* mengenai peluang ekonomi di tahun 2023, sekaligus pemasaran *fund* terbaru dari Syailendra Capital.

Hari/Tanggal : Kamis, 9 Februari 2023

Tempat : Sangria Artisan Dining and Lounge

Peserta : Nasabah **bjb** Prioritas OBP Surabaya

3. Penyelenggaraan event Customer Loyalty - Tax Talk Dampak System Single Identity Numbers terhadap Pelaporan Pajak Perorangan dan Perusahaan Nasabah bjb Prioritas

Mengadakan *customer gathering* sekaligus sosialisasi mengenai dampak *system single identity numbers* terhadap pelaporan pajak perorangan dan perusahaan untuk nasabah **bjb** Prioritas, dengan mengundang narasumber ternama.

Hari/Tanggal : Selasa, 21 Maret 2023

Tempat : Plataran Bandung

Peserta : Nasabah **bjb** Prioritas Kota Bandung

4. Program Bundling Sureprize bjb Prioritas X BBQ Ride 2023

Mengadakan kegiatan pemasaran Bundling Sureprize **bjb** Prioritas dalam event BBQ Ride 2023, dengan periode pemasaran tanggal 1 Maret - 10 Maret 2023.

5. Table Talk Session bersama Nasabah Prioritas OBP Bandung Teuku Umar, Cabang Utama dan Tamansari dengan Tema "Memaksimalkan Portofolio Proteksi Keluarga"

Mengadakan *table talk session* di Kota Bandung khusus untuk melakukan *investment deep talk* dan memberikan informasi mengenai Konsep *Wealth Protection and Distribution*, bekerjasama dengan *partner* Perusahaan Asuransi – Equity Life.

Marketing Strategy of bjb Prioritas In 2023

Activities and programs to increase the amount of managed funds and increase the achievement of **bjb** Prioritas products implemented in 2023 include the following:

1. Bundling Sureprize Program

Implementation of the Sureprize Bundling Program in accordance with memo number 073/DJK-BPR/M/2023 concerning Implementation of the **bjb** Prioritas Sureprize Bundling Program in 2023, the program period starts from February 20 - April 30, 2023.

2. The Chinese New Year Event with bjb Priority Customers in Surabaya

Organizing a customer gathering with the theme "Financial Fortune in the Year of the Water Rabbit," inviting selected **bjb** Priority customers, accompanied by a Market Outlook session by the Head Of Investment Syailendra Capital. The event aims to appreciate customers and provide outlook on economic opportunities in 2023, as well as market the latest funds from Syailendra Capital.

Day/Date : Thursday, February 9, 2023

Venue : Sangria Artisan Dining and Lounge

Participants : **bjb** Priority Customers OBP Surabaya

3. Organization of Customer Loyalty Event - Tax Talk Impact of Single Identity Numbers System on Individual and Corporate Tax Reporting for bjb Priority Customers

Hosting a customer gathering and socialization about the impact of the single identity numbers system on individual and corporate tax reporting for **bjb** Priority customers, inviting renowned speakers.

Day/Date : Tuesday, March 21, 2023

Venue : Plataran Bandung

Participants : **bjb** Priority Customers Bandung City

4. Sureprize bjb Priority Bundling Program X BBQ Ride 2023

Conducting marketing activities for the Sureprize **bjb** Priority Bundling program at the BBQ Ride 2023 event, with a marketing period from March 1 to March 10, 2023.

5. Table Talk Session with OBP Bandung Teuku Umar, Main Branch, and Tamansari Priority Customers on "Maximizing Family Portfolio Protection"

Holding table talk sessions in Bandung City specifically for in-depth investment discussions and providing information on the Wealth Protection and Distribution Concept, in collaboration with Insurance Company partners – Equity Life.

Hari/Tanggal : Kamis, 16 Maret 2023

Tempat : Plataran Bandung

Peserta : Nasabah **bjb** Prioritas OBP Tamansari

Hari/Tanggal : Senin, 20 Maret 2023

Tempat : Plataran Bandung

Peserta : Nasabah **bjb** Prioritas OBP Teuku Umar dan Cabang Utama

Day/Date : Thursday, March 16, 2023

Venue : Plataran Bandung

Participants : **bjb** Priority Customers OBP Tamansari

Day/Date : Monday, March 20, 2023

Venue : Plataran Bandung

Participants : **bjb** Priority Customers OBP Teuku Umar and Main Branch

6. Program Lucky Birthday **bjb** Prioritas

Pelaksanaan program Lucky Birthday **bjb** Prioritas sesuai dengan memo nomor 0355/DJK-IBA/M/2023 perihal Pelaksanaan program Promosi **bjb** Lucky Birthday, periode program mulai dari 2 Mei - 31 Mei 2023.

7. Program Deposito Merdeka bank **bjb**

Pelaksanaan program Deposito Merdeka sesuai dengan memo nomor 0187/DJK-BPR/M/2023 perihal Pelaksanaan program Deposito Merdeka bank **bjb**, periode program mulai dari 8 Mei - 29 Desember 2023.

8. Penyelenggaraan Kegiatan Expo Malaysia Healthcare Travel Council (MHTC)

Mengadakan kegiatan Malaysia Healthcare Expo di Trans Studio Bandung, sekaligus diadakan Ceremony kerjasama **bjb** Prioritas dgn MHTC yg dihadiri oleh Duta Besar Malaysia untuk RI - Dato' Syed Mohamad Hasrin Tengku Hussin dan CEO MHTC - Farizal Bin Jafaar. Kegiatan ini dalam rangka memberikan fasilitas layanan *medical* kepada nasabah, bekerjasama dengan Malaysian Healthcare Travel Council (MHTC) yg merupakan lembaga di bawah Kementerian Kesehatan Malaysia.

Hari/Tanggal : Kamis - Minggu, 1 Juni 2023 – 4 Juni 2023

Tempat : Auditorium - Trans Studio Bandung

Peserta : Nasabah **bjb** Prioritas

9. Customer Gathering Peresmian Kantor **bjb** Prioritas Gedung T-Tower

Mengadakan customer gathering dalam rangka peresmian kantor baru **bjb** Prioritas Gedung T-Tower sekaligus melakukan pemasaran program DPK serta memberikan informasi mengenai Konsep *Portfolio Asset Allocation*.

Hari/Tanggal : Kamis, 3 Agustus 2023

Tempat : Gedung T-Tower Jakarta

Peserta : Nasabah **bjb** Prioritas Jakarta

10. 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 menyekolahkan anak ke luar negeri dan sedang mencari informasi mengenai Kampus Luar Negeri di beberapa Kota Besar.

6. Lucky Birthday **bjb** Priority Program

Implementation of the Lucky Birthday **bjb** Priority program according to memo number 0355/DJK-IBA/M/2023 regarding the Implementation of the **bjb** Lucky Birthday Promotion program, with a program period from May 2 to May 31, 2023.

7. bank **bjb** Merdeka Deposit Program

Implementation of the Merdeka Deposit program according to memo number 0187/DJK-BPR/M/2023 regarding the Implementation of the bank **bjb** Merdeka Deposit program, with a program period from May 8 to December 29, 2023.

8. Organization of Malaysia Healthcare Travel Council (MHTC) Expo

Holding a Malaysia Healthcare Expo event at Trans Studio Bandung, along with the Ceremony of cooperation between **bjb** Priority and MHTC attended by the Malaysian Ambassador to Indonesia - Dato' Syed Mohamad Hasrin Tengku Hussin and MHTC CEO - Farizal Bin Jafaar. This event is aimed at providing medical service facilities to customers, in collaboration with the Malaysian Healthcare Travel Council (MHTC), which is an agency under the Malaysian Ministry of Health.

Day/Date : Thursday - Sunday, June 1-4, 2023

Venue : Auditorium - Trans Studio Bandung

Participants : **bjb** Priority Customers

9. Customer Gathering for the Inauguration of the **bjb** Priority Office T-Tower Building

Organizing a customer gathering for the inauguration of the new **bjb** Priority office in the T-Tower Building while marketing DPK programs and providing information about the Portfolio Asset Allocation Concept.

Day/Date : Thursday, August 3, 2023

Venue : T-Tower Building Jakarta

Participants : **bjb** Priority Customers Jakarta

10. Marketing Activities in the Education Exhibition with Edlink ConneX

Implementing marketing strategies in the Education Expo organized by Edlink-ConneX, while providing loyalty events to **bjb** Priority customers who are sending their children abroad for education and seeking information about Foreign Universities in several Major Cities.

Hari/Tanggal : Selasa, 22 Agustus 2023
 Tempat : Hilton Hotel Bandung
 Peserta : Nasabah **bjb** Prioritas dan Orangtua Murid

Hari/Tanggal : Sabtu, 26 Agustus 2023
 Tempat : Sheraton Hotel Surabaya
 Peserta : Nasabah **bjb** Prioritas dan Orangtua Murid

11. Education Talk bersama Nasabah **bjb** Prioritas Jakarta

Bekerja sama dengan Omega Education mengadakan acara *Education Talk* bersama putra – putri nasabah **bjb** Prioritas Jakarta. Menghadirkan narasumber ternama Hanie Mulyani – Educational Psychologist dari Universitas Indonesia.

Hari/Tanggal : Rabu, 23 Agustus 2023
 Tempat : Gedung T-Tower Jakarta
 Peserta : Nasabah **bjb** Prioritas dan Orangtua Murid

12. Customer Gathering Nasabah *Outlet bjb* Prioritas Teuku Umar dan Cabang Utama

Mengadakan *customer gathering* khusus untuk menyapa nasabah Prioritas Bandung, dalam rangka acara pemasaran Program Gebyar Tandamata serta memberikan informasi mengenai Konsep *Wealth Protection and Distribution* bekerjasama dengan partner perusahaan Asuransi – Equity Life.

Hari/Tanggal : Kamis, 7 September 2023
 Tempat : Roemah Legit Bandung
 Peserta : Nasabah **bjb** Prioritas OBP Cabang Utama

Hari/Tanggal : Kamis, 14 September 2023
 Tempat : Ambrogio Patisserie
 Peserta : Nasabah **bjb** Prioritas OBP Teuku Umar dan Tamansari

13. Penyelenggaraan Kegiatan Health talk bersama Klinik Utama Gleneagles Surabaya

Mengadakan customer gathering Health Talk bersama Klinik Utama Gleneagles di Kota Surabaya, dalam rangka pemasaran program Gebyar Tandamata serta memberikan informasi mengenai Menjaga Kesehatan Jantung, bekerjasama dengan Gleneagles Surabaya.

Hari/Tanggal : Rabu, 27 September 2023
 Tempat : Arunaya Resto
 Peserta : Nasabah **bjb** Prioritas OBP Surabaya

14. Program **bjb** Prioritas Digi Travel Fair

Melakukan strategi pemasaran dalam program *Digi Travel Fair*, sekaligus memberikan *loyalty event* kepada nasabah **bjb** Prioritas yang akan melakukan kegiatan *travelling* ke Dalam dan Luar Negeri.

Day/Date : Tuesday, August 22, 2023
 Venue : Hilton Hotel Bandung
 Participants : **bjb** Priority Customers and Parents

Day/Date : Saturday, August 26, 2023
 Venue : Sheraton Hotel Surabaya
 Participants : **bjb** Priority Customers and Parents

11. Education Talk with **bjb** Priority Customers in Jakarta

Collaborating with Omega Education to hold an Education Talk event with the children of **bjb** Priority customers in Jakarta. Featuring renowned speaker Hanie Mulyani, an Educational Psychologist from the University of Indonesia.

Day/Date : Wednesday, August 23, 2023
 Venue : T-Tower Building Jakarta
 Participants : **bjb** Priority Customers and Students' Parents

12. Customer Gathering for **bjb** Priority Outlet Customers at Teuku Umar and Main Branch

Organizing a special customer gathering to greet Priority customers in Bandung, in conjunction with the Gebyar Tandamata program marketing event and providing information about the Wealth Protection and Distribution Concept in collaboration with insurance company partner Equity Life.

Day/Date : Thursday, September 7, 2023
 Venue : Roemah Legit Bandung
 Participants : **bjb** Priority Customers OBP Main Branch

Day/Date : Thursday, September 14, 2023
 Venue : Ambrogio Patisserie
 Participants : **bjb** Priority Customers OBP Teuku Umar and Tamansari

13. Health Talk Event with Gleneagles Surabaya Main Hospital

Holding a Health Talk customer gathering with Gleneagles Surabaya Main Hospital, focusing on marketing the Gebyar Tandamata program and providing information about Heart Health, in collaboration with Gleneagles Surabaya.

Day/Date : Wednesday, September 27, 2023
 Venue : Arunaya Resto
 Participants : **bjb** Priority Customers OBP Surabaya

14. **bjb** Priority Digi Travel Fair Program

Implementing marketing strategies for the Digi Travel Fair program, while providing loyalty events to **bjb** Priority customers who are traveling domestically and internationally.

Hari/Tanggal : Kamis - Senin, 28 September 2023 – 1 Oktober 2023

Tempat : Cihampelas Walk Bandung

Peserta : Nasabah **bjb** Prioritas

15. Investor Gathering Perpetual Bonds bank bjb

Mengadakan *customer gathering* dalam rangka pemasaran produk *Perpetual Bonds* bank **bjb** kepada nasabah **bjb** Prioritas yang potensial.

Hari/Tanggal : Jumat, 27 Oktober 2023

Tempat : Outlet **bjb** Prioritas Teuku Umar

Peserta : Nasabah **bjb** Prioritas Bandung

Hari/Tanggal : Jumat, 27 Oktober 2023

Tempat : Outlet **bjb** Prioritas Gedung T-Tower

Peserta : Nasabah **bjb** Prioritas Jakarta

16. Penyelenggaraan Program Tepok Bulu Vindes Sport 2023 – bjb Prioritas

Mengadakan kegiatan pemasaran program DPK **bjb** Prioritas menuju pelaksanaan event Tepok Bulu Vindes Sport 2023, dengan periode pemasaran tanggal 1 November - 16 November 2023.

17. Penyelenggaraan Program Iwan Fals Intimate Concert

Mengadakan kegiatan pemasaran program DPK **bjb** Prioritas menuju pelaksanaan konser Iwan Fals Intimate Concert, dengan periode pemasaran tanggal 27 November - November 2023.

18. Penyelenggaraan Customer Gathering Outlet bjb Prioritas Cirebon bersama Istri Ikatan Dokter Indonesia Kota Cirebon

Mengadakan *customer gathering* di Kota Cirebon kepada komunitas Istri Ikatan Dokter Kota Cirebon, memberikan informasi mengenai Fasilitas Layanan serta program – program yang dimiliki oleh **bjb** Prioritas.

Hari/Tanggal : Selasa, 10 Oktober 2023

Tempat : Santosa Restaurant Cirebon

Peserta : Nasabah prospek **bjb** Prioritas – Komunitas IIDI Kota Cirebon

19. Customer Gathering Nasabah bjb Prioritas Kota Tasikmalaya

Mengadakan *customer gathering* di Kota Tasikmalaya khusus untuk menyapa nasabah Prioritas Tasikmalaya, dalam rangka pemasaran program Gebyar Tandamata serta memberikan informasi mengenai Konsep *Wealth Protection and Distribution*, bekerjasama dengan partner perusahaan Asuransi – Equity Life.

Hari/Tanggal : Selasa, 17 Oktober 2023

Tempat : Maxwell Tasikmalaya

Peserta : Nasabah **bjb** Prioritas Tasikmalaya

Day/Date : Thursday - Monday, September 28 - October 1, 2023

Venue : Cihampelas Walk Bandung

Participants : **bjb** Priority Customers

15. Investor Gathering for Perpetual Bonds bank bjb

Holding a *customer gathering* to market bank **bjb**'s *Perpetual Bonds* product to potential **bjb** Priority customers.

Day/Date : Friday, October 27, 2023

Venue : **bjb** Priority Outlet Teuku Umar

Participants : **bjb** Priority Customers Bandung

Day/Date : Friday, October 27, 2023

Venue : **bjb** Priority Outlet T-Tower Building

Participants : **bjb** Priority Customers Jakarta

16. Implementation of the Tepok Bulu Vindes Sport 2023 Program – bjb Priority

Organizing marketing activities for the DPK **bjb** Priority program leading up to the Tepok Bulu Vindes Sport 2023 event, with a marketing period from November 1 to November 16, 2023.

17. Implementation of the Iwan Fals Intimate Concert Program

Organizing marketing activities for the DPK **bjb** Priority program leading up to the Iwan Fals Intimate Concert, with a marketing period from November 27 to November 2023.

18. Customer Gathering for bjb Priority Outlet Customers in Cirebon with the Indonesian Doctors Association Wives

Holding a *customer gathering* in Cirebon for the Indonesian Doctors Association Wives community, providing information about Service Facilities and programs owned by **bjb** Priority.

Day/Date : Tuesday, October 10, 2023

Venue : Santosa Restaurant Cirebon

Participants : Prospective **bjb** Priority Customers – IIDI Cirebon Community

19. Customer Gathering for bjb Priority Customers in Tasikmalaya

Organizing a *customer gathering* in Tasikmalaya specifically to greet Priority customers in Tasikmalaya, in conjunction with the Gebyar Tandamata program marketing event and providing information about the Wealth Protection and Distribution Concept, in collaboration with insurance company partner Equity Life.

Day/Date : Tuesday, October 17, 2023

Venue : Maxwell Tasikmalaya

Participants : **bjb** Priority Customers Tasikmalaya

20. Customer Gathering Nasabah bjb Prioritas Kota Serang

Mengadakan customer gathering di Kota Tasikmalaya khusus untuk menyapa nasabah Prioritas Serang, dalam rangka pemasaran program Gebyar Tandamata serta memberikan informasi mengenai Konsep *Wealth Protection and Distribution*, bekerjasama dengan partner perusahaan Asuransi – Equity Life.

Hari/Tanggal : Rabu, 29 November 2023

Tempat : Kopi O Resto Serang

Peserta : Nasabah **bjb** Prioritas Serang

21. Kegiatan Pemasaran pada Kegiatan Rapat Kerja Ikatan Dokter Indonesia Wilayah Jawa Barat

Melakukan strategi pemasaran *event sponsorship* melalui pendekatan komunitas (*Community Marketing*) Ikatan Dokter Indonesia Wilayah Jawa Barat. Memberikan informasi mengenai Fasilitas Layanan serta program – program yang dimiliki oleh **bjb** Prioritas.

Hari/Tanggal : Sabtu, 16 Desember 2023

Tempat : Salabintana Resort Sukabumi

Peserta : Ikatan Dokter Indonesia Wilayah Jawa Barat

22. Customer Gathering Peresmian Kantor bjb Prioritas Semarang

Mengadakan customer gathering dalam rangka peresmian kantor baru **bjb** Prioritas Semarang sekaligus melakukan pemasaran program DPK serta memberikan informasi mengenai Konsep *Portfolio Asset Allocation*.

Hari/Tanggal : Senin, 18 Desember 2023

Tempat : Outlet **bjb** Prioritas Semarang

Peserta : Nasabah **bjb** Prioritas Semarang

20. Customer Gathering for bjb Priority Customers in Serang

Organizing a customer gathering in Serang specifically to greet Priority customers in Serang, in conjunction with the Gebyar Tandamata program marketing event and providing information about the Wealth Protection and Distribution Concept, in collaboration with insurance company partner Equity Life.

Day/Date : Wednesday, November 29, 2023

Venue : Kopi O Resto Serang

Participants : **bjb** Priority Customers Serang

21. Marketing Activities at the Indonesian Doctors Association West Java Regional Meeting

Implementing event sponsorship marketing strategies through the community approach (*Community Marketing*) of the Indonesian Doctors Association West Java Regional Meeting. Providing information about Service Facilities and programs owned by **bjb** Priority.

Day/Date : Saturday, December 16, 2023

Venue : Salabintana Resort Sukabumi

Participants : Indonesian Doctors Association West Java Region

22. Customer Gathering for the Inauguration of the bjb Priority Office in Semarang

Organizing a customer gathering for the inauguration of the new **bjb** Priority office in Semarang while marketing DPK programs and providing information about the Portfolio Asset Allocation Concept.

Day/Date : Monday, December 18, 2023

Venue : **bjb** Priority Outlet Semarang

Participants : **bjb** Priority Customers Semarang

Strategi dan Program Pemasaran *Wealth Management* Tahun 2023

Pada tahun 2023 *Wealth Management* bank **bjb** melakukan berbagai aktivitas dan program promosi produk untuk meningkatkan penjualan produk reksa dana dan *bancassurance*.

1. Aktivitas Pemasaran

Selama tahun 2023, aktivitas pemasaran produk *Wealth Management* yang telah dilakukan di antaranya:

- Penyelenggaraan acara *table talk* dan *customer gathering* dengan mengundang nasabah bank **bjb** yang berpotensi mengambil manfaat produk *Wealth Management*.
- Berkolaborasi dengan **bjb** SIAP dalam memasarkan manfaat proteksi sekaligus manfaat Pensiun, di antaranya kepada Instansi Pemerintahan (Pegawai Pemerintah dengan Perjanjian Kerja/PPPK) dan institusi lainnya.
- Ikut serta dalam penyelenggaraan acara eksternal bersama Divisi lain, dalam memasarkan produk *Wealth Management*.

Marketing Strategy and Program of *Wealth Management* In 2023

In 2023 bank **bjb** *Wealth Management* carry out various activities and product promotion programs to increase sales of mutual fund and *bancassurance* products.

1. Marketing Activities

During 2023, marketing activities for *Wealth Management* products that have been carried out include:

- Organizing table talks and customer gatherings by inviting bank **bjb** customers who are potentially taking the advantage of *Wealth Management* Products.
- Collaborate with **bjb** SIAP in marketing protection benefits as well as pension benefits for Government Agencies (Government Employees with Work Agreements/PPPK) and other institutions.
- Participate in organizing external events with other divisions for marketing *Wealth Management* Products.

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:

- a. Penyelenggaraan program *employee reward* secara berkala untuk pegawai tenaga pemasar.
- b. Penyelenggaraan program *customer reward* secara berkala dan tematik untuk nasabah.
- c. Penyelenggaraan program *join promo* dengan **bjb** SIAP dalam rangka peningkatan *product holding*.

Strategi Pemasaran *International and Transaction Banking* Tahun 2023

Berikut beberapa strategi pemasaran dalam pencapaian target pendapatan berupa *fee based income* dan *interest income* serta menghasilkan *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. Menyediakan produk *trade finance* dengan tarif yang kompetitif dan optimalisasi *trade facility* yang sudah dibentuk.
6. Meningkatkan transaksi *trade* melalui *structuring trade facility* terhadap nasabah berbasis ekspor, impor, perdagangan, konstruksi, manufaktur dan sektor potensial lainnya yang bersinergi dengan unit kerja terkait.
7. Melakukan pemasaran terintegrasi produk *trade finance and value chain* beserta produk bank **bjb** lainnya ke setiap nasabah potensial guna menciptakan *trade ecosystem* yang berkelanjutan serta optimalisasi transaksi perbankan nasabah di bank **bjb**. Adapun kegiatan pemasaran lebih difokuskan pada sektor-sektor usaha yang mendukung program pemerintah dan pengembangan sektor riil, di antaranya sektor konstruksi, infrastruktur, *consumer goods*, sektor kesehatan.
8. Melakukan Promosi untuk produk remitansi di antaranya sebagai berikut:

a. Nama Program	:	Program Loyalty Customer Transfer Valas
Periode Program	:	01 Januari 2023 - 31 Desember 2023
Lokasi Program	:	Seluruh jaringan kantor cabang bank bjb

2. Promotion Program

Developing various promotional and marketing programs that can add value to customers purchasing wealth management products at bank **bjb** and increase sales activities for bank **bjb** employees, including:

- a. Organizing regular employee reward programs for marketing employees.
- b. Organizing regular and thematic customer reward programs for customers.
- c. Organizing a join promo program with **bjb** SIAP in order to increase product holding.

Marketing Strategy of *International and Transactional Banking* In 2023

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 counterparty 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. Providing trade finance products with competitive rates and optimizing the trade facilities that have been established.
6. Increasing trade transactions through structuring trade facilities for customers based on export, import, trade, construction, manufacturing and other potential sectors in synergy with related work units.
7. Carrying out integrated marketing of trade finance and value chain products along with other bank **bjb** products to every potential customer in order to create a sustainable trade ecosystem and optimize customer banking transactions at bank **bjb**. Marketing activities are more focused on business sectors that support government programs and real sector development, including construction, infrastructure, consumer goods and health sectors.
8. Carrying out promotions for remittance products including the following:

a. Program Name	:	Foreign Currency Transfer Customer Loyalty Program
Program Period	:	January 01, 2023 - December 31, 2023
Program Location	:	The entire bank bjb branch office network

<p>Jenis Hadiah : Logam mulia untuk pemenang nasabah kategori perorangan dan Televisi LED untuk pemenang nasabah kategori perusahaan.</p> <p>Peserta Program : Nasabah seluruh jaringan kantor cabang bank bjb.</p>	<p>Prize Type : Precious metals for individual category customer winners and LED televisions for corporate category customer winners.</p> <p>Program Participants : Customers of the entire bank bjb branch office network.</p>
<p>b. Nama Program : Program Remittance Reward Western Union</p> <p>Periode Program : 01 Maret - 30 Juni 2023</p> <p>Lokasi Program : Seluruh jaringan kantor cabang bank bjb</p> <p>Jenis Hadiah : Voucher belanja @25.000,- untuk 750 transaksi pertama <i>Western Union</i>.</p> <p>Peserta Program : Nasabah seluruh jaringan kantor cabang bank bjb.</p>	<p>b. Program Name : Remittance Reward Western Union Program</p> <p>Program Period : March 01 - June 30, 2023</p> <p>Program Location : The entire bank bjb branch office network</p> <p>Prize Type : Shopping voucher @25,000,- for the first 750 Western Union transactions.</p> <p>Program Participants : Customers of the entire bank bjb branch office network.</p>
<p>c. Nama Program : Program Member Get Member Western Union</p> <p>Periode Program : 01 Juni - 31 Desember 2023</p> <p>Lokasi Program : Seluruh jaringan kantor cabang bank bjb</p> <p>Jenis Hadiah : Imbal jasa Rp10.000 - Rp. 15.000</p> <p>Peserta Program : Referen yang memiliki rekening pada bank bjb</p>	<p>c. Program Name : Member Get Member Western Union Program</p> <p>Program Period : June 01 - December 31, 2023</p> <p>Program Location : The entire bank bjb branch office network</p> <p>Prize Type : Service fee Rp. 10,000 - Rp. 15,000</p> <p>Program Participants : Referents having an account at bank bjb</p>
<p>d. Nama Program : Program Bebas Biaya Meterai Western Union</p> <p>Periode Program : 01 Juni - 31 Desember 2023</p> <p>Lokasi Program : Seluruh jaringan kantor cabang bank bjb</p> <p>Jenis Hadiah : Bebas Biaya Meterai Rp10.000 untuk transaksi penerimaan WU</p>	<p>d. Program Name : Western Union Stamp Fee Free Program</p> <p>Program Period : June 01 - December 31, 2023</p> <p>Program Location : The entire bank bjb branch office network</p> <p>Prize Type : Free Rp. 10,000 stamp duty for WU acceptance transactions</p>
<p>9. Melakukan <i>sales visit</i> kepada nasabah yang transaksinya masih belum optimal.</p> <p>10. Melakukan ekspansi bisnis dengan Perusahaan <i>Aggregator</i> terkait kerjasama pembayaran tagihan Perusahaan Air Minum (PAM).</p>	<p>9. Conduct sales visits to customers whose transactions are still not optimal.</p> <p>10. Expanding business together with Aggregator Companies related to having cooperation in the payment of Drinking Water Company (PAM) bills.</p>

Strategi Pemasaran *Treasury* Tahun 2023

Target pasar produk *Treasury* adalah nasabah perorangan dan non perorangan yang terbagi berdasarkan kebutuhan produk yang ditawarkan. Produk **bjb** obligasi ritel menasar nasabah perorangan dan non-perorangan yang memiliki ketertarikan berinvestasi pada surat berharga, baik produk SBN Ritel di pasar perdana maupun produk obligasi lainnya di pasar sekunder. Sedangkan produk **bjb** *foreign exchange* menasar nasabah perorangan dan non perorangan yang memiliki kebutuhan atas transaksi valuta asing. **bjb** *foreign exchange* dapat memenuhi kebutuhan transaksi valas nasabah berupa transaksi tunai maupun non tunai.

Marketing Strategy of *Treasury* In 2023

The target market for Treasury products is individual and non-individual customers who are divided based on the needs of the products offered. The **bjb** retail bond product targets individual and non-individual customers who are interested in investing in securities, both Retail SBN products in the primary market and other bond products in the secondary market. Meanwhile, **bjb** foreign exchange products target individual and non-individual customers who have a need for foreign exchange transactions. **bjb** foreign exchange can meet customers' foreign exchange transaction needs in the form of both cash and non-cash transactions.

Strategi Pemasaran Dana Pensiun Lembaga Keuangan (DPLK) Tahun 2023

Target pasar DPLK bank **bjb** terdiri dari calon peserta pemberi kerja dan peserta mandiri/individu. Dalam percepatan peningkatan dana kelolaan DPLK, calon peserta pemberi kerja merupakan potensi terbesar. Namun secara umum, individu merupakan pasar utama bagi DPLK bank **bjb**, besarnya *captive market* bank **bjb** di sektor retail dan konsumen serta kedekatan hubungan dengan pemerintahan daerah merupakan kekuatan yang dapat dimanfaatkan DPLK bank **bjb** dalam melakukan pemasaran produk DPLK. Hal tersebut merupakan salah satu dasar penyusunan strategi pemasaran DPLK bank **bjb** yang menitikberatkan pada peningkatan kerjasama dengan pemerintahan di wilayah Jawa Barat dan seluruh Indonesia. Selain itu pekerja di sektor informal pun juga menjadi sasaran pemasaran dari DPLK bank **bjb**. Adapun beberapa strategi yang diterapkan DPLK bank **bjb** di tahun 2023 adalah sebagai berikut:

1. Memperkuat *branding* DPLK bank **bjb** diseluruh Wilayah Kerja jaringan kantor bank **bjb** dalam rangka meningkatkan jumlah kepesertaan, dimana hal ini dilakukan nya *launching call name (re-branding)* DPLK bank **bjb** menjadi "**bjb** siap".
2. Meningkatkan program *marketing* untuk memperluas pasar melalui literasi dan inklusi sesuai dengan potensi calon peserta Millennial dan Gen-Z.
3. Optimalisasi penetrasi ke *potensial customer* dan *captive market (existing customer)* bank **bjb**
4. Meningkatkan program pemasaran dan kolaborasi dengan pendiri untuk menjadikan DPLK sebagai rantai produk bank **bjb**.

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

Tabel Pangsa Pasar bank bjb dibandingkan BPD

Table of bank **bjb** Market Share compared to BPD

(dalam miliar Rupiah/in IDR billion)

Uraian	Keterangan Information	November 2023	November 2022	Description
Jumlah Aset	BPD	971,800	944,055	Total Asset
	bank bjb	168,969	167,673	
	Pangsa Pasar (%) Market Share (%)	17.39%	17.76%	
Jumlah Dana Pihak Ketiga	BPD	751,339	750,471	Total Third Party Fund
	bank bjb	124,444	123,293	
	Pangsa Pasar (%) Market Share (%)	16.56%	16.43%	
Jumlah Kredit Yang Diberikan	BPD	602,144	557,969	Total Loans
	bank bjb	114,049	107,886	
	Pangsa Pasar (%) Market Share (%)	18.94%	19.34%	

Sumber: Statistik Perbankan Indonesia Otoritas Jasa Keuangan (SPI OJK) November 2023

Source: Indonesian Banking Statistics Financial Services Authority (SPI OJK) November 2023

Marketing Strategy of Financial Institution Pension Funds (DPLK) in 2023

bank **bjb's** DPLK target market consists of employer participants and independent/individual participants. In accelerating the increase of DPLK managed funds, employer participants represent the greatest potential. However, in general, individuals are the main market for bank **bjb's** DPLK. The size of bank **bjb's** captive market in the retail and consumer sectors as well as close relationships with regional governments are the strengths that bank **bjb's** DPLK can utilize in marketing DPLK products. This is one of the bases for preparing bank **bjb's** DPLK marketing strategy focusing on the increase of cooperation with the government of West Java and other regionals. Apart from that, workers in the informal sector are also the marketing targets of bank **bjb's** DPLK. Several strategies implemented by bank **bjb's** DPLK in 2023 are as follows:

1. Strengthening the branding of bank **bjb's** DPLK in all working areas of bank **bjb** office network in order to increase the number of participants, where this was done by launching the call name (re-branding) bank **bjb's** DPLK to "**bjb** ready".
2. Improving marketing programs to expand the market through literacy and inclusion according to the potency of Millennial and Gen-Z participant candidates.
3. Optimizing penetration into potential customers and captive markets (existing customers) of bank **bjb**
4. Improving marketing programs and collaboration with founders to make DPLK as bank **bjb** product chain.

Marekt 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

Berdasarkan jumlah aset, penguasaan pasar bank **bjb** terhadap BPD per November 2023 mencapai 17,39% mengalami penurunan dibandingkan dengan per November 2022 yang mencapai 17,76%. Dari sisi jumlah dana pihak ketiga pangsa pasar bank **bjb** per November 2023 mencapai 16,56% yang meningkat dibandingkan dengan per November 2022 yang mencapai 16,43%. Pangsa pasar jumlah kredit yang diberikan per November 2023 bank **bjb** mencapai 18,94% mengalami penurunan dibandingkan dengan per Oktober 2022 yang mencapai 19,34%. Penurunan pangsa pasar total aset yang tergambar pada penurunan pangsa pasar total kredit terhadap BPD lain itu disebabkan karena penghimpunan dana yang terbatas disebabkan peningkatan *BI-Rate* sehingga berdampak juga kepada ekspansi kredit yang tidak terlalu masif.

Based on total assets, bank **bjb**'s market control of BPD per November 2023 reached 17.39%, a decrease compared to per November 2022 at 17.76%. In terms of the amount of third party funds, bank **bjb**'s market share per November 2023 gained 16.56%, which has increased compared to November 2022 at 16.43%. The market share in the amount of credit provided per November 2023 by bank **bjb** achieved 18.94%, a decrease compared to per October 2022 at 19.34%. The decline in the total market share of assets illustrated in the decline in total loan market share of other Regional Development Banks was due to limited funding due to an increase in the *BI Rate* so that it also had an impact on credit expansion that was not too massive.

Diagram Pangsa Pasar bank bjb dibandingkan dengan BPD Per November Tahun 2023

Diagram of bank **bjb** Market Share compared to BPD as of November 2023

(dalam %/in %)

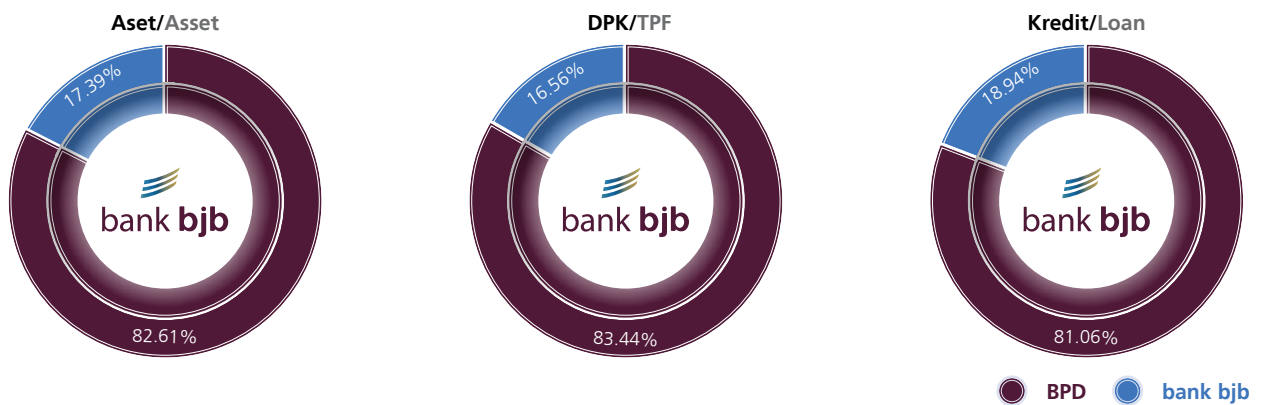
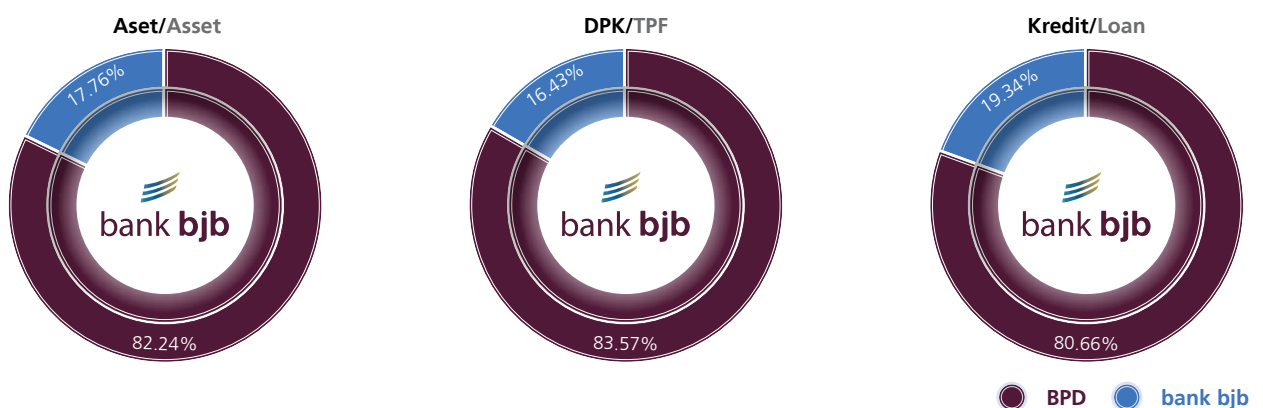


Diagram Pangsa Pasar bank bjb dibandingkan dengan Per November Tahun 2022

Diagram of bank **bjb** Market Share compared to BPD as of November 2022

(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 diuraikan sebagai berikut.

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 as follows.

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	Keterangan Information	November 2023	November 2022	Description
Jumlah Aset	Bank Umum Commercial Bank	11,427,957	10,874,853	Total Asset
	bank bjb	168,969	167,673	
	Pangsa Pasar (%) Market Share (%)	1.48%	1.54%	
Jumlah Dana Pihak Ketiga	Bank Umum Commercial Bank	8,216,207	7,974,132	Total Third Party Fund
	bank bjb	124,444	123,293	
	Pangsa Pasar (%) Market Share (%)	1.51%	1.55%	
Jumlah Kredit yang Diberikan	Bank Umum Commercial Bank	6,965,899	6,347,472	Total Loans
	bank bjb	114,049	107,886	
	Pangsa Pasar (%) Market Share (%)	1.64%	1.70%	

Sumber: Statistik Perbankan Indonesia Otoritas Jasa Keuangan (SPI OJK) November 2023

Source: Indonesian Banking Statistics Financial Services Authority (SPI OJK) November 2023

Di tengah ketatnya persaingan pada BPD, bank **bjb** juga menghadapi persaingan dengan Bank Umum di Indonesia. Berdasarkan jumlah aset per November 2023, pangsa pasar masih mengalami sedikit penurunan menjadi 1,48%. Disisi lain jumlah DPK terkoreksi menjadi sebesar 1,51%. Sedangkan Pangsa pasar jumlah kredit yang diberikan mengalami penurunan dari 1,70% pada November 2022 menjadi 1,64% per November 2023. Penurunan pangsa pasar bank **bjb** terhadap bank umum disebabkan karena adanya peningkatan suku bunga dasar/*BI-Rate* pada tahun 2023 yang dapat berdampak pada peningkatan beban bunga, sehingga bank **bjb** mengambil langkah untuk lebih selektif atau ketat dalam menghimpun dana pihak ketiga. Hal tersebut pun berdampak kepada ekspansi kredit yang juga dilakukan secara selektif agar lebih hati-hati dalam menentukan kredit yang berisiko tinggi maupun dengan *rate* yang cukup menguntungkan.

In the midst of intense competition at BPD, bank **bjb** also faces competition with commercial banks in Indonesia. Based on total assets per November 2023, market share still experienced a slight decline to 1.48%. On the other hand, the amount of DPK was corrected to 1.51%. Meanwhile, the market share of the amount of credit provided has decreased from 1.70% in November 2022 to 1.64% per November 2023. The decline in the market share of bank **bjb** compared to commercial banks was due to an increase in basic interest /*BI-Rate* in 2023 which could have an impact on increasing interest expenses, so that bank **bjb** to be more selective or tight in collecting third party funds. This also has an impact on loan expansion which is also carried out selectively to be more careful in determining high risk loan or with fairly profitable rate.

Diagram Pangsa Pasar bank bjb dibandingkan dengan Bank Umum Per November 2023

Diagram of bank **bjb** Market Share compared to Commercial Bank as of November 2023

(dalam %/in %)

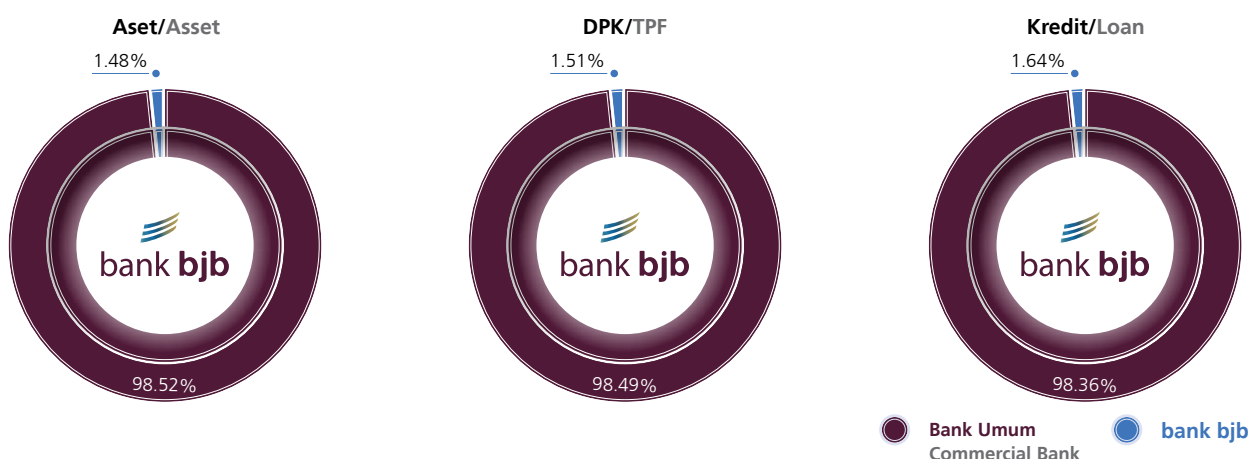
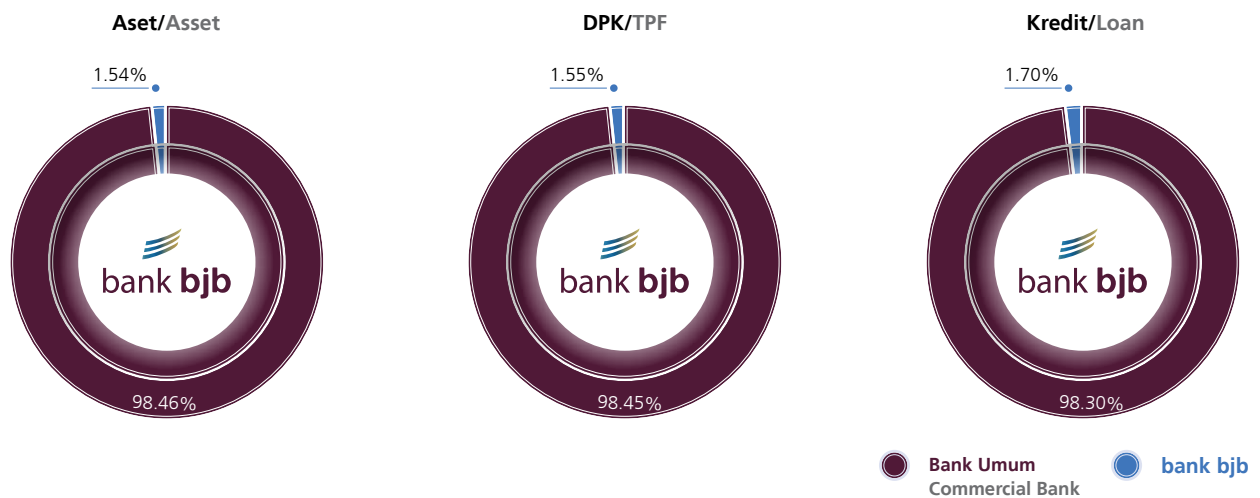


Diagram Pangsa Pasar bank bjb dibandingkan dengan Bank Umum Per November 2022

Diagram of bank **bjb** Market Share compared to Commercial Bank as of November 2022

(dalam %/in %)



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 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 konvensional 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 2023, *outstanding* kredit konsumen tumbuh sebesar 5,92% (yoy) dengan volume sebesar Rp49,94 triliun. Segmen

Operation Review of 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 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 Board of 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 2023, outstanding consumer credit will grow by 5.92% (yoy) with a volume of IDR49.94 trillion. The Consumer Credit segment

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.

is projected to remain the key to bank **bjb**'s credit growth. This is in line with the improvement of economic growth projections. The consumer credit business is bank **bjb**'s mainstay to achieve profits. bank **bjb** believes this segment is still quite prospective.

Tabel Portofolio Kredit bank bjb
Table of bank **bjb** Loans Portfolio

(dalam miliar Rupiah/in IDR million)

Divisi	2023		2022		Pertumbuhan Growth		Division
	(Rp/IDR)	(%)	(Rp/IDR)	(%)	(Rp/IDR)	(%)	
Konsumer	49,935,789	42.81%	47,143,365	44.37%	2,792,424	5.92%	Consumer
Ritel	19,816,435	16.99%	18,479,344	17.39%	1,337,091	7.24%	Retail
Korporasi	17,479,614	14.99%	16,527,086	15.55%	952,528	5.76%	Corporate
Komersial	8,063,774	6.91%	7,937,368	7.47%	126,406	1.59%	Commercial
KPR	10,510,484	9.00%	9,183,365	8.64%	1,327,119	14.45%	Mortgage
BPR dan LKM	2,679,593	2.30%	3,007,780	2.83%	(328,187)	(10.91%)	BPRs and MFIs
UMKM (Mikro)	4,852,870	4.16%	3,979,520	3.75%	873,350	21.95%	MSME (Micro)
Internasional	3,307,940	2.84%	0	0.00%	3,307,940	100.00%	International
Total	116,637,499	100.00%	106,257,828	100.00%	10,388,671	9.78%	Total

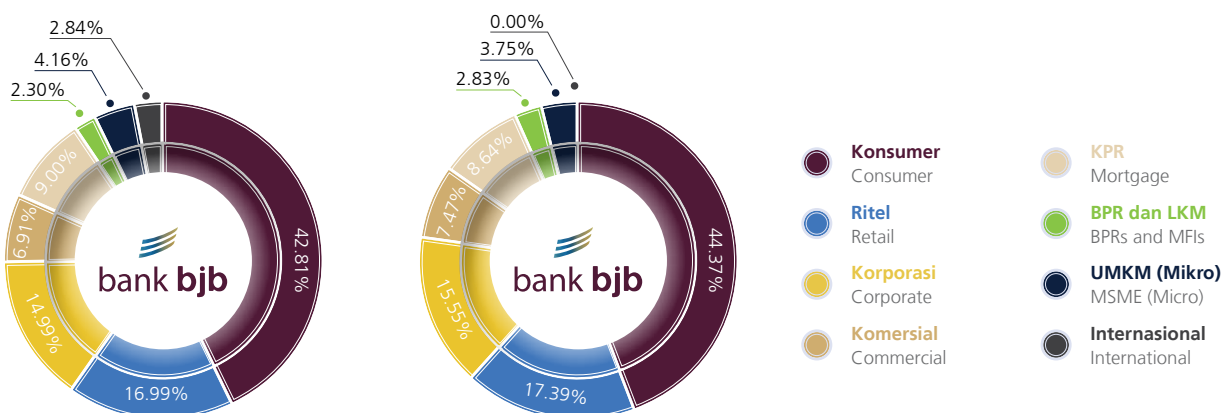
Pada periode 31 Desember 2023, komposisi portofolio kredit yang paling tinggi berasal dari kredit konsumer mencapai 42,81% dari total penyaluran kredit pada bank **bjb**. Peningkatan penyaluran kredit konsumer ini mencapai Rp2,79 triliun atau 5,92% dibandingkan dengan tahun 2022 yang sebesar Rp47,14 triliun. Sehingga dapat dikatakan bahwa segmen kredit konsumer masih menjadi segmen kredit yang dominan di bank **bjb**.

In the period of December 31, 2023, the highest composition of the credit portfolio comes from consumer credit, reaching 42.81% of the total credit distribution at bank **bjb**. This consumer credit distribution increase reached IDR2.79 trillion or 5.92% compared to 2022 which amounted to IDR47.14 trillion. So, it can be said that the consumer credit segment is still the dominant credit segment at bank **bjb**.

Diagram Portofolio Kredit bank bjb

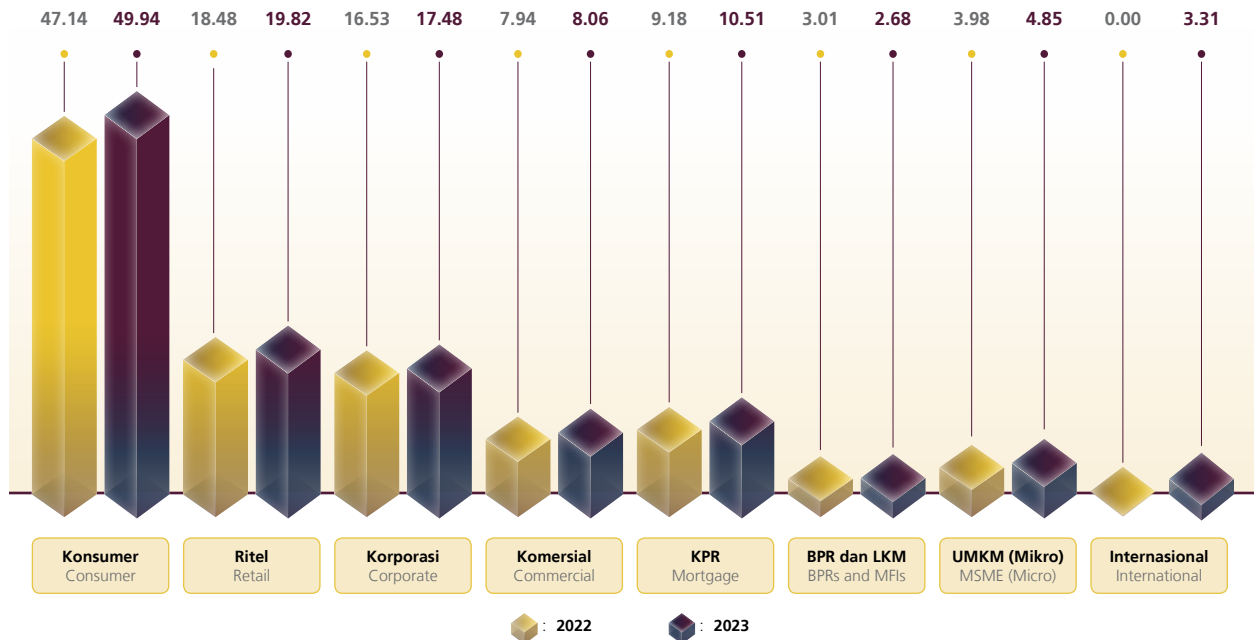
Diagram of bank **bjb** Loan Portfolio

(dalam %/in %)



Grafik Portofolio Kredit bank bjb
Graph of Portofolio Kredit bank **bjb**

(dalam %/in %)



KONSUMER

Penjelasan Kredit Konsumer

Kredit konsumer yang dapat diperoleh per nasabah adalah ±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 2023, bank **bjb** telah meluncurkan 2 (dua) produk kredit konsumer beserta turunan produknya yang dapat melayani kebutuhan nasabah dari berbagai kalangan, di antaranya yaitu:

- 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, PPPK, Pegawai Lembaga Negara/Instansi Pemerintah Non PNS, Anggota TNI/POLRI, Direksi, Kepala dan Wakil Kepala Daerah, Anggota Dewan, Kepala/Perangkat Desa, Non Pegawai Tetap Instansi/Lembaga Pemerintah dan lain-lain.

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 2023, bank **bjb** has launched 2 (two) consumer loan products and their product derivatives that can serve the needs of customers from various groups, including:

- 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)
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 realtif cepat dengan konsep *one day service*, dimana pengajuan kredit yang telah disertai dengan dokumen persyaratan yang lengkap dapat dilakukan realisasi pencairan kredit pada hari yang sama.
4. Kredit Konsumer saat ini sedang membuat produk pemberian kredit berbasis *digital* dengan nama **bjb** Kredit Guna Bhakti Pinjaman ASN (KGB PISAN) yang telah dilakukan uji coba terbatas dan sedang dalam pengajuan produk baru pada regulator.

Pengembangan Produk dan Layanan Kredit Konsumer

Pengembangan produk dan layanan kredit konsumer yang dilakukan pada tahun 2023 adalah sebagai berikut:

1. **bjb** Kredit Guna Bhakti (**bjb** KGB)
Pada Tahun 2023, belum terdapat penyesuaian terhadap ketentuan pada manual produk **bjb** KGB namun terdapat program fitur produk khusus **bjb** KGB yang diluncurkan pada tahun 2023 di antaranya:
 - a. Jangka waktu Kredit **bjb** KGB Ekstra dan KGB Profesi Guru Khusus Debitur PNS sampai dengan maksimal 15 tahun.
 - b. Jangka waktu Kredit **bjb** KGB Pola 1, **bjb** KGB Ekstra dan KGB Profesi Guru Khusus Debitur PPPK sampai dengan maksimal 10 tahun.

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
4. Consumer Credit is currently creating a digital-based credit giving product called **bjb** Kredit Guna Bhakti ASN Loans (KGB PISAN) which has undergone limited trials and is currently in the process of submitting a new product to the regulator.

Consumer Loan Product and Services Development

Consumer loan products and services development carried out in 2023 are as follows:

1. **bjb** Kredit Guna Bhakti (**bjb** KGB)
In 2023, there will be no adjustments to the provisions in the **bjb** KGB product manual, but there is a special **bjb** KGB product feature program that will be launched in 2023, including:
 - a. The credit period for **bjb** KGB Extra Credit and KGB for Teacher Profession especially Civil Servant (PNS) Debtors is up to a maximum of 15 years.
 - b. The credit period for **bjb** KGB Pattern 1, **bjb** KGB Extra and KGB for Teacher Profession especially PPPK Debtors is up to a maximum of 10 years.

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 miliar Rupiah/in IDR million)

Tahun Year	Portfolio						Non Performing Loan (NPL)	
	Outstanding			Number of Account (NoA)			Absolut	Presentase Percentage
	Nominal	Pertumbuhan Growth (yoy)	Presentase Percentage	NoA	Pertumbuhan Growth (yoy)	Presentase Percentage		
	(Rp)	(Rp)	(%)	(Account)	(Account)	(%)	(Rp)	(%)
2023	49,935,789	2,792,424	5.92%	418,618	32,101	8.31%	31,484	0.06%
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%
Rata-Rata / Average		2,135,569	6.60%		18,702	5.21%		

Dalam lima tahun terakhir, kinerja kredit konsumer menunjukkan pertumbuhan yang positif. Pada tahun 2023, *outstanding* kredit konsumer mencapai Rp49,94 triliun, tumbuh 5,92% dibandingkan dengan tahun 2022 yang mencapai Rp47,14 triliun. Pertumbuhan tersebut karena pertumbuhan *outstanding* **bjb** Kredit Guna Bhakti (KGB). Secara rata-rata, pertumbuhan *outstanding* kredit mencapai 6,60% per tahun sedangkan pertumbuhan jumlah debitur 5,21% per tahun.

In the last five years, consumer credit performance has shown positive growth. In 2023, outstanding consumer credit reached IDR49.94 trillion, growing 5.92% compared to 2022 which reached IDR47.14 trillion. This growth was due to the growth in outstanding **bjb** Kredit Guna Bhakti (KGB). On average, outstanding credit growth reached 6.60% per year while growth in the number of debtors was 5.21% per year.

Tabel Komposisi Portofolio Kredit Berdasarkan Produk

Table of Loans Portfolio Composition by Product

(dalam miliar Rupiah/in IDR million)

Produk Product	Outstanding	Komposisi Composition	Number of Account (NoA)	Komposisi Composition	Absolut Non Performing Loan (NPL)	NPL	NoA PL
	(Rp)	(%)	(Account)	(%)	(Rp)	(%)	(Account)
bjb Kredit Guna Bhakti (KGB)	37,299,048	74.69%	341,654	81.61%	22,397	0.06%	207
bjb Kredit Pra Purna Bhakti (KPPB)	11,573,960	23.18%	71,591	17.10%	8,211	0.07%	77
bjb Kredit Abdi Bhakti (KAB)	1,062,782	2.13%	5,373	1.28%	876,163	0.08%	7
Total	49,935,789	100.00%	418,618	100.00%	31,484	0.06%	291

Berdasarkan data di atas, 3 (tiga) komposisi produk terbesar adalah berturut-turut **bjb** KGB sebesar 74,69%, **bjb** KPPB sebesar 23,18%, dan **bjb** KAB sebesar 2,13%. Berikut data *outstanding* ketiga produk tersebut selama 5 (lima) tahun terakhir:

Based on the data above, the 3 (three) largest product compositions are, in sequence, **bjb** KGB at 74.69%, **bjb** KPPB at 23.18%, and **bjb** KAB at 2.13%. 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 miliar Rupiah/in IDR billion)

Jenis Produk Product Type	Tahun Year					Rata-Rata Pertumbuhan Average Growth (%)
	2023	2022	2021	2020	2019	
bjb KGB	37,299,047	34,920,138	33,429,369	32,005,600	30,708,120	5.00%
bjb KPPB	11,573,960	11,160,467	10,797,562	10,408,499	10,345,175	4.97%
bjb KAB	1,062,782	1,064,849	1,077,016	1,057,022	997,055	3.18%
Total	49,935,789	47,145,454	45,303,948	43,471,120	42,050,350	4.17%

Berdasarkan data di atas, ketiga produk unggulan dimaksud memiliki rata-rata pertumbuhan yang positif. Rata-rata pertumbuhan **bjb** KGB adalah sebesar 5,00%, **bjb** KPPB sebesar 4,97% dan **bjb** KAB 3,18%.

Based on the above data, the three flagship products mentioned have a positive average growth rate. The average growth rate for **bjb** KGB is 5.00%, **bjb** KPPB is 4.97%, and **bjb** KAB is 3.18%.

Faktor Pendukung dan Penghambat Bisnis Kredit Konsumer

1. Faktor Pendukung

- Jumlah populasi 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).
- Beberapa tahun terakhir, pemerintah membuka penerimaan Pegawai Pemerintah dengan Perjanjian Kerja (PPPK). Hal ini tentunya menjadi pendukung meningkatnya portofolio kredit konsumen, khususnya **bjb** KGB.
- 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.

2. Faktor Penghambat

- Munculnya Covid-19 pada akhir tahun 2019 yang telah dinyatakan sebagai *global pandemic* oleh *World Health Organization* (WHO), dimana hingga berakhirnya tahun 2023 penyebarannya masih cukup fluktuatif. Hal ini cukup berdampak terhadap aktivitas pemasaran kredit konsumen.
- Adapun persaingan dengan bank pesaing pada segmen kredit konsumtif pada tahun 2023 semakin kompetitif.

Supporting and Inhibiting Factors in Consumer Loan Business

1. Supporting Factors

- 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).
- In recent years, the Government opened the acceptance of Candidates for Government Employees with a Work Agreement (PPPK). This certainly supports the increase in the consumer loans portfolio, especially **bjb** KGB.
- The regulator's policy in the form of the National Non Cash Movement (GNNT), especially in the West Java region, 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.

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 Health Organization (WHO), until the end of 2023 its spread is still quite volatile. This has quite an impact on consumer loan marketing activities.
- Meanwhile, competition with competing banks in the consumer loan segment will become increasingly competitive in 2023.

Rencana dan Strategi Kredit Konsumer Tahun 2024

Dalam menghadapi Tahun 2024, Divisi 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 program pemasaran yang digunakan untuk melayani target pasar kredit konsumen.

- 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.
- d. Fokus Penyaluran kepada Aparatur Sipil Negara (ASN) Pegawai Pemerintah dengan Perjanjian Kerja (PPPK) dan pemberian fasilitas pinjaman kredit konsumen kepada DPR/DPRD/DPD yang akan dilantik pada tahun 2024 khususnya di wilayah Jawa Barat dan Banten.

2. Produk Diversification Strategy

Eksplorasi dan pengembangan produk dan atau pasar yang baru, dalam rangka mengejar pertumbuhan, peningkatan penjualan, profitabilitas, dan fleksibilitas.

3. Produk kredit berbasis digital dengan nama **bjb** KGB PISAN

Yaitu produk pinjaman (*direct loan*) berbasis *digital* pertama bank **bjb** yang khusus diberikan kepada Aparatur Sipil Negara (ASN) dengan penyaluran gaji (*payroll*) di bank **bjb**.

4. People Development Strategy

Meningkatkan kualitas sumber daya manusia dalam melakukan pemasaran kredit konsumen bank **bjb**

- a. Marketing club
- b. Consumer carrier challenge
- c. Coaching clinic
- a. Knowledge development

5. Internal Process Strategy

Meningkatkan proses bisnis perusahaan agar dapat memberikan jasa layanan perbankan yang maksimal kepada debitur.

- a. Optimalisasi *New Loan Management System* (LMS).
- b. Optimalisasi *Consumer Loan Payment System* (CLPS) dan *Consumer Pay* (Cospay).

RITEL

Penjelasan Kredit Ritel

Produk Kredit Ritel terdiri dari **bjb** Kredit Purna Bhakti (KPB) Taspen, **bjb** Kredit Guna Bhakti (KGB) Pola 2, **bjb** Kredit Guna

Consumer Loan Plans and Strategies for 2024

In facing year 2024, 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.
- d. Focus of distribution to the State Civil Apparatus (ASN) of Government Employees with Agreements (PPPK) and the granting of consumer loan facilities to the DPR/DPRD/DPD which will be inaugurated in 2024, especially in the West Java and Banten regions..

2. Diversification Strategy Product

Exploration and development of new products and or markets, in order to pursue growth, increase sales, profitability, and flexibility.

3. Digital -based loan products with the name **bjb** KGB PISAN

It is first digital -based loan product bank **bjb** specifically given to the State Civil Apparatus (ASN) with salary payroll at the bank **bjb**.

4. 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

5. Internal Process Strategy

Improve the company's business processes in order to provide maximum banking services to debtors.

- a. Loan Management System (LMS) Optimization
- b. Consumer Loan Payment System (CLPS) and Consumer Pay (Cospay) Optimization.

RETAIL

Retail Loan Explanation

Retail loan products consist of **bjb** Kredit Purna Bhakti (KPB) Taspen, **bjb** Kredit Guna Bhakti (KGB) Pattern 2, **bjb** Kredit Guna

Bakti (KGB) Ekstra Pola 2, **bjb** Kredit Guna Bakti (KGB) Pola 3, **bjb** Kredit Purna Bhakti (KPB) Asabri, **bjb** Tunjangan Profesi Guru ASN, **bjb** Tunjangan Profesi Guru Non ASN, **bjb** Kredit Purna Bhakti (KPB) Dapen, **bjb** Kredit Pra Purna Bhakti (KPPB), **bjb** Kredit Usaha Bhakti (KUB), **bjb** Back to Back (BTB) Loan, **bjb** Channeling BPR Irian Sentosa, **bjb** Channeling Sulawesi Utara (Sulut), **bjb** Channeling (Fidac), Asset Buy Sulawesi Tengah (Sulteng), Asset Buy Sulawesi Tenggara (Sultra), Asset Buy Nusa Tenggara Timur (NTT).

Keunggulan Layanan Kredit Ritel

Keunggulan layanan kredit Ritel adalah sebagai berikut:

1. Proses pencairan kredit 1 (satu) hari setelah dokumen lengkap (*one day service*).
2. Persyaratan pengajuan kredit mudah.
3. Pelayanan ramah terhadap semua debitur.
4. Pemberian fasilitas kredit tanpa harus memindahkan *Payroll*.
5. 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. Pemberian program *marketing* dalam optimalisasi potensi kredit eksisting dan kredit baru.
2. Mengoptimalkan produk eksisting, melalui monitoring dan *update* fitur produk dan *pricing* sesuai dengan kondisi kompetitor untuk menjaga daya saing produk.
3. Memperluas *target market* penyaluran kredit untuk segmen pegawai aktif dan pensiunan yang memiliki profil risiko yang rendah.
4. Ekspansi *market share* melalui penyaluran kredit *channeling* kepada *fintech* dan diversifikasi produk melalui pengembangan produk *digital loan* seperti *paylater*.
5. Digitalisasi proses bisnis melalui pengembangan *new Loan Management System* (LMS).
6. Pengembangan aplikasi *cross selling frontliner* untuk memasarkan produk kredit pensiun melalui **bjb** Pop Up FAST.

Produktivitas Kredit Ritel

Uraian produktivitas kredit ritel disajikan sebagai berikut.

Tabel Pencapaian Kredit Ritel Berdasarkan Total Outstanding

Table of Retail Loan Achievement by Total Outstanding

(dalam jutaan Rupiah/in IDR million)

Produk Product	TOTAL OS					+/- 2019-2023	Pertumbuhan Growth 2022-2023	
	2023	2022	2021	2020	2019		Nominal	%
bjb Kredit Purna Bhakti (KPB) Taspen	8,952,352	8,147,294	7,176,594	6,192,089	5,101,089	3,851,263	805,058	9.88%
bjb Kredit Guna Bakti (KGB) Pola 3	1,525,035	1,536,676	1,153,864	1,008,856	709,776	815,259	(11,641)	(0.76%)

Bakti (KGB) Extra Pattern 2, **bjb** Kredit Guna Bakti (KGB) Pattern 3, **bjb** Kredit Purna Bhakti (KPB) Asabri, **bjb** Tunjangan Profesi Guru ASN, **bjb** Tunjangan Profesi Guru Non ASN, **bjb** Kredit Purna Bhakti (KPB) Dapen, **bjb** Kredit Pra Purna Bhakti (KPPB), **bjb** Kredit Usaha Bhakti (KUB), **bjb** Back to Back (BTB) Loan, **bjb** Channeling BPR Irian Sentosa, **bjb** Channeling Sulawesi Utara (Sulut), **bjb** Channeling (Fidac), Asset Buy Sulawesi Tengah (Sulteng), Asset Buy Sulawesi Tenggara (Sultra), Asset Buy Nusa Tenggara Timur (NTT).

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. Providing credit facilities without having to move *Payroll*.
5. 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 taken with the following steps:

1. Providing marketing programs to optimize the potential of existing credit and new credit.
2. Optimizing existing products, through monitoring and updating product features and pricing in accordance with competitors' conditions to maintain product competitiveness.
3. Expanding the target market for credit distribution to the active employee and retired employee segments who have a low risk profile.
4. Expansion of market share through channeling credit to fintech and product diversification through developing digital loan products such as *paylater*.
5. Digitalization of business processes through the development of a new Loan Management System (LMS).
6. Developing a frontliner cross selling application to market pension credit products through **bjb** Pop Up FAST.

Retail Loan Productivity

A description of retail loan productivity is presented as follows.

Produk Product	TOTAL OS					+/- 2019-2023	Pertumbuhan Growth 2022-2023	
	2023	2022	2021	2020	2019		Nominal	%
bjb Kredit Purna Bhakti (KPB) Asabri	573,356	507,713	358,921	214,997	138,844	434,512	65,643	12.93%
bjb Kredit Guna Bakti (KGB) Ekstra Pola 2	407,897	389,845	325,267	230,110	112,932	294,965	18,052	4.63%
bjb Tunjangan Profesi Guru Non ASN	217,367	8,033	-	-	-	217,367	209,334	2,605.93%
bjb Kredit Purna Bhakti (KPB) Dapen	226,144	198,420	150,334	93,426	31,125	195,019	27,724	13.97%
bjb <i>Channeling</i> (Fidac)	125,788	249	-	-	-	125,788	125,539	50,417.27%
bjb Tunjangan Profesi Guru ASN	11,937	9,858	-	-	-	11,937	2,079	21.09%
bjb Kredit Pra Purna Bhakti (KPPB)	525,292	539,680	614,556	631,189	514,108	11,184	(14,388)	(2.67%)
bjb <i>Channeling</i> BPR Irian Sentosa	3,570	3,429	-	-	-	3,570	141	4.11%
Asset <i>Buy</i> Nusa Tenggara Timur (NTT)	-	-	358	358	714	(714)	-	-
bjb Kredit Usaha Bhakti (KUB)	2,048	3,102	4,430	6,522	8,822	(6,774)	(1,054)	(33.98%)
Asset <i>Buy</i> Sulawesi Tengah (Sulteng)	1,457	2,516	4,342	7,260	10,942	(9,485)	(1,059)	(42.09%)
Asset <i>Buy</i> Sulawesi Tenggara (Sultra)	1,163	1,880	3,962	7,490	14,307	(13,144)	(717)	(38.14%)
bjb <i>Channeling</i> Sulawesi Utara (Sulut)	6,501	9,789	14,312	22,391	34,441	(27,940)	(3,288)	(33.59%)
bjb <i>Back to Back Loan</i> (BTB) <i>Loan</i>	213,921	202,617	301,478	206,900	281,666	(67,745)	11,304	5.58%
bjb Kredit Guna Bakti (KGB) Pola 2	7,022,636	6,918,243	7,077,150	7,667,117	7,953,380	(930,744)	104,393	1.51%
Total Outstanding (OS)	19,816,435	18,479,344	17,185,569	16,288,705	14,912,146	4,904,289	1,337,091	7.24%

Pencapaian Kredit Ritel berdasarkan *outstanding* dalam 5 (lima) tahun terakhir mengalami kenaikan setiap tahunnya. Dapat diinformasikan bahwa posisi total *outstanding* Kredit Ritel tahun 2019 adalah Rp14,91 triliun, bergerak tumbuh sebesar Rp4,90 triliun menjadi Rp19,82 triliun di tahun 2023. Adapun produk yang memiliki peningkatan *outstanding* tertinggi selama (lima) tahun terakhir adalah **bjb** KPB TASPEN dengan peningkatan sebesar Rp3,85 triliun. Sedangkan produk dengan penurunan *outstanding* tertinggi selama (lima) tahun terakhir berada pada produk **bjb** KGB Pola 2 dengan penurunan sebesar Rp930,74 miliar.

Dalam 2 (dua) tahun terakhir Kredit Ritel tumbuh 7,24%, dari Rp8,47 triliun menjadi Rp19,82 triliun. Adapun produk yang memiliki peningkatan *outstanding* tertinggi adalah **bjb** KPB Taspem dengan pertumbuhan (yoy) sebesar Rp805,06 miliar. Sedangkan produk dengan penurunan *outstanding* (yoy) tertinggi berada pada produk Kredit Pra Purna Bhakti (KPPB) dengan penurunan sebesar Rp14,39 miliar.

Over the past 5 (five) years, the achievement of Retail Credit based on *outstanding* has experienced an annual increase. It can be informed that the total *outstanding* Retail Credit position in 2019 was IDR14.91 trillion, growing by IDR4.90 trillion to IDR19.82 trillion in 2023. The product with the highest *outstanding* increase over the last five years is **bjb** KPB TASPEN with an increase of IDR3.85 trillion. Meanwhile, the product with the highest *outstanding* decrease over the last five years is **bjb** KGB Pola 2 with a decrease of IDR930.74 billion.

In the last 2 (two) years, Retail Credit has grown by 7.24%, from IDR8.47 trillion to IDR19.82 trillion. The product with the highest *outstanding* increase is **bjb** KPB Taspem with a year-on-year (yoy) growth of IDR805.06 billion. Meanwhile, the product with the highest year-on-year (yoy) *outstanding* decrease is Kredit Pra Purna Bhakti (KPPB) with a decrease of IDR14.39 billion.

Tabel Pencapaian Kredit Ritel Berdasarkan *Absolut Non Performing Loan (ABS NPL)*

Table of Retail Loan Achievement by Absolute Non Performing Loan (ABS NPL)

(dalam jutaan Rupiah/in IDR million)

Produk Product	<i>Absolute Non Performing Loan (ABS NPL)</i>					+/- 2019-2023	Pertumbuhan Growth 2022-2023	
	2023	2022	2021	2020	2019		Nominal	%
bjb Kredit Guna Bakti (KGB) Pola 2	71,720	61,928	41,157	29,499	22,119	49,601	9,792	15.81%
bjb Kredit Guna Bakti (KGB) Pola 3	16,891	10,660	7,892	8,029	3,901	12,990	6,231	58.45%
bjb Kredit Pra Purna Bhakti (KPPB) Pola 2	7,714	7,962	3,816	2,057	1,242	6,472	(248)	(3.11%)
bjb Kredit Guna Bakti (KGB) Ekstra Pola 2	3,856	1,285	908	156	-	3,856	2,571	200.08%
bjb Kredit Purna Bhakti (KPB) Taspem	14,685	14,615	18,936	11,366	11,508	3,177	70	0.48%
bjb Kredit Purna Bhakti (KPB) Dapen	798	486	297	135	-	798	312	64.20%
bjb <i>Back to Back Loan (BTB) Loan</i>	225	225	-	-	-	225	-	0.00%
<i>Asset Buy Sulawesi Tengah (Sulteng)</i>	59	-	-	-	-	59	59	-
<i>Asset Buy Sulawesi Tenggara (Sultra)</i>	15	34	56	116	-	15	(19)	(55.88%)
bjb Kredit Usaha Bhakti (KUB)	-	-	-	-	-	-	-	-
<i>Channeling (BPR Irian Sentosa)</i>	-	-	-	-	-	-	-	-
bjb Tunjangan Profesi Guru ASN	-	-	-	-	-	-	-	-
bjb Tunjangan Profesi Guru Non ASN	-	-	-	-	-	-	-	-
bjb <i>Channeling (Fidac)</i>	-	-	-	-	-	-	-	-
<i>Asset Buy Nusa Tenggara Timur (NTT)</i>	-	-	358	358	559	(559)	-	-
bjb Kredit Purna Bhakti (KPB) Asabri	1,329	1,083	630	452	2,012	(683)	246	22.71%
<i>Channeling Sulawesi Utara (Sulut)</i>	1,489	1,482	1,394	1,380	2,652	(1,163)	7	0.47%
Total ABS NPL	118,780	99,761	75,445	53,547	43,992	74,788	19,019	19.06%

Berbanding terbalik dengan pencapaian total *outstanding*, data pencapaian total *absolut* NPL Kredit Ritel mengalami pemburukan pada 5 (lima) tahun terakhir sebesar Rp74,79 miliar, dimana kenaikan *absolut* NPL terbesar berada pada produk **bjb** KGB Pola 2 sebesar Rp49,60 miliar dan **bjb** KGB Pola 3 sebesar Rp12,99 miliar. Adapun pada tahun 2023 total *absolut* NPL sebesar Rp118,78 miliar dengan pemburukan terbesar berasal dari produk **bjb** KGB Pola 2 sebesar Rp71,72 miliar.

In contrast to the total outstanding achievement, the data for the total absolute Non-Performing Loans (NPL) in Retail Credit has deteriorated over the past 5 (five) years by IDR74.79 billion. The largest absolute increase in NPL is found in the products **bjb** KGB Pola 2, amounting to IDR49.60 billion, and **bjb** KGB Pola 3, amounting to IDR12.99 billion. As of the year 2023, the total absolute NPL is IDR118.78 billion, with the largest deterioration coming from the product **bjb** KGB Pola 2, totaling IDR71.72 billion.

Tabel Pencapaian Kredit Ritel Berdasarkan *Nett Growth*

 Table of Retail Loan Achievement Based on *Nett Growth*

(dalam jutaan Rupiah/in IDR million)

Produk Product	NETT GROWTH					+/- 2019-2023	Pertumbuhan Growth 2022-2023	
	2023	2022	2021	2020	2019		Nominal	%
bjb Kredit Purna Bhakti (KPB) Taspen	805,058	970,700	984,506	1,091,000	1,253,895	(448,837)	(165,642)	(17.06%)
bjb Kredit Guna Bakti (KGB) Pola 3	(11,641)	382,812	145,008	299,080	100,950	(112,591)	(394,453)	(103.04%)
bjb Kredit Purna Bhakti (KPB) Asabri	65,643	148,791	143,924	76,153	72,038	(6,395)	(83,148)	(55.88%)
bjb Kredit Guna Bakti (KGB) Ekstra Pola 2	18,053	64,578	95,157	117,178	112,932	(94,879)	(46,525)	(72.04%)
bjb Kredit Pra Purna Bhakti (KPPB) Pola 2	(14,388)	(74,876)	(16,633)	117,081	252,799	(267,187)	60,488	(80.78%)
bjb Kredit Purna Bhakti (KPB) Dapen	27,695	48,086	56,908	62,301	24,798	2,897	(20,391)	(42.41%)
bjb KGB TPG Pola 3	209,334	8,033	-	-	-	209,334	201,301	2,505.93%
bjb Channeling (Fidac)	125,540	249	-	-	-	125,540	125,291	50,317.67%
bjb KGB TPG Pola 2	2,079	9,858	-	-	-	2,079	(7,779)	(78.91%)
bjb Channeling (BPR Irian Sentosa)	140	3,429	-	-	-	140	(3,289)	(95.92%)
Asset Buy Nusa Tenggara Timur (NTT)	-	(358)	-	(356)	714	(714)	358	(100.00%)
bjb Back to Back Loan (BTB) Loan	11,304	(98,861)	94,578	(74,767)	56,040	(44,736)	110,165	(111.43%)
bjb Kredit Usaha Bakti (KUB)	(1,054)	(1,328)	(2,092)	(2,300)	(5,241)	4,187	274	(20.63%)
Asset Buy Sulawesi Tengah (Sulteng)	(1,059)	(1,827)	(2,918)	(3,681)	(6,658)	5,599	768	(42.04%)
Asset Buy Sulawesi Tenggara (Sultra)	(717)	(2,082)	(3,528)	(6,818)	(23,807)	23,090	1,365	(65.56%)
Channeling Sulawesi Utara (Sulut)	(3,288)	(4,523)	(8,079)	(12,050)	(32,198)	28,910	1,235	(27.30%)
bjb Kredit Guna Bakti (KGB) Pola 2	104,394	(158,907)	(589,968)	(286,262)	287,708	(183,314)	263,301	(165.70%)
Total Nett Growth	1,337,091	1,293,775	896,864	1,376,560	2,093,968	(756,877)	43,316	3.35%

Berdasarkan data *nett growth* pada tabel di atas, dari periode tahun 2019 – 2023 Kredit Ritel tumbuh sebesar Rp6,99 triliun. Adapun *nett growth* tertinggi berada pada produk **bjb** KPB Taspen sebesar Rp5,11 triliun kemudian produk **bjb** KGB Pola 3 yang memiliki angka *nett growth* tertinggi kedua dengan pertumbuhan sebesar Rp916,21 miliar. Sedangkan angka *negative growth* tertinggi berada pada produk **bjb** KGB Pola 2 sebesar Rp643 miliar.

Produk Unggulan Kredit Ritel

Produk unggulan **bjb** KPB TASPEN diberikan kepada pensiunan yang manfaat pensiunnya telah disalurkan melalui bank **bjb**.

Based on the net growth data in the above table, from the period of 2019 to 2023, Retail Credit has grown by IDR6.99 trillion. The highest net growth is observed in the product **bjb** KPB Taspen, amounting to IDR5.11 trillion, followed by the product **bjb** KGB Pola 3, which has the second-highest net growth with an increase of IDR916.21 billion. Meanwhile, the highest negative growth is recorded in the product **bjb** KGB Pola 2, totaling IDR643 billion.

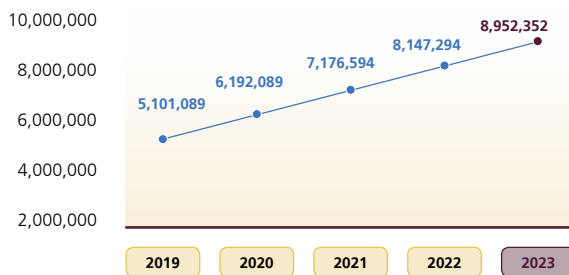
Retail Loan Featured Products

The featured product of **bjb** KPB Taspen given to retirees whose retirement benefits had been channeled through bank **bjb**. As

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

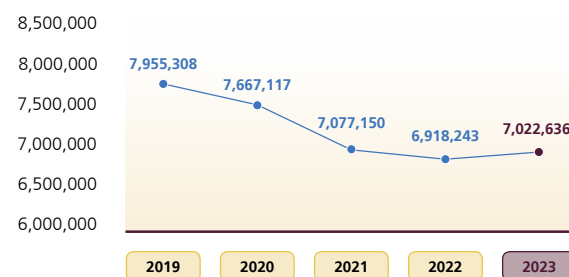
Grafik OS bjb KPB
Graph of OS **bjb** KPB (dalam jutaan Rupiah/ in IDR million)



Secara signifikan produk **bjb** KPB Taspen mengalami pertumbuhan positif selama 5 (lima) tahun terakhir (2019 – 2023) dengan total *growth* sebesar Rp3,85 triliun. Adapun pada tahun 2023, produk **bjb** KPB Taspen membukukan pertumbuhan sebesar Rp805,06 miliar. Dalam perspektif kualitas kredit, **bjb** KPB Taspen juga mengalami kenaikan *absolut* NPL, dari semula Rp11,51 miliar pada tahun 2019 menjadi Rp14,69 miliar tahun 2023. Tahun 2021 **bjb** KPB TASPEN memiliki *absolut* NPL tertinggi dalam 5 (lima) tahun terakhir dikarenakan meningkatnya klaim asuransi meninggal dunia akibat pandemi Covid-19.

b. Produk bjb KGB Pola 2

Grafik OS bjb KGB Pola 2
Graph of OS **bjb** KGB Pola 2 (dalam jutaan Rupiah/ in IDR million)



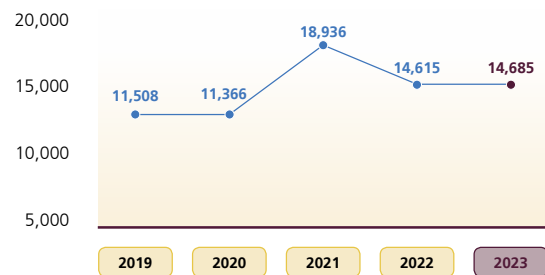
Dalam 4 (empat) tahun terakhir periode 2019 – 2022, perkembangan **bjb** KGB Pola 2 mengalami penurunan sebesar Rp1 triliun. Penurunan tersebut dikarenakan hal –hal sebagai berikut:

1. Pemberlakuan Gerakan Nasional Non Tunai (GNNT) yang menyebabkan kendala pada proses pemotongan angsuran fasilitas kredit terutama Debitur yang gajinya tidak disalurkan melalui bank **bjb** sejak tahun 2018.

for **bjb** KGB Pattern 2 products for active employees, currently the Retail Loan Division focused on channeling loan to Members of the Armies (TNI), SOEs and Vertical Civil Servants (ASN). The information of the product development data referred to can be seen in the following graph:

a. bjb KPB Taspen Product

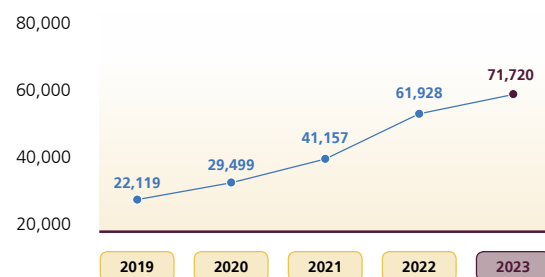
Grafik ABS NPL bjb KPB
Graph of ABS NPL **bjb** KPB (dalam jutaan Rupiah/ in IDR million)



Significantly, the product **bjb** KPB Taspen has experienced positive growth over the past 5 (five) years (2019-2023) with a total growth of IDR3.85 trillion. In the year 2023, **bjb** KPB Taspen recorded a growth of IDR805.06 billion. In terms of credit quality perspective, **bjb** KPB Taspen also witnessed an increase in absolute Non-Performing Loans (NPL), from IDR11.51 billion in 2019 to IDR14.69 billion in 2023. In the year 2021, **bjb** KPB TASPEN had the highest absolute NPL in the last 5 (five) years due to the increased insurance claims due to deaths caused by the Covid-19 pandemic.

b. bjb KGB Pattern 2 Product

Grafik ABS NPL bjb KGB Pola 2
Graph of ABS NPL **bjb** KGB Pola 2 (dalam jutaan Rupiah/ in IDR million)



Over the last 4 (four) years from 2019 to 2022, the development of **bjb** KGB Pola 2 has experienced a decrease of IDR1 trillion. This decline is attributed to the following factors:

1. Implementation of the National Non-Cash Movement (GNNT) causing constraints in the installment deduction process, especially for debtors whose salaries are not channeled through bank **bjb** since 2018.

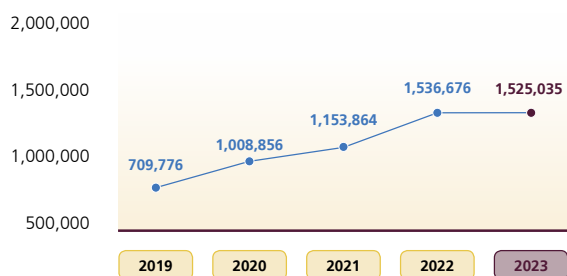
2. Penyaluran kredit pada Bank Daerah *Payroll* di luar wilayah Jawa Barat yang menyebabkan terjadinya *double financing* pada Debitur eksisting di bank **bjb**.
3. *Megashifting market* dari *market* eksisting dengan proses konvensional dan manual menjadi *market* dengan proses digitalisasi, *paperless era* serta aktivasi transaksi *online* seperti BNPL (*Buy Now Pay Later*), dan lain-lain.
4. Adanya kenaikan *BI Rate* serta persaingan *market* dengan kompetitor, baik dari segi *pricing*, *promo program* maupun isu terkait *internal policy*.

Selain berdampak terhadap pertumbuhan, kebijakan tersebut juga mengakibatkan kenaikan *absolut NPL bjb* KGB Pola 2 yang signifikan pada 5 (lima) tahun terakhir dari angka Rp22,1 miliar menjadi Rp71,7 miliar. Namun pada tahun 2023 produk tersebut mengalami pertumbuhan positif sebesar Rp104,39 miliar dikarenakan adanya upaya untuk melakukan *shifting* (pengalihan) *target market bjb* KGB Pola 2 kepada ASN Vertikal, anggota TNI serta Perjanjian Kerjasama (PKS) *Holding*, utamanya untuk Badan Usaha Milik Negara (BUMN). Dimana sisa potensi yang belum tergarap, diharapkan dapat memberikan kontribusi positif terhadap pertumbuhan **bjb** KGB Pola 2 yang berkualitas.

c. Produk bjb KGB Pola 3

Grafik OS bjb KGB Pola 3
Graph of OS **bjb** KGB Pola 3

(dalam jutaan Rupiah/
in IDR million)



Produk **bjb** KGB Pola 3 memiliki tren pertumbuhan positif selama 4 (empat) tahun terakhir dengan pertumbuhan sebesar Rp826,9 miliar. Dimana produk tersebut memberikan fasilitas kredit konsumtif kepada Pegawai Swasta, Yayasan, Dana Pensiun, Pegawai Non-Tetap Instansi Pemerintah dan Perangkat Desa. Pada tahun 2023 produk **bjb** KGB Pola 3 mencatatkan pertumbuhan negatif Rp11,6 miliar. Kendati demikian, produk **bjb** KGB Pola 3 merupakan produk dengan *nett growth* tertinggi kedua pada Divisi Kredit Ritel setelah **bjb** KPB Taspen dengan pertumbuhan dalam kurun waktu 5 (lima) tahun terakhir sebesar Rp916,2 miliar. Seiring dengan pertumbuhan OS, *absolut NPL bjb* KGB Pola 3 juga mengalami peningkatan dari semula Rp3,90 miliar pada tahun 2019 menjadi Rp16,89 miliar pada tahun 2023. Pergerakan *absolut NPL bjb* KGB Pola 3 pada tahun 2022 mengalami kenaikan sebesar Rp6,23 miliar sebagian besar disebabkan oleh debitur yang terdampak kebijakan PHK massal di beberapa perusahaan.

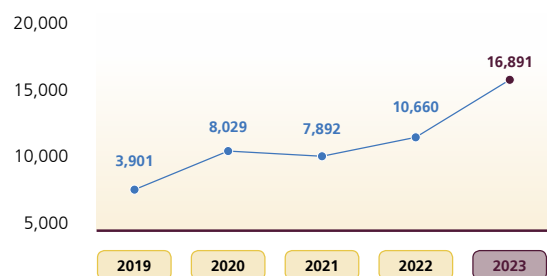
2. Credit disbursement to Regional Payroll Banks outside the West Java region, leading to double financing for existing debtors at bank **bjb**.
3. A mega-shift in the market from an existing market with conventional and manual processes to a market with digitization, paperless transactions, and activation of online transactions such as Buy Now Pay Later (BNPL), among others.
4. Increase in the *BI Rate* and market competition with competitors, including pricing, promotional programs, and internal policy-related issues.

Apart from impacting growth, these policies have also led to a significant increase in the absolute NPL of **bjb** KGB Pola 2 over the last 5 (five) years, from IDR22.1 billion to IDR71.7 billion. However, in 2023, the product experienced positive growth of IDR104.39 billion due to efforts to shift the target market of **bjb** KGB Pola 2 to vertical civil servants (ASN), military personnel, and cooperation agreements (PKS) with a focus on State-Owned Enterprises (BUMN). The untapped potential is expected to contribute positively to the quality growth of **bjb** KGB Pola 2.

c. bjb KGB Pattern 3 Product

Grafik ABS NPL bjb KGB Pola 3
Graph of ABS NPL **bjb** KGB Pola 3

(dalam jutaan Rupiah/
in IDR million)



The product **bjb** KGB Pola 3 has shown a positive growth trend over the last 4 (four) years with growth amounting to IDR826.9 billion. This product provides consumptive credit facilities to Private Employees, Foundations, Pension Funds, Non-Permanent Government Officials, and Village Officials. In 2023, **bjb** KGB Pola 3 recorded negative growth of IDR11.6 billion. Nevertheless, **bjb** KGB Pola 3 is the product with the second-highest net growth in the Retail Credit Division after **bjb** KPB Taspen, with a growth of IDR916.2 billion over the last 5 (five) years. Along with the growth of OS, the absolute Non-Performing Loans (NPL) of **bjb** KGB Pola 3 also increased from IDR3.90 billion in 2019 to IDR16.89 billion in 2023. The movement in absolute NPL for **bjb** KGB Pola 3 in 2022 experienced an increase of IDR6.23 billion, primarily due to 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. Diversifikasi produk dan layanan yang dapat menjawab kebutuhan *customer* sesuai dengan *life stages* (pegawai aktif - pra pensiun - pensiun).
- c. Terdapat program-program pemasaran sesuai kebutuhan finansial masyarakat.
- d. Memiliki tenaga kerja yang berpengalaman di bidang kredit konsumtif.
- e. Terdapat potensi debitur yang berkantor bayar di bank **bjb**.
- f. Terdapat program pemberdayaan bagi debitur baik pegawai aktif maupun pensiunan dalam bentuk kemitraan usaha dan edukasi literasi keuangan.

2. Faktor Penghambat

- a. Ketersediaan infrastruktur teknologi informasi dibandingkan dengan bank lain yang relatif lebih dulu dapat mengakomodir kebutuhan model bisnis dengan *peer to peer lending*;
- b. Adanya program pemerintah yang berimplikasi terhadap proses pemotongan gaji untuk pembayaran angsuran yang berpengaruh terhadap *target market* (contoh: Gerakan Nasional Non Tunai/GNNT).
- c. 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.
- d. Domisili calon debitur yang berada di luar jangkauan jaringan kantor bank **bjb**.
- e. Minimnya jaringan Kantor dan ATM bank **bjb** di daerah di luar Jawa Barat dan Banten.

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*).
4. *Branding* melalui *webinar* serta penyebaran informasi melalui kanal sosial *whatsapp blast*.

Rencana dan Strategi Kredit Ritel Tahun 2024

Uraian Rencana dan Strategi Kredit Ritel yang akan dilakukan pada tahun 2024 adalah sebagai berikut:

1. Pengembangan Aplikasi *DigiLoan* dalam rangka mempermudah pengajuan kredit debitur.
2. Pengembangan aplikasi *New Loan Management System* (LMS) untuk menunjang percepatan proses bisnis.

Supporting and Inhibiting Factors for Retail Loan Business

1. Supporting Factors

- a. Competitive Interest Rates and Retail Loan product features.
- b. Diversification of products and services that can answer customer needs according to life stages (active employees - pre-retirement - retirement).
- c. There are marketing programs according to people's financial needs.
- d. Has a workforce that is experienced in the consumer credit sector.
- e. There is potential for debtors who have offices to pay at bank **bjb**.
- f. There is an empowerment program for debtors, both active employees and retirees, in the form of business partnerships and financial literacy education.

2. Inhibiting Factors

- a. The availability of information technology infrastructure compared to other banks that relatively earlier accommodate business models with peer-to-peer lending;
- b. Government programs that have implications for salary deduction processes for installment payments, affecting the target market (example: National Non-Cash Movement/GNNT).
- c. 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.
- d. The domicile of the prospective debtor is outside the reach of the bank **bjb** office network.
- e. The minimal network of bank **bjb** offices and ATMs in areas outside West Java and Banten.

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 (TNI), Vertical Civil Servants (ASN), 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).
4. Branding through webinars and dissemination of information via the WhatsApp blast social channel.

Retail Loan Plans and Strategies for 2024

The description of the Retail Loan Plan and Strategy to be carried out in 2024 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. Ekspansi penyaluran anorganik segmen Kredit Ritel melalui pola *channeling* dengan penambahan mitra bisnis *fintech peer to peer lending*.
4. Implementasi penyaluran produk **bjb Paylater**.
5. *Program marketing* khusus mitra strategis misal untuk: *holding company* dan PKS Nasional.
6. Ekspansi Pemasaran kepada pihak ketiga melalui perjanjian kerjasama secara nasional (*holding*)
7. Program Kemitraan berbasis literasi keuangan.

KORPORASI

Penjelasan Kredit Korporasi

Produk kredit korporasi bank **bjb** terdiri dari KIU (F), KIU (S), KIU Sindikasi, KMK Umum - Pada Perusahaan Pembiayaan (S), KMKK, KMKU (S), KMKU R/C, KMKU Sindikasi dan Kredit Jangka Pendek.

Keunggulan Layanan Kredit Korporasi

Seiring dengan *Corporate Plan* bank **bjb** tahun 2023 pada penyaluran Kredit Korporasi untuk Kredit Modal Kerja, Kredit Modal Kerja Kontrak, Kredit Investasi Tahun 2023 salah satunya adalah fokus kepada Kredit Sindikasi serta menjadi *Leader* untuk penyaluran kredit yang akan diberikan 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.

Pengembangan Produk Layanan Kredit Korporasi

Dalam rangka menunjang bisnis Divisi Korporasi selama periode 2023 telah melakukan pengembangan produk dan layanan di antaranya sebagai berikut:

1. Penyesuaian Standar Operasional Prosedur Kredit Segmen Korporasi terkait dengan ketentuan pemberian *forex* dan *derivatif line* dan delegasi persetujuan perubahan syarat dan kondisi kredit dan restrukturisasi kredit.
2. Penyesuaian manual produk Kredit Modal Kerja Kontrak (KMKK) terkait dengan pengaturan untuk proyek sumber dana SBN.
3. Penyesuaian manual produk Kredit Modal Kerja Untuk Pengembang dengan penambahan ketentuan terkait pembiayaan tanah.
4. Penyesuaian ketentuan *pricing* dan delegasi wewenang penetapan keringanan *pricing* kredit kelolaan Divisi Korporasi berupa penambahan *pricing* untuk jasa sindikasi.

Produktivitas Kredit Korporasi

Dalam kurun waktu 5 (lima) tahun terakhir, pertumbuhan yoy cukup signifikan, pada tahun 2022 merupakan pertumbuhan tertinggi yaitu sebesar Rp4,27 triliun , untuk pencapaian *outstanding* sendiri tertinggi pada tahun 2023 yaitu sebesar Rp17,48 triliun. Adapun porsi kredit Divisi Korporasi Tahun 2023 terhadap total penyaluran kredit bank **bjb** sebesar Rp111,62 triliun adalah sebesar 15,07%.

3. Inorganic expansion of the Retail Credit segment through channeling patterns with the addition of peer-to-peer lending fintech business partners.
4. Implementation of distribution of **bjb** PayLater products.
5. Special marketing programs for strategic partners, for example for Holding Companies and National PKS.
6. Marketing expansion to third parties through national cooperation agreements (holding).
7. Partnership programs based on financial literacy.

CORPORATE

Corporate Loan Explanation

bank **bjb** Corporate Loan products consist of KIU (F), KIU (S), KIU Syndication, KMK General - Financing Companies (S), KMKK, KMKU (S), KMKU R/C, KMKU Syndication and Short Term Loan.

Keunggulan Layanan Kredit Korporasi

In line with bank **bjb's** Corporate Plan for 2023 in distributing Corporate Loans for Working Capital Loans, Contract Working Capital Loans, Investment Loans in 2023, one of which is to focus on Syndicated Loans and become a Leader for disbursing credit that will be given to BUMN/BUMN Holding companies/BUMN groups or other bona fide private companies. The Corporate Loan Segment facility structure can be formed more flexibly to suit the needs of prospective debtors.

Corporate Loan Product and Service Development

In order to support the Corporate Division business during the 2023 period, it has developed products and services including the following:

1. Adjustment of Standard Operating Procedures for the Corporate Credit Segment related to provisions for granting forex and derivative lines, and delegation of approval for changes in credit terms and credit restructuring.
2. Adjustment of the manual for Working Capital Loan Contract (KMKK) products related to arrangements for projects funded by government securities (SBN).
3. Adjustment of the manual for Working Capital Loan for Developers with additional provisions related to land financing.
4. Adjustment of pricing provisions and delegation of authority for determining pricing concessions for the Corporate Division, including the addition of pricing for syndication services.

Corporate Loan Productivity

Over the past 5 (five) years, the year-on-year (yoy) growth has been quite significant, with the highest growth recorded in 2022 at IDR4.27 trillion. The highest outstanding achievement itself occurred in 2023, reaching IDR17.48 trillion. The portion of the Corporate Division's credit in 2023 compared to the total credit disbursement of bank **bjb**, amounting to IDR111.62 trillion, is 15.07%.

Tabel Ringkasan Kinerja Kredit Korporasi

Table of Corporate Loan Performance Summary

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	2021	2020	2019	Description
	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	
Outstanding	17,479,614	16,527,086	12,257,188	10,800,371	9,037,334	Outstanding
Pertumbuhan (nominal)	952,528	4,269,898	1,456,817	1,763,037	1,871,816	Growth (nominal)
Pertumbuhan (%)	5.76%	34.84%	13.49%	19.51%	26.12%	Growth (%)

Pertumbuhan kredit tahun 2023 meningkat sebesar 5,90% atau sebesar Rp975,62 miliar dari posisi Rp16,52 triliun pada tahun 2022 menjadi Rp17,50 triliun pada tahun 2023. Peningkatan tersebut terutama berasal dari pertumbuhan Kredit KIU(S) sebesar 162,79%.

The credit growth in 2023 increased by 5.90%, or IDR975.62 billion, from the position of IDR16.52 trillion in 2022 to IDR17.50 trillion in 2023. This increase primarily stems from the growth of KIU(S) credit by 162.79%.

Tabel Kinerja Produk Kredit Korporasi

Table of Corporate Loan Product Performance

(dalam jutaan Rupiah/in IDR million)

Produk	2023		2022		Pertumbuhan Growth 2022-2023		Product
	Nominal	Komposisi Composition	Nominal	Komposisi Composition	Nominal	%	
KIU(F)	8,388	0.05%	7,650	0.05%	738	9.65%	KIU(F)
KIU(S)	1,724,628	9.85%	656,284	3.97%	1,068,344	162.79%	KIU(S)
KIU Sindikasi	2,129,035	12.16%	1,828,271	11.06%	300,764	16.45%	KIU Syndication
KMK Umum - Pada Perusahaan Pembiayaan (S)	1,839,484	10.51%	1,251,152	7.57%	588,332	47.02%	KMK General - In Financing Company (S)
KMKK	2,260,669	12.92%	2,722,326	16.47%	(461,657)	(16.96%)	KMKK
KMKU(S)	4,322,046	24.69%	4,928,477	29.82%	(606,431)	(12.30%)	KMKU(S)
KMKU R/C	2,785,640	15.92%	2,069,714	12.52%	715,926	34.59%	KMKU R/C
KMKU Sindikasi	636,195	3.63%	1,863,212	11.27%	(1,227,017)	(65.85%)	KMKU Syndication
Kredit Jangka Pendek	1,796,626	10.26%	1,200,000	7.26%	596,626	49.72%	Short Term Loan
Total	17,502,711	100.00%	16,527,086	100.00%	975,625	5.90%	Total

Dalam hal kualitas kredit, secara prosentase *Non Performing Loan (NPL)* selama 5 (lima) tahun terakhir mengalami perbaikan dari 2,06% pada tahun 2019 menjadi 0,56% pada tahun 2023 seiring dengan posisi *outstanding* kredit yang meningkat. Adapun pergerakan kualitas kredit dalam 5 (lima) tahun terakhir adalah sebagai berikut:

In terms of credit quality, the percentage of Non-Performing Loans (NPL) over the last 5 (five) years has shown improvement, decreasing from 2.06% in 2019 to 0.56% in 2023, in line with the increased outstanding credit position. The movement in credit quality over the last 5 (five) years is as follows:

Tabel Pergerakan Kualitas Kredit Korporasi

Table of Corporate Loan Quality Movement

(dalam jutaan Rupiah/in IDR million)

Uraian	2023		2022		2021		2020		2019		Description
	(Rp/IDR)	(%)	(Rp/IDR)	(%)	(Rp/IDR)	(%)	(Rp/IDR)	(%)	(Rp/IDR)	(%)	
NPL	98,347	0,56%	233,290	1.41%	194,230	1.58%	169,307	1.57%	186,062	2.06%	NPL
Pertumbuhan	(134,943)	(57.84%)	39,060	20.11%	24,923	14.72%	(16,755)	(9.01%)	4,940	2.73%	Growth

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:

- Ketersediaan Sumber Daya Manusia (SDM) untuk Divisi Korporasi posisi 31 Desember 2023 sebanyak 41 orang, yang terdiri Pemimpin Divisi, 1 Advisor, 4 Pemimpin Grup, 9 Manager, 1 Officer, 22 Account Officer dan 3 Staff Supporting;
- 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.
- 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

Terdapatnya beberapa *run off* dengan nominal besar diluar jadwal pembayaran yang menyebabkan *net growth* tercatat kurang optimal.

Rencana dan Strategi Kredit Korporasi Tahun 2024

Uraian rencana dan strategi kredit korporasi yang akan dilakukan pada tahun 2024 adalah sebagai berikut:

- Akselerasi pertumbuhan kredit pada sektor potensial secara *prudent*.
- Menjadi *anchor client product holding* bagi bisnis bank **bjb** secara keseluruhan.
- Meningkatkan basis pendapatan baik bunga maupun non bunga dalam kegiatan keagenan sindikasi.

KOMERSIAL

Penjelasan Kredit Komersial

Produk kredit komersial bank **bjb** terdiri dari Kredit Modal Kerja (KMK), Kredit Modal Kerja Umum Kredit *Cash Collateral*, Kredit Modal Kerja BPR, Kredit Investasi Umum, KMK Kepada Koperasi (Penerus Pinjaman), Pinjaman Daerah, KMK Umum – Pada Perusahaan Pembiayaan (*Sliding*), KMR Resi Gudang, KMK Pengembang – *Sliding*, *Receivable Financing*, KI PDAM.

Produk Unggulan Kredit Komersial

Sejalan dengan visi bank **bjb** dalam mendukung infrastruktur daerah, produk Kredit Modal Kerja Kontrak (KMKK) hingga saat ini masih menjadi produk unggulan Divisi Komersial. 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 konstruksi. KMKK (A03)

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:

- Availability of Human Resources (HR) for the Corporate Division position December 31, 2023 as many as 41 people, consisting of Division Heads, 1 Advisor, 4 Group Leaders, 9 Managers, 1 Officer, 22 Account Officers and 3 Supporting Staff.
- 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.
- 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

The presence of several run-offs with significant amounts outside the scheduled payments has resulted in suboptimal net growth.

Corporate Loan Plans and Strategies for 2024

The description of the Corporate Loan plan and strategy to be carried out in 2024 is as follows:

- Accelerate credit growth in potential sectors prudently.
- Become the anchor client for the product holding business for bank **bjb** as a whole.
- Increase income base, both interest and non-interest, in agency and syndication activities.

COMMERCIAL

Commercial Loan Explanation

bank **bjb** Commercial Loan products consisted of Working Capital Credit (KMK), General Working Capital Credit, Cash Collateral Credit, BPR Working Capital Credit, General Investment Credit, KMK to Cooperatives (Loan Successors), Regional Loans, General KMK – to Financing Companies (*Sliding*), Warehouse Receipt KMR, Developer KMK – *Sliding*, *Receivable Financing*, KI PDAM.

Commercial Loan Featured Products

In line with bank **bjb**'s vision of supporting regional infrastructure, the Working Capital Loan Contract (KMKK) product remains a flagship product for the Commercial Division. KMKK is a working capital loan facility provided, among other things, to finance the working capital needs of debtors who have procurement/ service contracts or are completing a project in the execution of construction services. KMKK (A03) has experienced an increase of

dalam 5 (lima) tahun terakhir mengalami kenaikan hingga 25% dari posisi tahun 2019 sebesar Rp1,89 triliun dan tahun 2023 menjadi Rp2,43 triliun.

Pengembangan Produk Layanan Kredit Komersial

Uraian pengembangan produk layanan kredit komersial adalah sebagai berikut:

1. Divisi Komersial pada tahun 2023 mengembangkan produk baru yang diberi nama Kartu Kredit Pemerintah Domestik yang selanjutnya disebut KKPD dan sudah di *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 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 Kartu Kredit Pemerintah Domestik (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.
4. Divisi Komersial pada tahun 2023 melakukan pengembangan produk garansi bank *online* sebagai bentuk digitalisasi proses pengajuan fasilitas penerbitan garansi bank. **bjb** garansi bank *online* merupakan *website* yang di *design* untuk memepermudah para nasabah atau kontraktor dalam mengajukan penerbitan garansi bank secara *online*, serta mempermudah *bouwheer* untuk melakukan pengecekan keabsahan warkat secara *online*.

Produktivitas Kredit Komersial

Uraian ringkasan kinerja selama 5 (lima) tahun terakhir yaitu sebagai berikut:

Tabel Ringkasan Kinerja Kredit Komersial

Table of Commercial Loan Performance Summary

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	2021	2020	2019	Pertumbuhan Growth 2022-2023		Description
						Nominal	%	
Outstanding	10,743,367	10,945,148	9,929,126	8,523,961	7,701,721	(201,781)	(1.84%)	Outstanding
ABS NPL	784,586	513,636	534,636	574,467	608,564	270,950	52.75%	ABS NPL
% NPL	6.97%	4.69%	5.38%	6.74%	7.90%	2.28%		% NPL

up to 25% in the last 5 (five) years, from the position of IDR1.89 trillion in 2019 to IDR2.43 trillion in 2023.

Commercial Loan Service Product Development

The description of commercial loan service product development is as follows:

1. In 2023, the Commercial Division developed a new product called the Domestic Government Credit Card, hereinafter referred to as KKPD and was 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 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.
4. In 2023, the Commercial Division undertakes the development of an online bank guarantee product as a form of digitizing the process of applying for bank guarantee issuance facilities. **bjb** online bank guarantee is a website designed to facilitate customers or contractors in applying for bank guarantee issuance online, and to ease the process for the *bouwheer* to verify the authenticity of documents online.

Commercial Loan Productivity

Performance summary descriptions for the last 5 (five) years are as follows:

Outstanding Kredit Komersial tahun 2023 sebesar Rp10,74 triliun, menurun dibandingkan tahun 2022 yang sebesar Rp10,95 triliun. Hal ini disebabkan adanya pelunasan dipercepat yang nominalnya cukup signifikan, realisasi pencairan dari potensi *pipeline* yang di *carry over* reliasasinya ke awal tahun 2024 dan juga untuk beberapa debitur BPR mayoritas memiliki likuiditas yang cukup tinggi di akhir tahun sehingga penarikan longgar tarik kurang optimal.

The outstanding Commercial Credit in 2023 amounted to IDR10.74 trillion, decreasing compared to 2022 which was IDR10.95 trillion. This decline is attributed to significant early repayments, the realization of disbursement from the potential pipeline that was carried over with realization in early 2024, and for some borrowers in BPRs, the majority of them had relatively high liquidity at the end of the year, resulting in suboptimal utilization of available credit lines.

Posisi Kredit Divisi Komersial 5 (Lima) Tahun Terakhir Per Produk

Table of Commercial Division Loan Position for the Last 5 (Five) Years Per Product

(dalam jutaan Rupiah/in IDR million)

No	Nama Produk Product Name	2023	2022	2021	2020	2019	Pertumbuhan Growth 2022-2023	
							Nominal	%
1	Kredit Modal Kerja (KMK) Working Capital Loans	2,443,207	2,411,034	2,264,046	2,029,493	1,891,015	32,173	1.33%
2	Kredit Modal Kerja Umum General Working Capital Loans	2,333,104	2,198,588	2,010,551	1,768,542	1,361,439	134,516	6.12%
3	Kredit <i>Cash Collateral</i> Cash collateral loans	2,222,387	2,621,483	2,218,538	526,772	271,874	(399,096)	(15.22%)
4	Kredit Modal Kerja BPR Rural Bank Working Capital Loans	1,882,212	2,191,123	2,119,516	2,548,389	2,528,484	(308,911)	(14.10%)
5	Kredit Investasi Umum General Investment Loans	630,433	559,001	565,972	632,080	461,689	71,432	12.78%
6	KMK Kepada Koperasi (Penerus Pinjaman) KMK to Cooperatives (Loan Successor)	501,413	563,321	659,065	888,257	984,548	(61,908)	(10.99%)
7	Pinjaman Daerah Regional Loan	303,181	205,950	-	-	-	97,231	47.21%
8	KMK Umum – Pada Perusahaan Pembiayaan (<i>Sliding</i>) General KMK - Finance Companies	133,544	25,031	26,965	74,374	120,277	108,513	433.51%
9	KMR Resi Gudang KMK Warehouse Receipts	84,672	14,129	26,948	30278	29,556	70,543	499.28%
10	KMK Pengembang – <i>Sliding</i> KMK to Developers	84,665	38,995	-	-	-	45,670	117.12%
11	<i>Receivable Financing</i> Receivable Financing	76,077	116,493	37,524	25,777	52,840	(40,416)	(34.69%)
12	KI PDAM KI PDAM	48,472	-	-	-	-	48,472	100.00%
13	KK Asset <i>Buy</i> KK Asset Buy	-	-	-	-	-	-	-
	Total	10,743,367	10,945,148	9,929,126	8,523,961	7,701,721	(201,781)	(1.84%)

Produk unggulan Kredit Komersial selama 5 (lima) tahun terakhir berdasarkan data tersebut di atas dengan posisi per 31 Desember 2023 adalah Kredit Modal Kerja Kontrak (KMCK), Kredit Modal Kerja Umum (KMKU), Kredit *Cash Collateral*, Kredit Modal Kerja BPR, dan Kredit Investasi Umum.

The featured Commercial Credit products for the last 5 (five) years based on the data above with the position as of December 31, 2023 are Contract Working Capital Credit (KMCK), General Working Capital Credit (KMKU), Cash Collateral Credit, BPR Working Capital Credit, and Credit General Investment.

Adapun uraian kenaikan/penurunan produk Kredit Komersial yaitu sebagai berikut:

- Kredit **bjb** Modal Kerja Kontrak (KMKK) hingga saat ini masih menjadi produk unggulan Divisi Komersial. Hal tersebut tercermin dari persentase sebaran kredit berdasarkan produk, KMKK masih menjadi produk dengan persentase tertinggi yaitu sebesar 22,74%. KMKK (A03) dalam 5 (lima) tahun terakhir mengalami kenaikan hingga 25% dari posisi tahun 2019 sebesar Rp1,89 triliun dan tahun 2023 menjadi Rp2,44 triliun.
- KMKU mengalami pertumbuhan yang baik di tahun 2023 ini sebesar Rp971,7 miliar dari posisi Rp1,36 triliun tahun 2019 menjadi Rp2,15 triliun pada tahun 2023 atau secara presentase naik 51% sehingga hal ini menjadi momentum yang baik serta sejalan dengan rencana manajemen dalam menumbuhkan kredit yang produktif dan sehat.
- Kredit *Cash Collateral* mengalami pertumbuhan yang signifikan dalam 5 (lima) tahun terakhir dari Rp271,87 miliar ditahun 2019 naik signifikan menjadi Rp2,22 triliun di tahun 2023 atau naik sebesar Rp1,95 triliun.
- Kredit Modal Kerja BPR selama 5 (lima) tahun terakhir mengalami fluktuatif, dengan tren pada tahun 2021 terdapat penurunan hal ini disebabkan karena dampak pandemi Covid-19 sehingga dalam kinerja dan ekspansinya pada saat itu di samping melakukan restrukturisasi kepada debitur yang mengalami penurunan kinerja serta melakukan filter analisa yang lebih mendalam dan berhati-hati untuk menjaga pertumbuhan segmen Kredit Modal Kerja BPR agar tetap sehat, penurunan kembali terjadi di tahun 2023 dibanding dengan tahun 2022 sebesar Rp308,91 miliar atau turun secara yoy (2022 – 2023) sebesar 14,10%, hal ini disebabkan salah satunya adalah beberapa debitur eksisting BPR memiliki likuiditas yang cukup tinggi di akhir tahun sehingga penarikan longgar tarik belum optimal.
- Kredit Investasi Umum selama 5 (lima) tahun terakhir mengalami kenaikan sebesar Rp168,74 miliar dari posisi tahun 2019 Rp461,7 miliar naik menjadi Rp630,43 miliar di tahun 2023 atau kenaikan secara prosentase sebesar 36,55%.

Faktor Pendukung dan Penghambat Bisnis Kredit Komersial

Uraian faktor pendukung dan penghambat bisnis kredit komersial adalah sebagai berikut:

1. Faktor Pendukung

Divisi Komersial 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)/Account Officer (AO) yang tersebar di Kantor Cabang, Kantor Wilayah dan Kantor Pusat. Jumlah AO Komersial sampai dengan 31 Desember 2023 sebanyak 245 orang, yang terdiri dari 209 orang Account Officer (AO) Komersial di Kantor Cabang, 25 orang Account Officer (AO) Komersial di Kantor Wilayah dan 11 orang Account Officer (AO) Komersial di Kantor Pusat.
- b. Pelaksanaan *e-learning* yang dilakukan secara mingguan untuk seluruh *account officer* dan manager komersial untuk meningkatkan pemahaman produk bisnis kelolaan Divisi Komersial.

The description of the increase/decrease in Commercial Loan products is as follows:

- **bjb** Working Capital Loan Contract (KMKK) continues to be a flagship product for the Commercial Division. This is reflected in the percentage distribution of loans based on products, where KMKK remains the product with the highest percentage at 22.74%. KMKK (A03) has experienced a 25% increase over the last 5 (five) years, from the position of IDR1.89 trillion in 2019 to IDR2.44 trillion in 2023.
- KMKU has shown good growth in 2023, amounting to IDR971.7 billion from the position of IDR1.36 trillion in 2019 to IDR2.15 trillion in 2023, representing a 51% increase in percentage. This is a positive momentum and aligns with the management's plan to grow productive and healthy credit.
- Cash Collateral Credit has experienced significant growth over the last 5 (five) years, from IDR271.87 billion in 2019 to a significant increase of IDR2.22 trillion in 2023, or an increase of IDR1.95 trillion.
- BPR Working Capital Credit over the last 5 (five) years has been fluctuating, with a downward trend in 2021 due to the impact of the Covid-19 pandemic. This was accompanied by restructuring for debtors experiencing performance decline and a more in-depth and cautious analysis to maintain the health of the BPR Working Capital Credit segment. A decrease occurred again in 2023 compared to 2022, amounting to IDR308.91 billion, or a year-on-year (yoy) decrease of 14.10%. This is partly due to some existing BPR debtors having relatively high liquidity at the end of the year, resulting in suboptimal utilization of available credit lines.
- General Investment Credit has increased by IDR168.74 billion over the last 5 (five) years, from the position of IDR461.7 billion in 2019 to IDR630.43 billion in 2023, representing a percentage increase of 36.55%.

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

The Commercial Division is supported by adequate infrastructure to implement a better credit culture for healthy and quality credit growth, including:

- a. The availability of Human Resources (HR)/Account Officers (AO) is distributed across Branch Offices, Regional Offices, and the Head Office. As of December 31, 2023, there are a total of 245 Commercial AO, consisting of 209 Commercial Account Officers in Branch Offices, 25 Commercial Account Officers in Regional Offices, and 11 Commercial Account Officers in the Head Office.
- b. Weekly implementation of *e-learning* for all account officers and commercial managers to enhance their understanding of business products managed by the Commercial Division

- c. Penyempurnaan aplikasi *Loan Management System (LMS) new design* segmen komersial untuk mendukung proses bisnis.
- d. Ketersediaan pilihan produk pembiayaan yang beragam untuk dapat memenuhi kebutuhan nasabah dalam meningkatkan usahanya.

2. Faktor Penghambat

Selain faktor pendukung, terdapat juga faktor penghambat yang mempengaruhi kinerja di tahun 2023, di antaranya sebagai berikut:

- a. Pasca pandemi *COVID-19* secara langsung maupun tidak langsung masih berdampak pada belum stabilnya kondisi ekonomi secara makro dan iklim usaha secara umum sehingga ekspansi bisnis beberapa sektor industri masih selektif yang berpengaruh pada potensi pembiayaan yang terbatas;
- b. Terdapatnya beberapa *run off* dengan nominal besar di luar jadwal pembayaran pada kredit segmen komersial menyebabkan *net growth* tercatat kurang optimal.
- c. Pemberian relaksasi kepada Debitur terdampak *COVID-19* melalui restrukturisasi kredit mengakibatkan pendapatan bunga yang seharusnya diterima bank mengalami penurunan dari kondisi normal.

Rencana dan Strategi Kredit Komersial Tahun 2024

Uraian rencana dan strategi kredit komersial yang akan dilakukan pada tahun 2024 adalah sebagai berikut:

1. Kerjasama *Distributor Financing (DF)*.
2. Optimalisasi Pemasaran Pinjaman Daerah.
3. Sinergi dan kolaborasi bersama Divisi Korporasi, Divisi HUBLA, Divisi KPR dan Divisi UMKM dalam rangka peningkatan portofolio kredit komersial.
4. Pembiayaan kepada *developer*, sektor kesehatan dan sektor pendidikan.
5. Optimalisasi Penyerapan *Loan Commitment Unused (LCU)*, Pemasaran *AR Financing* dan *Multifinance*.
6. Optimalisasi KMKK melalui:
 - a. Integrasi garansi bank *online* yang bekerjasama dengan PT Solusi Penjamin Aman untuk masuk ke dalam sistem LKPP LPSE.
 - b. Lembaga Kebijakan Pengadaan Barang/Jasa (LKPP).
 - c. *Monitoring Salmon* dan *early warning system*.
 - d. *H2H system* digiloi dengan *SP2D online*.
7. Perjanjian Kerja Sama (PKS) dengan Badan Usaha Milik Daerah (BUMD), Kamar Dagang Indonesia (Kadin), Gabungan Pelaksana Konstruksi Nasional Indonesia (GAPENSI), Gabungan Pengusaha Konstruksi Indonesia (GAPEKSINDO)
8. *Feeding pipeline*, Rumah Sakit Umum Daerah (RSUD), Rumah Sakit Rekanan YKP, Perusahaan Daerah Air Minum (PDAM), Pengembang yang sudah PKS dengan Divisi KPR, PKS dengan *supplier* debitur Korporasi.

- c. Refinement of the *Loan Management System (LMS) new design* for the commercial segment to support business processes.
- d. Availability of a diverse range of financing product options to meet the needs of customers in enhancing their businesses.

2. Inhibiting Factors

Apart from Supporting Factors, there are also Inhibiting Factors that will influence performance in 2023, including the following:

- a. Post the *COVID-19* pandemic, directly or indirectly, still has an impact on the instability of the macroeconomic conditions and the overall business climate, leading to selective business expansion in several industrial sectors that affects limited financing potential.
- b. The presence of several significant run-offs outside the scheduled payments in the commercial credit segment has resulted in suboptimal net growth.
- c. Providing relaxation to debtors affected by *COVID-19* through credit restructuring has led to a decrease in interest income that the bank would normally receive under normal conditions.

Commercial Loan Plans and Strategies for 2024

The description of Commercial Loan plans and strategies to be carried out in 2024 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, Health Sector and Education Sector.
5. Optimizing Unused Loan Commitment Absorption (LCU), Account Receivable (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. Goods/Services Procurement Policy Institute (LKPP).
 - c. *Monitoring Salmon* and *early warning system*.
 - d. The *H2H digilian* system combined with *SP2D online*.
7. Cooperation Agreement (PKS) with Regional Owned Enterprises (BUMD), Indonesian Chamber of Commerce (Kadin), Indonesian National Construction Implementation Association (GAPENSI), Indonesian Construction Entrepreneurs Association (GAPEKSINDO)
8. *Feeding pipeline*, Regional Hospital (RSUD), YKP Partner Hospital, PDAM, developers who had PKS with the KPR Division, PKS with corporate debtor suppliers.

USAHA MIKRO KECIL DAN MENEGAH (UMKM)

Penjelasan Kredit UMKM

Produk kredit UMKM di tahun 2023 terdiri dari Kredit Mikro Utama (KMU), Kredit Usaha Kecil Menengah (KUKM), Kredit Skema Subsidi Resi Gudang (SSRG), 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 layanan *Cash Pick Up*. Layanan-layanan inilah yang menjadi keunggulan dari Divisi Kredit UMKM.

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) dan Badan Usaha Milik Desa (BUMDES) 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 1 (satu) tahun. Keunggulan produk KMU adalah:

- Suku bunga lebih ringan dibanding produk sejenis milik kompetitor
- Persyaratan mudah
- Jangka waktu kredit fleksibel

2. Kredit Usaha Kecil Menengah (KUKM)

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 tahun. Keunggulan produk UKM adalah:

- Suku bunga bersaing.
- Sistem pembayaran angsuran bervariasi
 - Kredit Angsuran Berjangka (KAB)/angsuran/*installment*
 - KMK R/C Terbatas
 - Kredit Rekening Koran (KMK)

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 bulan. Jenis KUR terdiri dari KUR Super Mikro, KUR Mikro, KUR Kecil dan KUR Penempatan PMI. Keunggulan produk KUR adalah:

- Suku bunga ringan
- Bebas biaya provisi
- Berlaku untuk seluruh segmen usaha produktif

MICRO, SMALL AND MEDIUM ENTERPRISES (MSME)

MSME Loan Explanation

MSME loan products in 2023 consist of Kredit Mikro Utama (KMU), Small and Medium Enterprise Loan (KUKM), Warehouse Receipt Subsidy Scheme Loan (SSRG), People's Business Loan (KUR), **bjb** Loan for the Prosperous Economic Community (**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 through Cash Pick Up services. These services are the advantage of the MSME Credit Division.

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 1 (one) year. The advantages of KMU products are:

- Interest rates are lighter than similar products owned by competitors.
- Easy requirements.
- Flexible loan term.

2. Small and Medium Enterprise Loan (KUKM)

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:

- Competitive interest rates
- The installment payment system vary -
 - Term Installment loans (KAB)/installments/Installment
 - Limited KMK R/C Terbatas
 - Current Account Loans (KMK)

3. People's Business Loan (KUR)

Prospective customers who can enjoy the Peoples Business Loan (KUR) 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 PMI Placement. The advantages of KUR products are:

- Low interest Rates
- Free provision fees
- Valid for all productive business segments

4. Kredit Skema Subsidi Resi Gudang (SSRG)

Skema Subsidi Resi Gudang yang selanjutnya disebut **bjb** SSRG adalah kredit yang mendapatkan Subsidi Bunga dari Pemerintah dengan jaminan Resi Gudang yang diberikan oleh Bank kepada Petani, Koperasi, Kelompok Tani (Poktan), Gabungan Kelompok Tani (Gapoktan) dan Usaha Produktif Perseorangan/Badan Usaha. Resi Gudang adalah dokumen bukti kepemilikan atas barang yang disimpan di Gudang yang diterbitkan oleh Pengelola Gudang. 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 Rp. 10.000.000,- (sepuluh juta rupiah) bagi masyarakat yang belum *bankable*. Dengan jangka waktu 6 dan 12 bulan. Keunggulan produk Mesra adalah:

- a. Bunga 0%
- b. Tanpa Agunan
- c. Bebas biaya provisi

6. Pemberdayaan Ekonomi Masyarakat Terpadu (PESAT)

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 2023, Sentra UMKM Pesat baik melalui Program 3 (tiga) Pilar Pesat telah melakukan 1.296 kegiatan dengan 74.188 penerima manfaat. Melalui kegiatan ini kami melakukan pemasaran kredit UMKM dengan Potensi sebesar Rp739.000.000.000 dari kegiatan eksternal dan Rp320.141.000.000 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 32.693 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 4.794 Penerima Manfaat
- Sentra Pakuan	: Total 5.656 Penerima Manfaat
- Sentra Cirebon	: Total 6.456 Penerima Manfaat
- Sentra Priangan Timur	: Total 5.508 Penerima Manfaat
- Sentra Banten	: Total 8.219 Penerima Manfaat
- Sentra Surabaya	: Total 2.060

4. Warehouse Receipt Subsidy Scheme Loan (SSRG)

The Warehouse Receipt Subsidy Scheme Loan, hereinafter referred to as **bjb** SSRG, 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 (Poktan), Farmers Group Associations and Cooperatives (Gapoktan) and Individual Product Businesses/Business Entities.. Warehouse Receipt is a document of proof of ownership of goods stored in the Warehouse that is issued by the Warehouse Manager. The advantage of SSRG 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 IDR10,000,000 (ten million IDR) for small communities that are not yet bankable. With terms of 6 to 12 months. The advantages of Mesra products are:

- a. 0% Interest
- b. Without collateral
- c. Free provision fees

6. Pemberdayaan Ekonomi Masyarakat Terpadu (PESAT)

Integrated Community Economic Empowerment (PESAT). PESAT is a service offered by the MSME Credit Division which consists of 3 (three) pillars, namely; The first pillar is Rapid Business Capacity, the second pillar is Rapid New Entrepreneurship and the third pillar is Go Digital. During the period from January to December 2023, Sentra UMKM Pesat, both through the 3 Pillars Pesat Program, has conducted 1,296 activities benefiting 74,188 recipients. Through these activities, we have marketed MSME (Micro, Small, and Medium Enterprises) loans with a potential of IDR739,000,000,000 from external activities and IDR320,141,000,000 from the top-up potential of managed debtor beneficiaries of the PESAT program.

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 32,693 beneficiaries participated in the WA Bulletin, Debtor Business Conversation, as well as Disentra application and CAKAP application. PESAT Beneficiaries Business Capacity per Regional Office can be seen as follows:

- Bandung Center	: Total 4.794 Benefit recipients
- Pakuan Center	: Total 5.656 Benefit recipients
- Cirebon Center	: Total 6.456 Benefit recipients
- Priangan Timur Center	: Total 5.508 Benefit recipients
- Banten Center	: Total 8.219 Benefit recipients
- Surabaya Center	: Total 2.060

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 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 2023 kegiatan dilakukan dengan online dan juga *offline*. Ragam materi telah tersampaikan oleh 39 Pemateri dengan total ada 39 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 2023 sebanyak 2.628 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 2023, 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

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** MSME loan. This program is provided to assist the 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 2023 activities were carried out online and offline. A variety of materials had been delivered by 39 presenters with a total of 39 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 2023 as many as 2,628 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 2023, 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

dengan komunitas/instansi pada tahun 2023 adalah sejumlah 48 Institusi, 8 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 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 sampai 3 jam dengan materi yang bervariasi. Pada periode tahun 2023 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 Pakuan : Total 1.216 Penerima Manfaat
- Sentra Cirebon : Total 3.420 Penerima Manfaat
- Sentra Priangan : Total 3.710 Penerima Manfaat Timur
- Sentra Banten : Total 5.264 Penerima Manfaat
- Sentra Surabaya : Total 2.708 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 teknologi digital dalam menjalankan usaha. PESAT Go Digital diwujudkan dengan pembuatan Aplikasi **bjb** Disentra (Digital Sistem edukasi dan Interaksi), sebuah aplikasi pembelajaran kewirausahaan untuk para pelaku UMKM. Selama tahun 2023 aplikasi **bjb** Disentra telah digunakan oleh 6.760 *user*. Selain itu bank **bjb** juga sudah meluncurkan aplikasi pencatatan keuangan berbasis digital yaitu Aplikasi Catatan Akuntansi Lengkap (CAKAP) bagi para pelaku UMKM untuk mendukung pengelolaan keuangan usaha.

beneficiaries of training programs with communities/institution in 2023 is 48 institution and 8 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 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 2023 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:

- Pakuan Center : Total 1,216 Benefit recipients
- Cirebon Center : Total 3,420 Benefit recipients
- East Priangan : Total 3,710 Benefit recipients Center
- Banten Center : Total 5,264 Benefit recipients
- Surabaya Center : Total 2,708 Benefit recipients

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. PESAT Go Digital was realized by creating the **bjb** Disentra Application (Digital Education and Interaction System), an entrepreneurship learning application for MSME players. During 2023 the **bjb** Disentra application has been used by 6,760 users. Apart from that, bank **bjb** has also launched a digital-based financial recording application, namely the Complete Accounting Records Application (CAKAP) for MSME players to support business financial management.

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 masyarakat maupun debitur kredit UMKM. Program ini telah berjalan semenjak tahun 2015 dibawah Divisi Kredit UMKM. Program ini bertujuan untuk meningkatkan kompetensi pelaku usaha dan peluang pengembangan kapasitas usaha. Pada tahun 2023 terdapat beberapa perkembangan program PESAT yaitu:

a. Customer Loyalty Programme (CLP)

Adalah program *benefit* bagi debitur UMKM eksisting terpilih yang bertujuan untuk memberikan apresiasi atau penghargaan kepada debitur eksisting, serta memelihara dan meningkatkan kesetiaan debitur dalam menggunakan fasilitas atau layanan bank **bjb** baik itu fasilitas kredit UMKM maupun layanan perbankan lainnya. Pada bulan Mei 2023, telah dilaksanakan gebyar selebrasi pemenang CLP periode penilaian tahun 2022 bersamaan dengan selebrasi HUT bank **bjb** ke 62 tahun. CLP 2022 diikuti oleh 576 debitur terpilih dari seluruh Kantor Regional dan ditetapkan sebanyak 6 (enam) debitur UMKM sebagai pemenang CLP pada akhir periode di tahun 2023, dengan memperoleh *benefit* berupa *branding* atau pemberian perlengkapan penunjang kegiatan usaha, berikut daftar debitur pemenang:

No	Kantor Regional Regional Office	Debitur Peserta CLP 2023 2023 CLP Participating Debtors	Pemenang Winner	Keterangan Information
1	Kantor Regional I Regional Office I	199 debitur 199 debtors	Iwan Hermawan	UMKM bjb KC Cianjur
2	Kantor Regional II Regional Office II	146 debitur 146 debtors	Dede Sulaesih	UMKM bjb KC Cikarang
3	Kantor Regional III Regional Office III	126 debitur 126 debtors	Iyep Saepuzaman Indra Munawir Sazali	UMKM bjb KC Sumedang UMKM bjb KC Majalengka
4	Kantor Regional IV Regional Office IV	105 debitur 105 debtors	Sulastri Sunarmi Miyadi	UMKM bjb KC Tangsel UMKM bjb KC Cilegon

Pada tahun 2023 ini kegiatan CLP terus dilaksanakan, untuk periode penilaian tahun 2023 yang diikuti oleh sebanyak 1.994 debitur UMKM terpilih, sebagai berikut:

No	Kantor Regional Regional Office	Debitur Peserta CLP 2023 2023 CLP Participating Debtors
1	Kantor Regional I Regional Office I	877 debitur 877 debtors
2	Kantor Regional II Regional Office II	358 debitur 358 debtors

MSME Loan Services Advantages

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 2023 there were several developments in the PESAT program, namely:

a. Customer Loyalty Programme (CLP)

It is a benefit program for selected existing MSME debtors aimed at showing appreciation or recognition to existing debtors, as well as maintaining and enhancing debtor loyalty in using bank **bjb** facilities or services, including both MSME credit facilities and other banking services. In May 2023, a celebration was held for the winners of the CLP (Customer Loyalty Program) for the assessment period of 2022, coinciding with the celebration of bank **bjb**'s 62nd anniversary. CLP 2022 was participated by 576 selected debtors from all Regional Offices, and 6 (six) MSME debtors were declared winners of CLP at the end of the period in 2023. They received benefits in the form of branding or the provision of business support equipment. Below is the list of winning debtors:

In 2023, the CLP activities continue, involving 1,994 selected MSME debtors for the assessment period of 2023, as follows:

No	Kantor Regional Regional Office	Debitur Peserta CLP 2023 2023 CLP Participating Debtors
3	Kantor Regional III Regional Office III	524 debitur 524 debtors
4	Kantor Regional IV Regional Office IV	202 debitur 202 debtors
5	Kantor Regional V Regional Office V	33 debitur 33 debtors

Jumlah peserta CLP pada tahun 2023 ini mengalami peningkatan dibandingkan dengan peserta CLP pada tahun 2022 sebesar 246%, seiring dengan penambahan portfolio debitur UMKM. Desember 2023 ini debitur peserta CLP masih dalam proses penilaian atau pemberian poin yang pada awal tahun 2024 akan dilakukan finalisasi penilaian melalui komite oleh Divisi Kredit UMKM untuk menentukan para pemenang CLP 2023 dan diberikan apresiasi berupa branding atau pemberian fasilitas penunjang kegiatan usaha serta dilakukan selebrasi atas penghargaan kepada debitur tersebut pada tahun 2024.

b. Program UMKM bjb Go Global

Program UMKM **bjb go global** merupakan pelaksanaan Pilar PESAT Kapasitas Usaha, yang bertujuan untuk mendorong pelaku UMKM binaan dalam rangka memasarkan produk unggulannya secara internasional. Sebagai wujud konsistensi, maka melanjutkan pelaksanaan program UMKM **bjb go global** tahun 2023, pada tahun 2023 ini, program UMKM **bjb go global** dimulai dengan menjadi partisipan dalam acara *showcase* produk halal debitur UMKM terpilih di Halal Corner Angsana Mall Johor Bahru Malaysia bersama dengan aggregator ekspor PT Panca Lima Persada. Sebanyak 7 (tujuh) debitur UMKM yang produknya mengikuti kegiatan tersebut, yaitu 1 (satu) debitur UMKM binaan bank **bjb** KC Palabuanratu, 1 (satu) debitur UMKM binaan bank **bjb** KC Utama Bandung, 1 debitur UMKM binaan bank **bjb** KC Banjar, 2 (dua) debitur UMKM binaan bank **bjb** KC Tangerang, 1 (satu) debitur UMKM binaan bank **bjb** KC Cianjur, dan 1 (satu) debitur UMKM binaan **bjb** KC Cianjur.

Selanjutnya bank **bjb** berpartisipasi pada kegiatan *Trade Expo Indonesia* (TEI) bersama aggregator ekspor *Indonesian Export Channel* (IEC) Jawa Barat. Pada kegiatan tersebut sebanyak 4 (empat) debitur yang mempunyai produk kategori *food and beverage* dilakukan proses *business matching* dengan calon *buyer* dari luar negeri, yaitu debitur UMKM binaan bank **bjb** KC Cianjur, Banjar, Pangandaran, dan Palabuanratu. Sebelumnya produk debitur tersebut dilakukan kurasi terlebih dahulu oleh pihak aggregator dan lolos (dari 24 (dua puluh empat) jenis produk debitur UMKM bank **bjb** kategori *food and*

The number of participants in the CLP in 2023 has increased by 246% compared to the participants in 2022, in line with the addition of MSME (Micro, Small, and Medium Enterprises) debtor portfolios. As of December 2023, participants' debtors in the CLP are still in the process of assessment or point allocation. In the early months of 2024, the final evaluation will be conducted by the MSME Credit Division committee to determine the winners of the CLP 2023. They will be acknowledged through branding or the provision of facilities to support their business activities. A celebration will be held in 2024 to honor and appreciate these debtors for their achievements.

b. bjb Go Global MSME Program

The **bjb** MSME Go Global program is the implementation of the Business Capacity Pillar (PESAT) initiative, aimed at encouraging supported MSMEs to promote their excellent products internationally. In consistent pursuit of this goal, the **bjb** MSME Go Global program for the year 2023 began with participation in a showcase event for the halal products of selected MSME debtors at the Halal Corner of Angsana Mall in Johor Bahru, Malaysia. This event was organized in collaboration with the export aggregator PT Panca Lima Persada. A total of 7 MSME debtors, whose products were featured in the event, were involved. These included 1 MSME debtor supported by bank **bjb** at the Palabuanratu branch, 1 from the main branch in Bandung, 1 from the Banjar branch, 2 from the Tangerang branch, and 1 each from the Cianjur branches of bank **bjb**. The showcased products aimed to highlight the diversity and quality of these MSMEs, fostering their international market presence.

Furthermore, bank **bjb** participated in the Trade Expo Indonesia (TEI) in collaboration with the export aggregator Indonesian Export Channel (IEC) West Java. In this event, a total of 4 (four) MSME debtors with products in the food and beverage category underwent business matching processes with potential buyers from abroad. These MSME debtors were supported by bank **bjb** branches in Cianjur, Banjar, Pangandaran, and Palabuanratu. Before the event, the products of these debtors underwent curation by the aggregator, and they successfully passed the selection process from a total of 24 different types of food and beverage

beverage lainnya), baik kurasi melalui katalog produk maupun melalui sampel produk. Sebagai hasil dari kegiatan TEI 2023 adalah bahwa produk debitur UMKM binaan bank **bjb** KC Cianjur memperoleh respon positif dari negara Mesir, produk debitur UMKM binaan bank **bjb** KC Banjar memperoleh respon positif dari negara Australia (Canbera), produk debitur UMKM binaan bank **bjb** KC Banjar memperoleh respon positif dari negara Korea Selatan, produk debitur UMKM binaan bank **bjb** KC Cianjur memperoleh respon positif dari negara Pakistan dan Libia.

Masih dalam pelaksanaan program UMKM **bjb go global** tahun 2023, bank **bjb** juga berpartisipasi dalam kegiatan *itinerary programme exhibition, business matching, dan lateral thinking* bersama *aggregator* ekspor Al Ahmadi *Entrepreneurship Centre* (AEC) di Johor Bahru Malaysia. Sebanyak 7 (tujuh) debitur UMKM, yaitu binaan bank **bjb** KC Tamansari, Majalaya, Cianjur, Banjar, Sumedang, Garut, dan Pandeglang. *Business matching* produk debitur UMKM bank **bjb** dilakukan kepada Importir asal Malaysia di Johor Bahru, *Federal Agricultural Marketing Authority* (FAMA) Malaysia, Dewan Perniagaan Melayu Malaysia (DPMM), Suruhanjaya Koperasi Malaysia, *Malaysian Academy of SME and Entrepreneurship Development* (MASMED), dan Fungsi Ekonomi KJRI Johor Bahru.

products offered by MSME debtors supported by bank **bjb**. The curation process involved both cataloging the products and presenting samples. As a result of TEI 2023, the products of the MSME debtor supported by bank **bjb** at KC Cianjur received positive responses from Egypt, the MSME debtor at KC Banjar received positive responses from Australia (Canberra), the MSME debtor at KC Banjar also received positive responses from South Korea, and the MSME debtor at KC Cianjur received positive responses from Pakistan and Libya.

Still in the implementation of the **bjb** MSME Go Global program in 2023, bank **bjb** also participated in the itinerary program exhibition, business matching, and lateral thinking activities in collaboration with the export aggregator Al Ahmadi Entrepreneurship Centre (AEC) in Johor Bahru, Malaysia. A total of 7 MSME debtors, supported by bank **bjb** branches in Tamansari, Majalaya, Cianjur, Banjar, Sumedang, Garut, and Pandeglang, took part in the program. Business matching for the products of bank **bjb**'s MSME debtors was conducted with importers from Malaysia in Johor Bahru, including the Federal Agricultural Marketing Authority (FAMA) Malaysia, Dewan Perniagaan Melayu Malaysia (DPMM), Suruhanjaya Koperasi Malaysia, Malaysian Academy of SME and Entrepreneurship Development (MASMED), and the Economic Function of the Consulate General of the Republic of Indonesia (KJRI) in Johor Bahru.

Tabel Event dan Debitur Penerima Manfaat Program UMKM bjb Go Global 2023

Table of Events and Debtor Benefit recipients of the **bjb** Go Global 2023 MSME Program

No	Nama Event Event Name	Tanggal Date	Lokasi Location	Jumlah Debitur Total Debtors/itur
1	Showcase Produk Halal UMKM MSME Halal Product Showcase	01 Maret - 31 Mei 2023 March 01 – May 31, 2023	Hala Corner Angsana Mall Johor Bahru Malaysia Hala Corner Angsana Mall Johor Bahru Malaysia	7 (tujuh) 7 (seven)
2	Trade Expo Indonesia 2023 Trade Expo Indonesia 2023	18 - 22 Oktober 2023 18 - 22 October 2023	ICE BSD Tangerang Indonesia ICE BSD Tangerang Indonesia	4 (empat) 4 (four)
3	Itinerary Programme: Exhibition, Business Matching, and Lateral Thinking Itinerary Programme: Exhibition, Business Matching, and Lateral Thinking	01 - 05 November 2023 01 - 05 November 2023	Johor Bahru Malaysia Johor Bahru Malaysia	7 (tujuh) 7 (seventhree)
4	Indosnack and Craft Bazaar Indosnack and Craft Bazaar	27 Desember 2023 - 2 Januari 2024 December 27, 2023 – January, 2 2024	Changi International Airport Singapore Changi International Airport Singapore	3 (tiga) 3 (tiga)

Program Go Global ini berhasil melakukan dokumentasi produk debitur unggulan dalam bentuk katalog produk potensi pasar dalam negeri *export* sejumlah 296 produk dari kategori *craft, home decor, makanan dan minuman, komoditas pertanian dan turunannya*.

The Go Global program has successfully documented the flagship products of debtors in the form of a product catalog, showcasing the potential market for domestic and international export. The catalog features a total of 296 products across various categories, including crafts, home decor, food and beverages, agricultural commodities, and their derivatives.

2. 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. Untuk Tahun 2022 telah memasuki IOS. Pada tahun 2023 Aplikasi DiSentra sudah digunakan oleh 6.771 *user*. 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 (Pemberdayaan Ekonomi Masyarakat Terpadu). 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.

3. 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 ;para pelaku umkm dapat memiliki kasir digital untuk penjualan, memiliki pencatatan pengeluaran, memiliki *stock/inventory management*, dan memiliki aplikasi laporan keuangan standar akuntansi (PSAK). Pada tahun 2023 *user* pelaku UMKM pada aplikasi Cakap sebanyak 1.825 *user*. Dengan adanya aplikasi ini bank **bjb** terus berupaya untuk terus melakukan pemberdayaan pada para pelaku UMKM tentang pentingnya pencatatan keuangan usaha guna menunjang peningkatan kapasitas usaha para pelaku UMKM.

4. 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 layanan Divisi Kredit UMKM juga memiliki banyak kelebihan di antaranya adalah layanan jemput angsuran (*cash pick up*) sesuai kondisi dan permintaan debitur

2. 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. For 2022, IOS has entered. In 2023, the DiSentra application will be used by 6,771 users. 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.

3. Complete Accounting Records (Cakap)

The Cakap application is a digital financial bookkeeping/recording application intended for MSMEs, both debtors and non-debtors. The benefits of this application for MSME players include; MSME players can have a digital cashier for sales, have expense records, have stock/inventory management, and have an accounting standard financial report (PSAK) application. In 2023, there will be 1,825 MSME users on the Cakap application. With this application, bank **bjb** continues to strive to continue to empower MSME players regarding the importance of recording business finances in order to support increasing the business capacity of MSME players.

4. 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 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)

Informasi Information	Desember December 2023	Desember December 2022	Desember December 2021	Desember December 2020	Desember December 2019	Pertumbuhan Growth 2022-2023	
	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Nominal)	(%)
Portofolio/Portfolio							
Outstanding Outstanding	4,852,870	3,979,520	3,100,397	2,599,010	2,250,779	873,350	21.95%
Kolektabilitas 1 Collectibility 1	4,440,015	3,764,768	2,947,011	2,437,082	2,044,592	675,247	17.94%
Pra NPL Pra NPL	274,237	113,138	54,258	42,289	65,096	161,099	142.39%
ABS Non Performing Loan (NPL) ABS Non Performing Loan (NPL)	138,628	101,614	99,128	119,640	141,091	37,014	36.43%
Net Growth (Year to Date/YtD) Net Growth (Year to Date/YtD)	873,351	879,123	501,387	348,232	316,101	(5,772)	(0.66%)
Number of Account (NoA) Number of Account (NoA)	100,144	76,300	25,008	20,521	18,302	23,844	31.25%
Disbursement (YtD) Disbursement (YtD)	3,295,466	2,612,354	1,773,054	1,346,384	1,317,439	683,112	26.15%
Total Run Off (YtD) Total Run Off (YtD)	2,422,116	1,733,231	1,271,667	998,152	1,001,338	688,885	39.75%
Kualitas/Quality							
Kolektabilitas 1 (%) Collectibility 1 (%)	91.49	94.6	95.05	93.77	90.84	(3.11)	
Pra NPL (%) Pra NPL (%)	5.65	2.84	1.75	1.63	2.89	2.81	
NPL (%) NPL (%)	2.86	2.55	3.2	4.6	6.27	0.31	

Selama tahun 2023 total *outstanding* kredit Divisi Kredit UMKM mengalami kenaikan dibandingkan tahun sebelumnya sebesar 21,95% dari Rp3,98 triliun di tahun 2022 menjadi sebesar Rp4,85 triliun di tahun 2023 dengan *nett growth* sebesar Rp873,35 miliar. Meskipun terdapat fluktuasi dalam persentase Pra NPL, kita melihat peningkatan yang konsisten dalam nilai nominal, yang menunjukkan bahwa bank **bjb** telah mengelola risiko secara efektif sambil memperluas portofolio kreditnya. Hal ini menegaskan posisi bank sebagai institusi yang dapat dipercaya dan dinamis dalam penyaluran kredit, yang berhasil menyesuaikan diri dengan perubahan kondisi pasar dan kebutuhan nasabah. Secara keseluruhan, pertumbuhan ini mencerminkan keberhasilan strategi bisnis bank **bjb** dan kemampuannya dalam memanfaatkan peluang pasar yang ada. Ini juga mengindikasikan penguatan posisi bank dalam sektor kredit, yang akan berkontribusi positif terhadap pertumbuhan berkelanjutan di masa depan.

In 2023, the total outstanding credit of the Small and Medium Enterprises (UMKM) Credit Division experienced an increase compared to the previous year, with 21.95% in it. It rose from Rp3.98 trillion in 2022 to IDR4.85 trillion in 2023, with a net growth of IDR873.35 billion. Despite fluctuations in the Pre Non-Performing Loan (NPL) percentage, we observe a consistent increase in nominal value, indicating that bank **bjb** has effectively managed risks while expanding its credit portfolio. This reinforces the bank's position as a reliable and dynamic institution in credit disbursement, successfully adapting to changing market conditions and customer needs. Overall, this growth reflects the success of bank **bjb**'s business strategy and its ability to capitalize on existing market opportunities. It also indicates a strengthened position in the credit sector, contribute positively to future sustainable growth.

Dalam kurun waktu 5 (lima) tahun terakhir secara prosentase pertumbuhan (yoy) tahun 2023 tetap mencatatkan pertumbuhan yang positif sebesar 21,95%. Rincian terkait penyaluran produk kredit kelolaan Divisi Kredit UMKM dalam 5 (lima) tahun terakhir diuraikan sebagai berikut:

Over the past 5 (five) years, the year-on-year (YoY) percentage growth for 2023 period has consistently recorded a positive growth of 21.95%. The details related to the disbursement of credit products managed by the Small and Medium Enterprises (UMKM) Credit Division in the last 5 (five) years are outlined as follows:

Tabel Penyaluran Kredit UMKM

Table of MSME Loan Distribution

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2023		2022		2021	2020	2019	Pertumbuhan Growth 2022-2023	
	Oustanding	Komposisi	Oustanding	Komposisi Composition				(Rp/IDR)	(%)
	(Rp/IDR)	(%)	(Rp/IDR)	(%)				(Rp/IDR)	(%)
Kredit Mikro Utama Mikro Utama Loan	387,027	7.98%	375,410	9.43%	476,288	639,609	887,242	11,617	3.09%
Kredit Usaha Kecil Menengah Small and Medium Enterprise Loan	698,088	14.39%	638,031	16.03%	694,783	726,457	750,981	60,057	9.41%
Kredit Usaha Rakyat People's Business Loan	3,293,474	67.87%	2,735,545	68.74%	1,910,155	1,215,957	592,184	557,929	20.40%
Kredit Program Program Loan	48,122	0.99%	49,648	1.25%	9,613	12,523	13,292	(1,526)	(3.07%)
Kredit Cinta Rakyat Cinta Rakyat Loan	2	0.00%	56	0.00%	344	525	6,608	(54)	(96.43%)
Kredit Mesra Mesra Loan	16,224	0.33%	13,499	0.34%	9,096	3,938	472	2,725	20.19%
Kredit Channeling channeling loan	409,934	8.45%	167,331	4.20%	119	-	-	242,603	144.98%
Total Outstanding Kredit UMKM Total MSME Loan Outstanding	4,852,870	100.00%	3,979,520	100.00%	3,100,516	2,599,010	2,250,779	873,350	21.95%

Dari keseluruhan produk kredit UMKM bank **bjb**, Kredit Mikro Utama dan Kredit Usaha Kecil dan Menengah yang tahun-tahun sebelumnya mengalami penurunan pada tahun 2023 menunjukkan kinerja positif dengan pertumbuhan sebesar 3,09% dan 9,41% yang mengindikasikan upaya bank **bjb** dalam melakukan diversifikasi produk. Hal ini dilakukan supaya portofolio Kredit UMKM tidak terlalu terkonsentrasi kepada produk KUR yang meskipun pada tahun 2023 ini tetap tumbuh sebesar 20,40%, secara nasional mengalami perlambatan pertumbuhan akibat pengaruh dari kebijakan pemerintah. Kinerja terbesar datang dari pertumbuhan Kredit *Channeling* melalui kerjasama dengan mitra agen pengelola sebagai upaya bank dalam beradaptasi kepada perkembangan pasar yang kini semakin diramalkan oleh penyedia layanan keuangan berbasis teknologi (*fintech lending*)

Among the Small and Medium Enterprises (UMKM) credit products of bank **bjb**, the Primary Micro Credit and Small and Medium Business Credit showed positive performance in 2023 with growth rates of 3.09% and 9.41%, respectively. This indicates bank **bjb**'s efforts in product diversification. It needs to be done to ensure the Small and Medium Enterprises (UMKM) credit portfolio is not overly concentrated on the People's Business Credit (KUR) product. Despite its growth of 20.40% in 2023, there is a slowdown in growth due to government policy influences. The most significant performance comes from the growth of Credit Channeling through partnerships with managing agent partners, as part of the bank's efforts to adapt to market developments increasingly influenced by technology-based financial service providers (*fintech lending*).

Tabel Tren NPL Kredit UMKM

Table of UMKM Loan NPL Trend

(dalam %/in %)

Uraian	NPL 2023	NPL 2022	NPL 2021	NPL 2020	NPL 2019	Description
Kredit Mikro Utama	2.86%	16.25%	17.90%	16.06%	13.85%	Kredit Mikro Utama
Kredit Usaha Kecil Menengah	13.03%	3.85%	1.01%	1.47%	0.97%	Small and Medium Enterprise Loan
Kredit Usaha Rakyat	4.03%	0.49%	0.29%	0.36%	1.44%	People's Business Loan
Kredit Program	1.69%	3.77%	10.25%	10.45%	12.69%	Program Loan
Kredit Cinta Rakyat	0.76%	100.00%	100.00%	94.26%	11.22%	Kredit Cinta Rakyat
Kredit Mesra	100.00%	1.34%	0.53%	0.54%	0.00%	Kredit Mesra
Kredit Channeling	1.34%	0.42%	0.00%	-	-	Kredit Channeling
Kredit UMKM	0.42%	2.55%	3.20%	4.60%	6.27%	MSME Loan

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 *referral* kredit pada agen **bjb** BISA! Untuk menjangkau para pelaku usaha UMKM yang membutuhkan penambahan modal usaha.
- f. Kerjasama dengan fintech dalam penyaluran Kredit UMKM pola *Channeling*.
- g. Kerjasama pola kemitraan dalam membangun ekosistem kredit UMKM sehingga dapat meningkatkan penyaluran kredit serta kesejahteraan pelaku UMKM.
- h. Sinergi dan kolaborasi dengan lembaga pemerintah dan non pemerintah.

2. Faktor Penghambat

Pemulihan ekonomi pasca pandemi covid – 19 yang masih memberikan dampak signifikan terhadap para pelaku Usaha Mikro, Kecil dan Menengah (UMKM), sehingga berpengaruh terhadap penyaluran kredit UMKM.

Supporting and Inhibiting Factors of MSME Loan Business

Description of Supporting and Inhibiting Factors of MSME credit business is as follows:

1. Supporting Factors

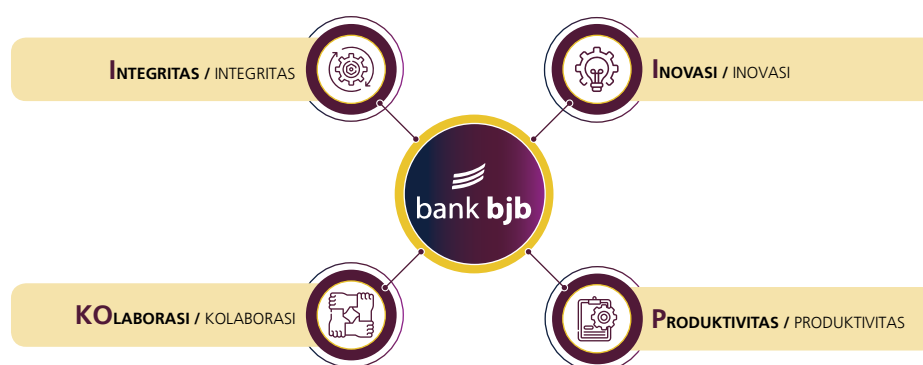
- a. Central and Local Government policies related to the development of the MSME business sector.
- b. Improvement of MSME Loan quality.
- c. Providing loan facilities along with training programs.
- d. Installment pick-up service.
- e. Referral credit services are available at **bjb** BISA agents! It is intended to Small and Medium Enterprises (UMKM) entrepreneurs in need of additional business capital.
- f. Cooperation with fintech in channeling pattern MSME Loan
- g. Collaboration in partnership scheme to build the Small and Medium Enterprises (UMKM) credit ecosystem to enhance credit disbursement and UMKM entrepreneurs' prosperity.
- h. Synergy and collaboration with government and non-governmental institutions.

2. Inhibiting Factors

The post COVID 19 pandemic economic recovery still has a significant impact on Micro, Small, and Medium Enterprises (UMKM) entrepreneurs. Therefore, it affects the disbursement of UMKM credit.

Rencana dan Strategi Kredit UMKM Tahun 2024

MSME Loan Plans and Strategies for 2024



Strategi Divisi Kredit UMKM pada tahun 2024 adalah I-KOPI yang diuraikan sebagai berikut:

1. (I) Integritas

Bertujuan untuk meningkatkan kesadaran insan UMKM bank **bjb** akan pentingnya integritas baik didalam menyelesaikan pekerjaan ataupun diluar pekerjaan. Strategi tersebut dituangkan dalam beberapa program kerja di antaranya:

- a. Melaksanakan evaluasi dan *monitoring*, *Kick Off* UMKM, *Refreshment* melalui *Morning Briefing* dan melakukan pelatihan *Micro Banking Academy* berkelanjutan dan *Refreshment* Produk.
- b. Menyampaikan content dan ketentuan produk bank pada nasabah secara jujur dan tidak *over promise* namun diungkapkan secara lugas sehingga tidak menimbulkan masalah di kemudian hari
- c. Tidak menyampaikan dokumen seperti memo internal, ataupun ketentuan internal perusahaan pada pihak-pihak yang tidak berkepentingan.

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/BUUMD, perusahaan swasta dan lain sebagainya untuk meningkatkan portofolio bisnis UMKM yang sehat dan berkualitas.

3. (P) Produktivitas

Senantiasa meningkatkan produktivitas dan kualitas SDM pegawai Divisi Kredit UMKM untuk memberikan nilai tambah bagi bank **bjb** khususnya Divisi Kredit UMKM, Strategi tersebut dituangkan dalam beberapa program kerja di antaranya:

- a. Mengoptimalkan strategi pemasaran produk Kredit UMKM dengan cara melakukan pemasaran diberbagai saluran pemasaran di antaranya, potensi debitur esisting *top up*, referral debitur, kolaborasi dengan komunitas pelaku usaha, asosiasi, lembaga keuangan, pemerintahan dan saluran pemasaran lainnya.
- b. Menjaga kualitas kredit melalui *monitoring* kredit pasca realisasi.
- c. Pastikan hak klaim debitur.
- d. Strategi *manager* melakukan *coaching dan counseling* bagi AO untuk meningkatkan produktivitas.

4. (I) Inovasi

Melakukan inovasi-inovasi dengan memberikan layanan melalui aplikasi digital seperti **bjb** Laku (saat ini sedang integrasi ke *Loan On Boarding*), DiSentra, **bjb** Mesra, Salmon, *e-collection*, dan aplikasi *monitoring* pola kemitraan

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

The strategy for the MSME Credit Division in 2024 is I-KOPI which is described as follows:

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:

- a. Conducting evaluation and monitoring, UMKM Kick Off, refreshment through Morning Briefing, and ongoing training at the Micro Banking Academy along with Product Refreshment.
- b. Delivering the content and terms of bank products to customers in honest way and without over-promising, yet expressing them straightforwardly to avoid issues later on.
- c. Not disclosing documents such as internal memos or company internal regulations to unrelated parties.

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 (BUUMD), private companies and so on to increase a healthy and quality MSME business portfolio.

3. (P) Productivity

Continuously enhancing the productivity and quality of human resources in the Small and Medium Enterprises (UMKM) Credit Division to provide additional value for bank **bjb**, particularly within the UMKM Credit Division. This strategy is implemented through several work programs, such as:

- a. Optimizing the marketing strategy of UMKM Credit products through various channels, including potential top-up from existing debtors, debtor referrals, collaborations with business communities, associations, financial institutions, government, and other marketing channels.
- b. Maintaining credit quality through post-disbursement credit monitoring.
- c. Ensure debtors claim rights.
- d. Managerial strategy by involving coaching and counseling for Account Officers (AO) to enhance productivity.

4. (I) Innovation

Conducting innovations by providing services through digital applications such as **bjb** Laku (currently undergoing integration into Loan On Boarding), DiSentra, **bjb** Mesra, Salmon, *e-collection*, and partnership scheme monitoring application.

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

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 yaitu **bjb** KPR Sejahtera FLPP (KPR bersubsidi) yang merupakan Pembiayaan Rumah bersubsidi berkerjasama 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.

Pengembangan Produk dan Layanan

bank **bjb** mendukung Pemerintah khususnya Kementerian PUPR dalam penyaluran rumah bersubsidi untuk membantu masyarakat memiliki rumah dengan harga yang terjangkau melalui **bjb** KPR Sejahtera FLPP (KPR Bersubsidi) 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 2023, diperlukan langkah-langkah strategis di antaranya dengan melakukan penyesuaian-penyesuaian produk dan layanan sesuai dengan kebutuhan pasar. Berikut beberapa 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 calon 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**.

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

The featured KPR product is **bjb** KPR Sejahtera FLPP (subsidized KPR) which is subsidized housing financing in collaboration with the Ministry of Public Housing to create dream homes with low interest rates throughout the tenor, light installments and long terms for landed houses or flats.

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 TK 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

The 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.

KPR and KKB Productivity

The description of KPR and KKB productivity is presented as follows.

Tabel Produktivitas Kredit KPR dan KKB

Table of KPR and KKB Loan Productivity

(dalam miliar Rupiah/in IDR billion)

Uraian	2023	2022	2021	2020	2019	Pertumbuhan Growth 2022-2023		Description
	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Nominal)	(%)	
Portofolio	10,501	9,183	7,731	6,749	6,148	1,318	14.35%	Portfolio
Non Performing Loan (NPL)	2.60%	2.55%	3.06%	4.24%	4.16%	0.05%		Non Performing Loan (NPL)

Portofolio kredit KPR dan KKB tahun 2023 sebesar Rp10,50 triliun, mengalami kenaikan sebesar Rp1,32 triliun atau sebesar 14,35% dibandingkan dengan tahun 2022 yang sebesar Rp9,18 triliun. Pencapaian pertumbuhan portofolio sebesar Rp1,32 triliun merupakan angka pencapaian cukup memuaskan dengan total NoA 53.662 pada Desember 2023. Upaya penurunan NPL terus dilakukan sehingga perbaikan kredit *non perform* tetap dapat ditekan dengan posisi *absolute* NPL Desember 2023 sebesar Rp273 miliar dan berhasil membukukan NPL di 2,60%.

The housing loan (KPR) and vehicle loan (KKB) portfolio in 2023 valued IDR10.50 trillion, experiencing an increase of IDR1.32 trillion or 14.35% compared to 2022, which was IDR9.18 trillion. The achievement of a portfolio growth of IDR1.32 trillion is considered to be a quite satisfying result with a total Number of Accounts (NoA) reaching 53,662 in December 2023. Several attempts to reduce Non-Performing Loans (NPL) are continued to be undertaken, ensuring that the improvement in non-performing credit can be maintained, with an absolute NPL position of IDR273 billion as of December 2023 and successfully record an NPL of 2.60%.

Tabel Komposisi Portofolio Komersil dan KPR Program Tahun 2023

Table of Composition of Commercial Portfolio and KPR Program in 2023

Kanwil Regional Office	Komersil Commercial			KPR Program		
	Number of Account (NoA)	Plafond (dalam jutaan) (in million)	Outstanding	Number of Account (NoA)	Plafond (dalam jutaan) (in million)	Outstanding
1	7,905	2,947,768	2,308,867	7,720	1,068,083	942,981
2	6,387	2,729,515	2,084,966	5,749	891,406	800,245
3	3,198	1,038,178	790,120	9,630	1,334,689	1,193,360
4	3,531	1,203,325	875,661	3,236	482,549	439,338
5	1,514	601,454	438,848	4,792	692,499	627,096
Total	22,535	8,520,241	6,498,463	31,127	4,469,226	4,003,021

Komposisi portofolio KPR dan KKB di kontribusi dari portofolio Komersil sebesar 61,88% dengan *outstanding* sebesar Rp6,49 triliun dan KPR Program sebesar 38,12% dengan *outstanding* sebesar Rp4,00 triliun. *Outstanding* portofolio Komersil tertinggi berasal dari Kanwil 1 sedangkan untuk *outstanding* portofolio KPR Program berasal dari Kanwil 3.

The composition of the housing loan (KPR) and vehicle loan (KKB) portfolio is derived from the Commercial portfolio at 61.88% with an outstanding amount of IDR6.49 trillion and the KPR Program at 38.12% with an outstanding amount of IDR4.00 trillion. The highest outstanding Commercial portfolio comes from Regional Office 1, while the outstanding KPR Program portfolio comes from Regional Office 3.

Faktor Pendukung dan Penghambat Bisnis KPR dan KKB

Uraian terkait faktor-faktor pendukung dan penghambat Bisnis KPR dan KKB adalah sebagai berikut:

1. Faktor Pendukung

- a. Pemberlakuan program *marketing* tahun 2023.
- 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 2024

Uraian terkait rencana dan strategi bisnis tahun 2024 yaitu antara lain adalah melakukan strategi-strategi sebagai berikut:

1. Strategi Ekspansi

- a. Fokus pencairan kredit KPR *Primary* dari pengembang non subsidi dengan tetap mempertahankan 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)
- 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. Wajib di *cover* asuransi jiwa dan kerugian.
- c. Pemenuhan Komitmen terhadap syarat pencairan KPR Program.

3. Strategi Kualitas Kredit

- a. Tidak ada perburukan dari posisi akhir Desember 2023.
- b. *Monitoring* Pra NPL sejak awal bulan.
- c. Penyelesaian kredit debitur melalui jual sukarela, lelang dan melalui *cessor*.

Dana Pihak Ketiga (DPK)

Dana pihak ketiga bank **bjb** terdiri atas dana pihak ketiga konsumen yang mengelola nasabah perorangan dan DPK institusi yang mengelola nasabah institusi.

Supporting and Inhibiting Factors of KPR and KKB Business

Explanations regarding the supporting and inhibiting factors of KPR and KKB business are as follows:

1. Supporting Factors

- a. Implementation of the marketing program in 2023.
- 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 Inhibiting Factors

- a. There is 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 2024

The description regarding the 2024 business plans and strategies implements the following strategies:

1. Expansion Strategy

- a. Focus on disbursement of Primary KPR loans from non-subsidized developers while retaining the potential for absorption from subsidized developers.
- b. FLPP quota absorption since the beginning of the year.
- c. Maintaining SLA process speed.
- d. Increasing more intense relationships with third parties (developers, companies and others)
- 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. It was mandatory to cover life and loss insurance
- c. Fulfillment of Commitments to the KPR Program disbursement requirements.

3. Credit Quality Strategy

- a. There is no deterioration from the position at the end of December 2023.
- b. Monitoring Pre NPL since the beginning of the month.
- c. Settlement of debtor loans through voluntary selling, auctions and through *cessors*

Third Party Fund (TPF)

bank **bjb** third parties funds consist of consumer third parties funds that manage individual customers and institutional deposits that manage institutional customers.

Tabel Produktivitas Dana Pihak Ketiga

Table of Third Party Fund Productivity

(dalam jutaan Rupiah/in IDR million)

Dana Pihak Ketiga	2023	2022	2021	2020	2019	Pertumbuhan Growth 2022-2023		Third Party Fund
	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(%)	
DPK Konsumer	40,069,592	38,486,719	36,750,785	34,701,635	31,737,187	1,582,873	4.11%	TPF Consumer
DPK Nasabah Institusi	82,968,761	83,592,589	76,685,807	63,411,109	51,046,045	(623,828)	(0.75%)	TPF Institution Consumer
Total	123,038,353	122,079,308	113,436,592	98,112,744	82,783,232	959,045	0.79%	Total

Dana pihak ketiga tahun 2023 mencapai Rp123,04 triliun, meningkat 0,79% atau Rp959,05 miliar dibandingkan dengan tahun 2022 yang mencapai Rp122,08 triliun. Peningkatan ini terutama berasal dari pertumbuhan DPK Konsumer sebesar 4,11% atau Rp1,58 triliun.

Third-party funds in 2023 reached IDR123.04 trillion, increasing by 0.79% or IDR959.05 billion compared to 2022, which reached IDR122.08 trillion. This increase primarily derives from the growth of Consumer Time Deposits by 4.11% or IDR1.58 trillion.

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.

CONSUMER THIRD PARTY FUND

Consumer Third Party 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 TPF is explained in the Products and Services section of this Annual Report.

Pemetaan Target dan Pangsa Pasar bank bjb selama Tahun 2023

- Pangsa pasar bank **bjb** di Jawa Barat dan Banten pada semester I tahun 2023, berdasarkan total DPK sebesar 8,29% terhadap Bank Umum.
- Pangsa pasar bank **bjb** di Jawa Barat dan Banten pada semester I tahun 2023, berdasarkan total Aset sebesar 9,25% terhadap Bank Umum

Target Mapping and Market Share of bank bjb in 2023

- bank **bjb**'s market share in West Java and Banten in the first semester of 2023, based on total Third-Party Funds (DPK), is 8.29% towards Commercial Banks.
- bank **bjb**'s market share in West Java and Banten in the first semester of 2023, based on total Assets, is 9.25% towards Commercial Banks.

Produktivitas Dana Pihak Ketiga Konsumer

Uraian produktivitas DPK konsumer disajikan sebagai berikut.

Consumer Third Party Funds Productivity

The description of consumer TPF productivity is presented as follows

Tabel Produktivitas Dana Pihak Ketiga Konsumer

Table of Consumer Third Party Funds Productivity

(dalam jutaan Rupiah/in IDR million)

Dana Pihak Ketiga	2023	2022	2021	2020	2019	Pertumbuhan Growth 2022-2023		Third Party Fund
	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(%)	
Giro	757,503	1,107,699	976,410	810,112	952,000	(350,196)	(31.61%)	Current Account
Tabungan	27,623,296	26,552,281	24,685,441	22,266,556	20,734,614	1,071,015	4.03%	Savings
Deposito	11,688,792	10,826,740	11,088,934	11,624,968	10,050,573	862,052	7.96%	Deposits
Total DPK	40,069,592	38,486,719	36,750,785	34,701,635	31,737,187	1,582,873	4.11%	Total TPF

Total DPK Konsumer tahun 2023 mencapai Rp40,07, meningkat 4,11% atau Rp1,58 triliun dibandingkan dengan tahun 2022 yang mencapai Rp38,49 triliun. Peningkatan ini terutama berasal dari pertumbuhan tabungan sebesar 4,03% atau Rp1,07 triliun.

The total Consumer Third-Party Funds (DPK) in 2023 reached IDR40.07 trillion, increasing by 4.11% or IDR1.58 trillion compared to 2022, which reached IDR38.49 trillion. This increase is primarily taken from the growth of savings by 4.03% or IDR1.07 trillion.

Tabel Number of Account (NoA) Dana Pihak Ketiga Konsumer
Table of Consumer Third Party Funds Number of Account (NoA)

(dalam NoA/in NoA)

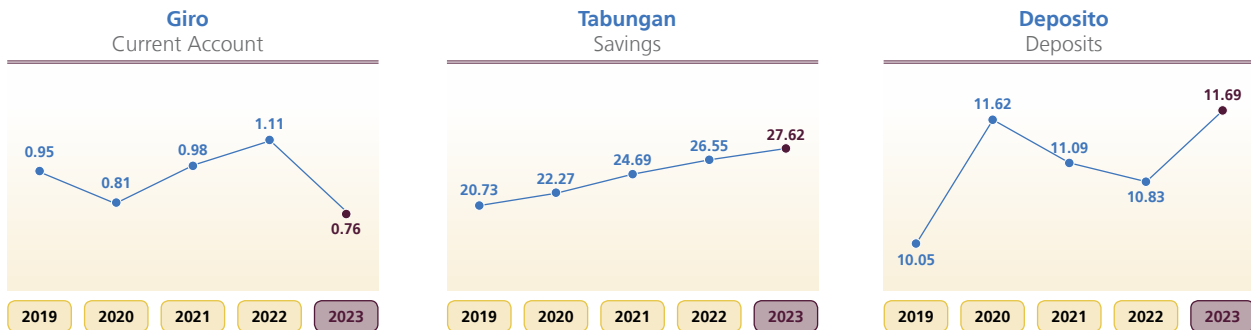
NoA Dana Pihak Ketiga	2023	2022	2021	2020	2019	Pertumbuhan Growth 2022-2023		NoA Third Party Fund
	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(%)	
Giro	19,999	19,755	18,838	18,254	17,711	244	1.24%	Current Account
Tabungan	3,813,066	3,980,195	5,002,596	4,897,190	4,518,651	(167,129)	(4.20%)	Savings
Deposito	57,047	56,918	54,813	53,882	49,402	129	0.23%	Deposits
Total NoA DPK	3,890,112	4,056,868	5,076,247	4,969,326	4,585,764	(166,756)	(4.11%)	Total NoA TPF

Di sisi lain, NoA DPK Konsumer mengalami penurunan sebesar 4,11% dari 4.056.868 NoA menjadi 3.890.112 NoA, penurunan tersebut terutama berasal dari berkurangnya jumlah NoA dari Tabungan sebesar 4,20% atau 167.129 NoA.

On the other hand, the Number of Accounts (NoA) for Consumer Third-Party Funds (DPK) experienced a decrease of 4.11%, from 4,056,868 NoA to 3,890,112 NoA. This decline is mainly highlighted to the reduction in the number of NoA for savings by 4.20% or 167,129 NoA.

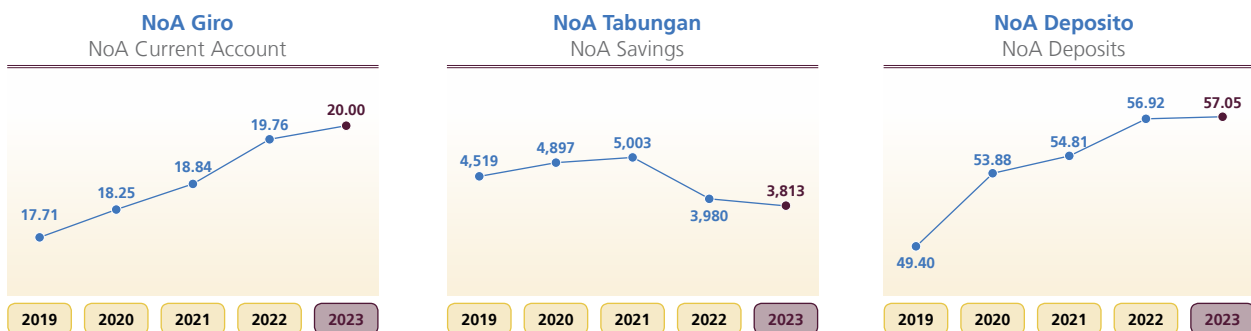
Grafik Produktivitas Dana Pihak Ketiga Konsumer
Graph of Consumer Third Party Funds Productivity

(dalam triliun Rupiah/
in IDR trillion)



Grafik NoA Dana Pihak Ketiga Konsumer
Graph of Consumer Third Party Funds NoA

(dalam triliun Rupiah/
in IDR trillion)



Strategi bank bjb dalam Mendukung Kegiatan DPK di Tahun 2023

Langkah-langkah strategi bank **bjb** dalam mendukung kegiatan DPK di tahun 2023 adalah sebagai berikut:

1. Melakukan perluasan kerjasama penghimpunan Dana Pihak Ketiga baik *Business to Government (B to G)* maupun *Business to Business (B to B)* di antaranya:

- a. Kementerian Pendidikan, Kebudayaan, Riset dan Teknologi Republik Indonesia
Penyaluran dana Tunjangan Profesi Guru (Sertifikasi) dengan potensi dana di tahun 2024 total sebesar ± Rp7,2 triliun dengan jumlah penerima sebanyak ± 255.000 tenaga pengajar.
- b. Kementerian Pekerjaan Umum dan Perumahan Rakyat
Penyaluran dana ganti rugi Pengadaan Tanah Bendungan Cijuray dan Cibeet daerah Cibinong Bogor di tahun 2024 total sebesar Rp50 miliar.
- c. Dinas Pendidikan dan Kebudayaan Provinsi Jawa Barat Kerjasama dengan Provinsi Jawa Barat
 - Penyaluran gaji Pegawai Pemerintah dengan Perjanjian Kerja (PPPK) di tahun 2024 total sebesar ± Rp1,25 triliun dengan jumlah penerima sebanyak ±41.000 tenaga pengajar
 - Penyaluran dana *Jabar Future Leader Scholarship (JFSL)* Tahun 2024 yaitu Dana Program beasiswa Pemprov Jabar dengan besaran masing-masing penerima S1 Penuh sebesar Rp50 juta, S1 Percepatan sebesar Rp8 juta, S2 sebesar Rp50 juta, S3 sebesar Rp50 juta dengan potensi dana di tahun 2023 total sebesar ± Rp15 miliar dengan jumlah penerima sebanyak 1.000 mahasiswa
- d. Dinas Kesehatan Provinsi Jawa Barat
Penyaluran gaji honorer Non ASN di lingkungan Dinas Kesehatan Provinsi Jawa Barat dengan potensi dana di tahun 2024 total sebesar Rp48 miliar kepada 100 pegawai.
- e. Kepolisian Daerah (POLDA) Jawa Barat
Penyaluran dana tunjangan kinerja (tukin) polisi yang bertugas di Kepolisian Daerah Jawa Barat dengan potensi dana total sebesar ±Rp. 1,2 triliun kepada 42.000 Anggota Polisi di Jawa Barat.
- f. PT Tabungan dan Asuransi Pegawai Negeri (Persero)
Pembayaran gaji pensiunan ASN yang dikelola oleh PT TASPEN (Persero) dengan potensi dana di tahun 2024 total sebesar Rp5,7 triliun di kepada 145.372 pensiunan ASN.
- g. 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 2024 total sebesar Rp. 271 Miliar kepada 42.000 pensiunan.

bank bjb Strategy in Supporting Third Party Fund Activities in 2023

bank **bjb's** strategic steps in supporting TPF activities in 2023 are as follows:

1. Expand cooperation in collecting Third Party Funds, both *business to government (B to G)* and *business to business (B to B)*, 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 2024 of ± IDR7.2 trillion with a total recipient of ± 255,000 teaching staff.
- b. Minister For Public Works and Human Settlements
The distribution of compensation funds for the Acquisition of Land for the Cijuray and Cibeet Dams in the Cibinong Bogor in 2024 with total of IDR50 billion.
- c. Office of Education and Culture of West Java Province Collaboration with West Java Province
 - The salary distributions for Government Employees with Work Agreements (PPPK) in 2024 with estimated value to IDR1.25 trillion, with around 41,000 teachers.
 - The fund distribution for *Jabar Future Leader Scholarship (JFSL)* in 2024, a scholarship program by the West Java Province Government, involves various amounts for each recipient: IDR50 million for full-time undergraduate (S1), IDR8 million for accelerated undergraduate (S1 Percepatan), IDR50 million for master's (S2), and IDR50 million for doctoral (S3). The potential fund allocation in 2023 totals approximately Rp15 billion, with the awardee numbers around 1,000 students.
- d. West Java Provincial Health Office
Distribution of non-ASN honorary salaries within the West Java Provincial Health Service with potential funds in 2024 totaling IDR48 billion to 100 employees.
- e. 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.
- f. PT Savings dan Asuransi Pegawai Negeri (Persero)
Payment of ASN retirement salaries managed by PT TASPEN (Persero) with potential funds in 2024 of IDR5.7 trillion for 145,372 ASN retirees.
- g. 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 2024 of IDR271 billion to 42,000 retirees

h. Dana Pensiun Perkebunan (DAPENBUN)
Pembayaran gaji pensiunan PT Perkebunan Nusantara dan afiliasi dengan potensi dana di tahun 2024 total sebesar Rp33,7 miliar yang disalurkan kepada 11.389 pensiunan perkebunan.

i. Tunjangan Dukungan Operasional Anggota TNI

Penyaluran tunjangan dukungan operasional kepada anggota TNI Babinsa dan Baintel tahun 2024 di Korem 062 Tarumanegara dan Korem 063 Sunan Gunung Jati dengan potensi dana total sebesar Rp3,65 miliar yang disalurkan kepada 4.063 anggota Babinsa dan Baintel.

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 Kemerdekaan RI)
- f. Program Promosi Kids Saving Plan
- g. Program Promosi **bjb** BERUNTUNG (Beri Referral Dapat Untung)
- h. Program Promosi Gebyar Tandamata
- i. 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).

Rencana dan Strategi Pengembangan Produk Dana Tahun 2024

Terkait rencana pengembangan produk dana di tahun 2024, 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*.

h. Plantation Pension Fund (DAPENBUN)

Payment of PT Perkebunan Nusantara pensioners' salaries and affiliates with potential funds in 2024 of IDR33.7 billion which will be distributed to 11,389 plantation retirees

i. Operational Support Allowance for Indonesian National Armed Forces (TNI) Members

The distribution of operational support allowances to the members of the Indonesian National Armed Forces (TNI), specifically the Babinsa (Village Supervisory Non-Commissioned Officer) and Baintel (Military Intelligence) for the year 2024 in the Military Area Command (Korem) 062 Tarumanegara and Korem 063 Sunan Gunung Jati, involves a total potential fund of Rp3.65 billion, which will be disbursed to 4,063 members of Babinsa and Baintel.

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. **bjb** BERUNTUNG (Give Referrals and Get Benefit) Promotion Program
- h. Gebyar Tandamata Promotion Program
- i. 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).

Fund Product Development Plan and Strategies for 2024

Regarding plans to develop fund products for 2024, 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. 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.

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.

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.

Keunggulan

a. Suku bunga yang Kompetitif

- Suku bunga deposito yang kompetitif menjadikan investasi anda lebih cepat berkembang.
- Dapat diberikan suku bunga spesial rate pada jumlah penempatan tertentu.

b. Fleksibilitas Tinggi

- Tersedia berbagai pilihan jangka waktu yang dapat Anda tentukan sesuai dengan kebutuhan Anda, yaitu: 1, 3, 6, 12, atau 24 bulan.
- Bebas memperpanjang deposito secara otomatis (*Automatic Roll Over/ARO*).
- Anda dapat memilih untuk menginvestasikan kembali bunga deposito ke pokok deposito atau ditransfer ke rekening giro atau tabungan bank **bjb** yang dapat ditarik setiap saat.

c. Kenyamanan

- Layanan *Weekend Banking* pada hari Sabtu dan Minggu di beberapa Kantor Cabang, memberi kesempatan bagi anda yang tidak dapat bertransaksi di Cabang pada hari kerja karena kesibukan anda.
- Tersedia layanan 24 jam untuk transaksi non keuangan, misalnya informasi saldo/transaksi rekening, suku bunga dan sebagainya melalui **bjb call** 14049.

INSTITUTIONAL THIRD PARTIES FUNDS

Institutional Third Party 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 Featured Institutional Third Party Funds

The Institutional Relations Division's featured products and services are as follows

1. **bjb** Deposits

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.

Advantages

a. 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.

b. 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.

c. 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

Giro dari bank **bjb** yang memberikan layanan perbankan dengan berbagai kemudahan dan fasilitas pengelolaan keuangan Anda.

Keuntungan

- Pilihan mata uang yang beragam: 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.

Kemudahan

- 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, PJD, Retribusi Perizinan, Retribusi Provinsi/Kota/Kabupaten dan Samsat Digital Nasional melalui Jaringan Kantor maupun Jaringan Elektronik.

Keunggulan

- 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 via 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.

2. bjb Current Account

Current account from bank **bjb** which provides banking services with various conveniences and facilities for managing your finances

Benefit

- Various currency options: IDR, USD, SGD, EUR, AUD, CNY, JPY
- Attractive and competitive interest rates
- On-line real time transaction services
- Low administration fee
- Can be withdrawn in Indonesia Rupiah or Forex
- Customers get account mutation details to make it easier to monitor current account activity

Convenience

- 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, PJD, Payment services, Licensing Retribution, Provincial/City/Regency Retribution and National Digital Samsat through Office Networks and Electronic Networks

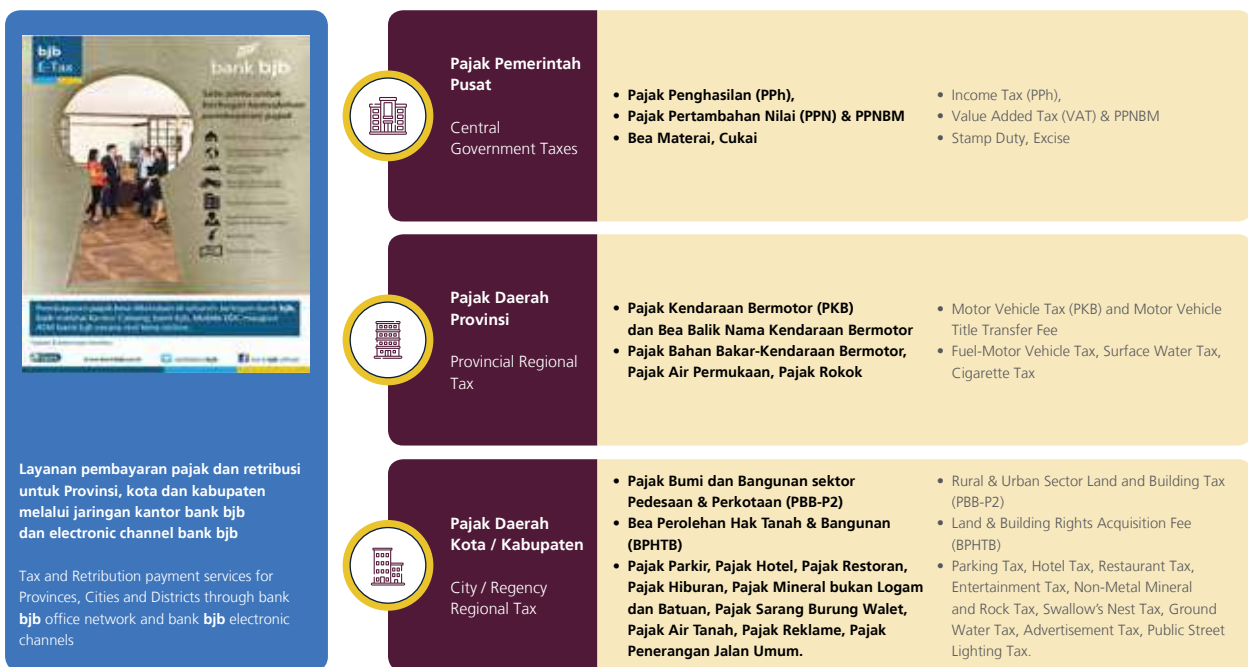
Advantage

- 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.

- 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.
- 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, IndoMarch, and the Post Office



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 diluar *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 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 IndoMarch 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 (IndoMarch, Alfamart, Tokopedia, Bukalapak, Gopay and Link Aja).

Layanan bjb E-SAMSAT / bjb E-SAMSAT service

Inovasi Pembayaran dan Pengesahan Pajak Kendaraan Bermotor secara elektronik melalui channel-channel perbankan (Teller, ATM, Internet Banking), Gerai Modern dan E-Commerce untuk Wilayah Provinsi Jawa Barat melalui aplikasi SAMBAR A & Provnsi Banten melalui aplikasi SAMBAT

Innovation in Payment and Validation of Motor Vehicle Tax electronically through banking channels (Teller, ATM, Internet Banking), Modern Stores and E-Commerce for West Java Province through the SAMBAR A application & 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 Produktivitas Third Party Fund Nasabah Institusi

(dalam jutaan Rupiah/in IDR million)

Dana Pihak Ketiga	2023	2022	2021	2020	2019	Pertumbuhan Growth 2022-2023		Third Party Fund
	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(%)	
Giro	20,814,108	23,976,572	24,936,974	18,244,648	18,583,755	(3,162,464)	(13.19%)	Current Account
Deposito	62,154,653	59,616,017	51,748,833	45,166,461	32,462,290	2,538,636	4.26%	Deposits
Total DPK Nasabah Institusi	82,968,761	83,592,589	76,685,807	63,411,109	51,046,045	(623,828)	(0.75%)	Total TPF Institution Customer

Total DPK nasabah institusi pada tahun 2023 mencapai Rp82,97 triliun, menurun 0,75% atau Rp623,83 miliar dibandingkan dengan tahun 2022 yang mencapai Rp83,59 miliar. Penurunan tersebut khususnya berasal dari turunnya giro sebesar 13,19% atau Rp3,16 triliun.

The total institutional customer deposits in 2023 reached IDR82.97 trillion, reflecting a decrease of 0.75% or IDR623.83 billion compared to the 2022 figure of IDR83.59 trillion. This decline is primarily attributed to a decrease in demand deposits by 13.19% or IDR3.16 trillion.

Sesuai dengan tugas dan tanggung jawab Divisi Hubungan Kelembagaan sebagai Divisi yang membuka jalan kemitraan bisnis dengan nasabah institusi, pada tahun 2023 Divisi Hubungan Kelembagaan senantiasa bersinergi dengan nasabah institusi untuk meningkatkan hubungan bisnis yang saling menguntungkan. Pada tahun 2023 Divisi Hubungan Kelembagaan mengelola 65% dari DPK bank **bjb** atau sebesar Rp83 triliun dari total kelolaan bank **bjb** sebesar Rp126,77 triliun. Dalam perjalanan tahun 2023 Divisi Hubungan Kelembagaan semakin fokus dalam menerapkan strategi sinergi dan kolaborasi dalam membangun kerjasama dengan nasabah institusi dalam upaya optimalisasi *product holding*. 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*

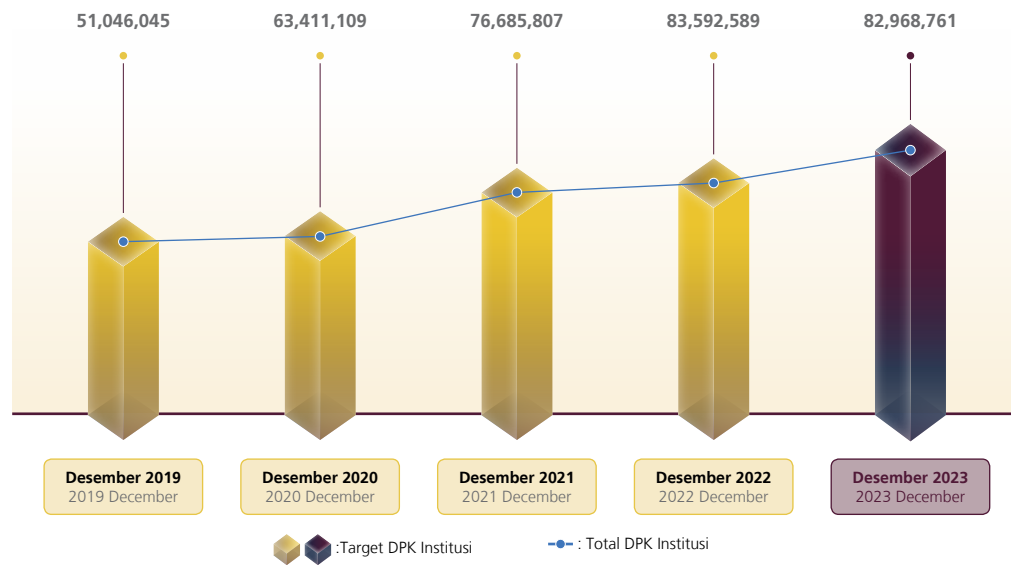
In accordance with the duties and responsibilities of the Institutional Relations Division as the Division that opens the way for business partnerships with institutional customers, in 2023 the Institutional Relations Division continued to synergize with institutional customers to enhance mutually beneficial business relationships. In 2023 the Institutional Relations Division managed 65% of bank **bjb** TPF or IDR83 trillion of the total managed bank **bjb** of IDR126.77 trillion. In the course of 2023 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

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 serta layanan kepada pemerintah daerah seperti Kartu Kredit Indonesia (KKI). 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.

as SIMRS for Hospital 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 Indonesia Credit Card (KKI). 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 Party 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 Collaboration with Institutional Customers

No	Nama Nasabah Customer Name	Jenis MOU/PKS MOU/PKS Type	Nomor MOU/PKS MOU/PKS Number	Tanggal Date	Ruang Lingkup Kerjasama Scope of Cooperation
1	PT Waskita Karya Realty	PKS	001/PKS/WSKR/2023	04 Januari 2023 January 04, 2023	Layanan pembayaran gaji pegawai (<i>payroll service</i>) payroll service
2	Universitas Jenderal Achmad Yani (UNJANI)	PKS	0004/PKS/BJB-CIM/2023	26 Januari 2023 January 26, 2023	Layanan pembayaran gaji pegawai (<i>payroll service</i>) payroll service
3	Universitas Jenderal Achmad Yani (UNJANI)	PKS	0003/PKS/BJB-CIM/2023	26 Januari 2023 January 26, 2023	Layanan bjb Virtual Account Online Online bjb Virtual Account Online Service.
4	Yayasan Kartika Eka Paksi (YKEP)	MOU	017/DIR-HKE/2023	26 Januari 2023 January 26,2023	Pemanfaatan produk dan jasa layanan perbankan Utilization of banking products and services.

No	Nama Nasabah Customer Name	Jenis MOU/PKS MOU/PKS Type	Nomor MOU/PKS MOU/PKS Number	Tanggal Date	Ruang Lingkup Kerjasama Scope of Cooperation
5	PT Kereta Cepat Indonesia -China	MOU	004/NK/DIR-HKE/2023	01 Februari 2023 February 01, 2023	Pengembangan integritas sistem pembayaran, penjualan tiket, dan jasa layanan perbankan Development of the integrity of payment systems, ticket sales, and banking services
6	Polda Jawa Barat	PKS	001/PKS/HKE-DJ1/2023	18 Februari 2023 February 18, 2023	Layanan penyaluran tunjangan kinerja bagi pegawai negeri pada Kepolisian Daerah Jawa Barat Service for the distribution of performance allowances for civil servants in the West Java Regional Police
7	Asosiasi Franchise Indonesia	MoU	001/NK/HKE-DJ1/2023	10 Maret 2023 March 10, 2023	Pemanfaatan produk dan jasa layanan perbankan Utilization of banking products and services.
8	Universitas Trisakti	MOU	055/NK/DIR-HKE/2023 035/KS.00.08/USAKTI/R/VI/2023	07 Juni 2023 June 07, 2023	Pendidikan, penelitian, dan pengabdian kepada masyarakat Education, research, and community service
9	Universitas Gajah Mada	MOU	076/NK/DIR-HKE/2023 4031/UNI.P/Dit-KAUU/HK.08.00/2023	19 Juni 2023 June 19, 2023	Pendidikan, penelitian, dan pengabdian kepada masyarakat Education, research, and community service
10	PT Pertamina (Persero)	PKS	004/H00000/2023-S4 - 038/PKS-DIR-HKE/2023	23 Juni 2023 June 23, 2023	Penempatan dana jangka pendek Short-term fund placement
11	Pemerintah Kota Ogan Komering Ulu	MoU	1066/PAL-KOM/2023 100.37.1/10/MoU/2023	23 Mei 2023 May 23, 2023	Pemanfaatan produk dan jasa layanan perbankan milik bank bjb oleh Pemerintah Kota OKU dengan tetap memperhatikan ketentuan yang berlaku di masing-masing pihak Utilization of banking products and services owned by bank bjb by the OKU City Government while still adhering to the applicable provisions on each party.
12	PT. Wijaya Karya Beton	PKS	0008/PKS/KR/2023, PU.07.09/WB-OA.0005/2023	15 Juni 2023 June 15, 2023	Pemberian fasilitas kredit ritel dan pembayaran kolektif angsuran kredit ritel Provision of retail credit facilities and collective payment of retail credit installments
13	PT. Adhi Persada Beton	PKS	0193/RSA-KON/2023	15 Juni 2023 June 15, 2023	Layanan pembayaran gaji pegawai (<i>payroll service</i>) payroll service
14	RSUD Kota Bogor	PKS	119/308-PKS-RSUD/VI/2023	03 Juni 2023 June 03, 2023	Layanan pengelolaan keuangan rumah sakit Hospital financial management service
15	BPKAD Kota Cimahi	PKS	970/45-Perj/2023 0020/PKS/BJB-CIM/2023	21 Juli 2023 July 21, 2023	Penerimaan pembayaran pajak daerah Kota Cimahi Receipt of local tax payments in Cimahi
16	Perusahaan Daerah Pembangunan Kota Cirebon	PKS	551.2/05/PD.Pemb 669/CIR-ASU/2023	18 Juli 2023 July 18, 2023	Layanan penerimaan pembayaran tiket BRT Trans Cirebon Payment ticket reception service for BRT Trans Cirebon
17	Himpunan Peternak Domba Kambing Indonesia	MoU	011/NK/DIR-HKE/2023 01/MOU-HPDKI/X/2023	16 September 2023 September 16, 2023	Pemanfaatan produk jasa layanan perbankan untuk mendukung kegiatan organisasi Utilization of banking products and services to support organizational activities

No	Nama Nasabah Customer Name	Jenis MOU/PKS MOU/PKS Type	Nomor MOU/PKS MOU/PKS Number	Tanggal Date	Ruang Lingkup Kerjasama Scope of Cooperation
18	Pemerintah Kota Surakarta	PKS	PK.06.01/309.2/VII/2022 004/SUT-BIS/PKS/2022	06 Juli 2023 July 06, 2023	Penyediaan layanan perbankan dalam penerimaan pajak daerah di Kota Surakarta Provision of banking services in the collection of local taxes in Surakarta
19	Universitas Mandiri	PKS	014/UM/R/IX/2023 0727/SUB-KOM/2023	13 September 2023 September 13, 2023	Jasa layanan perbankan Banking Service
20	PT Telkomsel	MOU	015/MOU/DIR-HKE/2023	17 November 2023 November 17, 2023	Pemanfaatan produk dan jasa layanan perbankan dan telekomunikasi Utilization of banking and telecommunication services and products.
21	PT Perusahaan Perkembangan Ekonomi Nasional Rajawali Nusantara Indonesia	MOU	019/NK/DIR-HKE/2023	15 Desember 2023 December 15, 2023	Addendum MOU pemanfaatan produk dan jasa layanan perbankan Addendum to the MOU on the utilization of banking products and services.
22	Perum Bulog	PKS	007/NK/HKE-ASO/2023	28 Desember 2023 December 28, 2023	Pemanfaatan fasilitas kartu ATM dan Debet Co Branding member Boss Food Utilization of ATM and Debit Card facilities with Co-Branding for Boss Food members.
23	Pemerintah Kota Depok	PKS	034/PKS/BJB-DEP/XII/2023	13 Desember 2023 December 13, 2023	Pengelolaan kartu kredit pemerintah domestik bank bjb Management of domestic government credit cards by bank bjb
24	Pemerintah Kota Banjar	PKS	464/BAN-KOM/PKS/2023	15 November 2023 November 15, 2023	Pengelolaan kartu kredit pemerintah domestik bank bjb Management of domestic government credit cards by bank bjb
25	Pemerintah Kota Bekasi	PKS	059/PKS-BEK/X/2023	16 Oktober 2023 October 16, 2023	Pengelolaan kartu kredit pemerintah daerah Management of domestic government credit card
26	Universitas Sriwidjaya	MOU	2350/PAL-KON/2023	03 November 2023 November 03, 2023	Pendidikan, penelitian, pengabdian kepada masyarakat dan pengembangan sumber daya serta pemanfaatan jasa layanan perbankan Education, research, community service, resource development, and utilization of banking services
27	Universitas Widyatama	MOU	014/NK/DIR-HKE/2023	16 Oktober 2023 October 16, 2023	Kerjasama Tridharma perguruan tinggi dan pemanfaatan produk dan jasa layanan perbankan Collaboration on the Tridharma of higher education and the utilization of banking products and services
28	BCA	MOU	001/PKS/HKE-DJ2/2023	01 Desember 2023 December 01, 2023	Penerimaan pembayaran tagihan <i>biller</i> melalui fasilitas BCA Receipt of bill payments from billers through BCA facilities

Pengembangan Produk dan Layanan

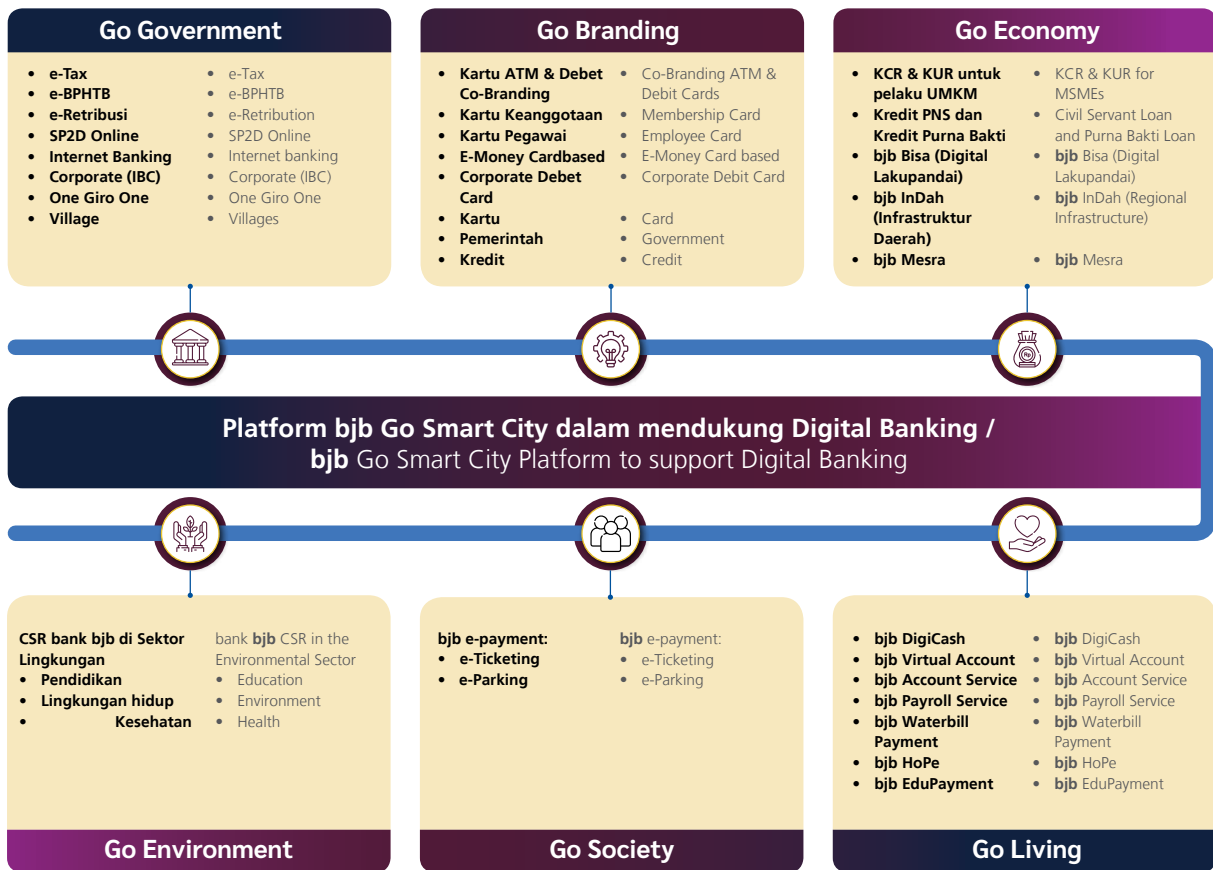
1. **bjb Go Smart City**

Pengembangan produk yang kami lakukan adalah dalam rangka memberikan pelayanan kepada stakeholders khususnya nasabah Pemda dengan meluncurkan *platform* "**bjb Go Smart City**" yang merupakan *bundling* dari layanan-layanan dan produk bank **bjb** guna memberikan kemudahan akses dan transaksi serta mendukung program non tunai di lingkungan pemerintah daerah.

Product and Service Development

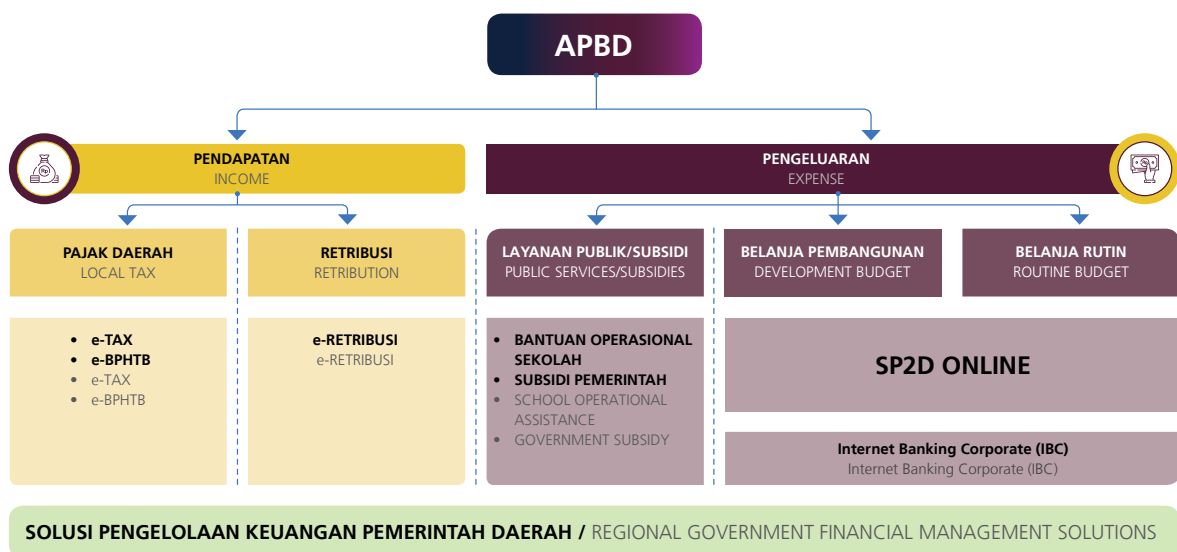
1. **bjb Go Smart City**

The product development we are undertaking is aimed at providing services to stakeholders, especially local government customers, by launching the **bjb Go Smart City** platform. This platform is a bundling of services and products from bank **bjb** to provide easy access and transactions, as well as support for cashless programs in the local government environment



a. **Go Government** memberikan solusi pengelolaan keuangan untuk Pemerintah Daerah baik dari sisi penerimaan maupun pengeluaran dengan berbagai fitur layanan yang dapat dimanfaatkan.

a. **Go Government** Providing financial management solutions for the Regional Government, both in terms of revenue and expenditure, with various service features that can be utilized.



Layanan e-Tax adalah Layanan Pembayaran Pajak Daerah melalui channel bank bjb baik Jaringan Kantor maupun Jaringan Elektronik bank bjb
E-Tax service is a Regional Tax Payment Service through the bank bjb channel, both the Office Network and the bank bjb Electronic Network

bjb e-TAX

	Pajak Pusat / Central Tax PPH, PPN, PNBP
	Pajak Provinsi PKB, BBNKB, Pajak Rokok, Pajak Air Permukaan, Pajak Bahan Bakar Kendaraan Bermotor
	Pajak Kota/Kab • PBB-P2 • BPHTB • PJD (Pajak Hotel Restoran, Hiburan, Reklame, PPU, Mineral Bukan Logam & Batuan, Pajak Sarang Burung Walet

Channel Pembayaran Internal
Internal Payment Channels

TELLER
TELLER

BJB ATM
BJB ATM

BJB DIGI
BJB DIGI

IBC
IBC

EDC
EDC

Channel Pembayaran Pihak Ketiga (PBB-P2) Konsep Aggregator
Third Party Payment Channel (PBB-P2) Aggregator Concept

Channel Lainnya
Other Channels

Channel Pembayaran
Seluruh jaringan bank bjb
Payment Channels
In all bank bjb networks

Web register
Sistem untuk generate Kode Bayar
Web register
System to generate payment codes

Retribusi Non Perijinan
Pasar, Parkir, KIR, Pariwisata, Transportasi, dll.
Non-retribution permit
for markets, parking, KIR, tourism, transportation, etc.

TELLER
TELLER

BJB ATM
BJB ATM

BJB DIGI
BJB DIGI

IBC
IBC

EDC
EDC

Retribusi Perijinan
ijin Mendirikan Bangunan (IMB), ijin Gangguan, Trayek, dll
Permits for retribution for building construction permits (IMB),
disturbance permits, routes, etc

Layanan bjb e-Retribusi / bjb e-Retribusi Services

Layanan Pembayaran Retribusi Daerah (bjb e-Retribusi) adalah layanan/sistem transaksi yang dikembangkan oleh bank bjb yang memungkinkan Wajib Retribusi membayar kewajiban melalui seluruh channel bank bjb baik Jaringan Kantor maupun Jaringan Elektronik bank bjb
Regional Retribution Payment Service (bjb e-Retribusi) is a transaction service/system developed by bank bjb which allows Retribution Recipients obligations to pay through all bank bjb channels, both Office Network and bank bjb Electronic Network

Layanan Internet Banking Corporate

Internet Banking Corporate Service

Layanan transaksi keuangan secara mandiri oleh Nasabah Giro Non Perorangan secara *real time online*
Independent financial transaction services by Non-Individual Current Account Customers in real time online

Fitur IBC
Fitur IBC

Transfer
Transfer

Cash Pooling
Cash Pooling

Cash Distribution
Cash Distribution

Tax Payment (PBB & PJD)
Tax Payment (PBB & PJD)

Payroll Service
Payroll Service

Pajak BPHTB
Pajak BPHTB

Account Service
Account Service

Business Information
Business Information

Payment / Purchase
Payment / Purchase

Cheque Order
Cheque Order

Layanan SP2D Online

SP2D Online Service

Layanan Pencairan SP2D secara online:
SP2D Disbursement Service online:

- H2H antara aplikasi keuangan PEMDA dengan bank bjb (SIMDA, SIPKD, SIMRAL, SPECTRA, dll)
- Transaksi dilaksanakan oleh petugas bank bjb
- Monitoring Pencairan SP2D Online secara realtime.

- H2H between local government financial applications and bank **bjb** (SIMDA, SIPKD, SIMRAL, SPECTRA, dll)
- Transactions are carried out by bank **bjb** officers
- Monitoring SP2D Online Disbursement in real time.

PENGELOLAAN DANA DESA One Giro One Village (OGOV)

VILLAGE FUND MANAGEMENT One Giro One Village (OGOV)

Potensi CASA dari mitra Desa & BUMDES
CASA potential from Village and BUMDES partners

Pengerjaan proyek infrastruktur Desa dan mitra kerjasama BUMDES
Work on Village infrastructure projects and BUMDES collaboration partners

- Penerima Honorarium Padat Karya
- Pendamping Desa 2500 org
- Penyewa Kios/Los pasar yg dikelola BUMDES
- Recipient of the Labor Intensive Honorarium
- Village Facilitators 2500 people
- Renters of market stalls managed by BUMDES

Implementasi Pengelolaan. Keuangan Desa
Management Implementation. Village Finance

Potensi CASA dari mitra Desa & BUMDES
CASA potential from Village and BUMDES partners

Single Account untuk Rekening Kas Desa melalui Giro bank bjb untuk bisa menampung seluruh pendapatan desa
Single Account for Village Account via bank **bjb** Current Account to accommodate all village income

Rekening Giro Bumdes
Bumdes Current Account

Untuk kegiatan operasional Bumdes dan penerimaan dana bantuan keuangan
For Bumdes operational activities and receipt of financial assistance funds

Rekening Giro Kas Desa
Village Current Account


Single Account untuk Rekening Kas Desa melalui Giro bank bjb untuk bisa menampung seluruh pendapatan desa
Single Account for Village Account via bank **bjb** Current Account to accommodate all village income

Implementasi IBC
IBC Implementation

Untuk mendukung program non tunai di Pemerintah Desa
To support non-cash programs in the Village Government


b. **Go Branding**, memberikan kemudahan dengan fasilitas alat pembayaran untuk berbagai transaksi pembayaran.

b. **Go Branding**, Providing convenience with payment instrument facilities for various payment transactions.



Fasilitas ATM Co-Branding
ATM Co-Branding Facility

Fasilitas Co-Branding memberikan fungsi lain dari kartu ATM selain sebagai media pembayaran juga dapat berfungsi sebagai kartu identitas pemegang kartu
The Co-Branding facility provides another function for the ATM card, apart from being a payment medium, it can also function as an identity card for the card holder





Layanan Corporate Debit Card / Corporate Debit Card Service

Corporate Debit Card bank bjb merupakan kartu ATM/Debit berlogo GPN yang diterbitkan oleh bank bjb yang diperuntukkan bagi nasabah institusi baik nasabah Pemerintahan maupun Non Pemerintahan yang memuat Nama Pemegang Kartu.

Fitur - fitur:

- Bebas biaya administrasi
- Bebas biaya penggantian kartu
- Bebas biaya penerbitan kartu
- 1 rekening giro hanya dapat memiliki 1 kartu ATM

The bank **bjb** Corporate Debit Card is an ATM/Debit card with the GPN logo issued by bank **bjb** which is intended for institutional customers, both government and non-government customers, containing the name of the card holder.

Features:

- Free administration fees
- Free card replacement fees
- Free card issuance fees
- 1 checking account can only have 1 ATM card

Limit Transaksi CDC bank bjb per transaksi setiap fitur / CDC bank bjb transaction limit per transaction for each feature:

No	Jenis Kartu Card Type	Tarik Tunai (Rp) Cash withdrawal (IDR)	Transfer Sesama bank bjb (Rp) Transfer between bjb banks (IDR)	Transfer Antar bank (Rp) Interbank transfer (IDR)	Debet/Purchase (Rp) Debit/Purchase (IDR)
1	Corporate Debit Card Silver bank bjb Pemerintahan Corporate Debit Card Silver bank bjb Government	-	10,000,000	10,000,000	1,000,000
2	Corporate Debit Card Gold bank bjb Pemerintahan Corporate Debit Card Gold bank bjb Government	-	25,000,000	25,000,000	1,000,000
3	Corporate Debit Card Silver bank bjb Non Pemerintahan Corporate Debit Card Silver bank bjb Non Government	3,000,000	75,000,000	25,000,000	5,000,000
4	Corporate Debit Card Gold bank bjb Non Pemerintahan Corporate Debit Card Gold bank bjb Non Government	3,000,000	100,000,000	25,000,000	5,000,000

Limit Transaksi CDC bank bjb per 1 (satu) hari setiap fitur / CDC bank bjb transaction limit per 1 (one) day per feature:

No	Jenis Kartu Card Type	Tarik Tunai (Rp) Cash withdrawal (IDR)	Transfer Sesama bank bjb (Rp) Transfer between bjb banks (IDR)	Transfer Antar bank (Rp) Interbank transfer (IDR)	Debet/Purchase (Rp) Debit/Purchase (IDR)
1	Corporate Debit Card Silver bank bjb Pemerintahan Corporate Debit Card Silver bank bjb Government	-	10,000,000	5,000,000	1,000,000
2	Corporate Debit Card Gold bank bjb Pemerintahan Corporate Debit Card Gold bank bjb Government	-	25,000,000	5,000,000	10,000,000
3	Corporate Debit Card Silver bank bjb Non Pemerintahan Corporate Debit Card Silver bank bjb Non Government	10,000,000	75,000,000	25,000,000	20,000,000
4	Corporate Debit Card Gold bank bjb Non Pemerintahan Corporate Debit Card Gold bank bjb Non Government	10,000,000	100,000,000	25,000,000	30,000,000

- c. **Go Economy**, memberikan berbagai fasilitas pembiayaan baik untuk korporasi, pelaku UMKM maupun masyarakat dalam rangka menumbuhkan perekonomian di daerah dan meningkatkan taraf hidup masyarakat.

- c. **Go Economy**, Providing various financing facilities for corporations, SME players, and the community to stimulate the local economy and improve the standard of living.

bjb BiSA

Layanan Laku Pandai bank bjb untuk Agen Perorangan maupun Badan Hukum (BUMDES, Koperasi) yang dapat melayani nasabah dan/atau calon nasabah untuk kegiatan perbankan

bank bjb Laku Pandai service for Individual Agents and Legal Entities (BUMDES, Cooperatives) who can serve customers and/or prospective customers for banking activities

bjb INDAH

Sesuai dengan misinya, bank bjb berperan aktif mendukung percepatan program pembangunan Pemerintah Daerah dengan fasilitas kredit bagi Pemerintah Daerah maupun swasta.

bjb INDAH ditujukan untuk mendanai kegiatan proyek proyek infrastruktur serta pengadaan barang dan jasa Pemerintah Daerah dalam rangka percepatan pembangunan yang diharapkan. Adanya peningkatan layanan, manfaat kepada masyarakat dan percepatan di daerah

bjb INDAH kepada Pemerintah Daerah terbagi menjadi 3 klasifikasi berdasarkan jangka waktu:

In accordance with its mission, bank bjb plays an active role in supporting the acceleration of Regional Government development programs with credit facilities for Regional Government and the private sector.

bjb INDAH is intended to fund infrastructure project activities as well as the procurement of goods and services for the Regional Government in order to accelerate the expected development. There is an increase in services, benefits to the community and acceleration in the regions

bjb INDAH to Regional Governments is divided into 3 classifications based on time period:

1

Jangka Pendek / Short Term

<1 Thn Anggaran.
Selama masa Jabatan Kepala Daerah

<1 Fiscal Year.
During the term of Regional Head position

2

Jangka Menengah / Medium Term

> 1 Thn < 5 Thn Anggaran.
Selama masa Jabatan Kepala Daerah

>1 to <5 Fiscal Year.
During the term of Regional Head position

3

Jangka Panjang* / Long Term*

> 1 tahun Anggaran.
Dapat melebihi masa Jabatan Kepala Daerah

*Untuk membiayai pelayanan publik yang menghasilkan penerimaan bagi APBD baik langsung maupun tidak langsung.

> 1 Fiscal year.
Can exceed the term Regional Head position

*To finance public services that generate revenue for the APBD either directly or indirectly.



bank bjb memiliki berbagai produk pembiayaan untuk mendukung peningkatan perekonomian Masyarakat baik melalui kredit produktif maupun konsumtif

bank bjb has various financing products to support the improvement of the community's economy both through productive and consumptive loan



d. **Go Living**, memberikan berbagai kemudahan akses berbasis digital untuk transaksi perbankan yang mudah diakses.

d. **Go Living**, providing various digital-based access conveniences for easily accessible banking transactions.



bjb Payroll

bjb Payroll Services adalah layanan perbankan bagi Nasabah Institusi untuk melakukan pembayaran gaji karyawan melalui media Tabungan sehingga proses pembayaran gaji karyawannya dapat dilaksanakan secara tepat waktu, akurat, dan proses yang berjalan efisien.

bjb Payroll Services is a banking service for Institutional Customers to pay employee salaries through Savings so that the employee salary payment process can be carried out in a timely, accurate and efficient manner.



bjb Virtual Account

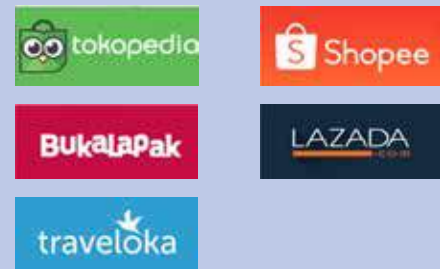
bjb Virtual Account adalah nomor identifikasi pelanggan perusahaan yang dibuka oleh Bank atas permintaan perusahaan.

bjb Virtual Account is a company customer identification number opened by the Bank at the company's request.



Pengembangan Virtual Account Online dengan memperluas pembayaran untuk transaksi e-commerce di Maret 2020

Development of Online Virtual Accounts by expanding payments for e-commerce transactions in March 2020



Channel Pembayaran / Payment Channels

bank bjb



TELLER
TELLER



BJB ATM
BJB ATM



BJB DIGI
BJB DIGI

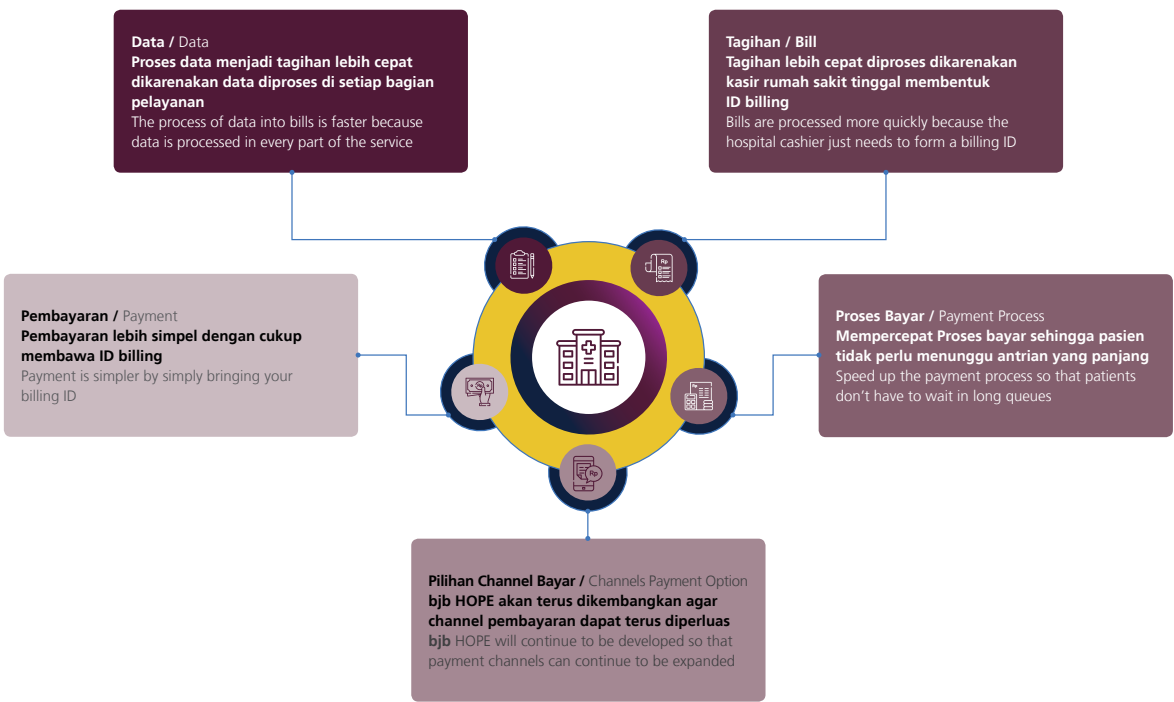
Bank lain (Transfer Online)
Other Bank (Online Transfer)



Fasilitas E-MONEY bank bjb / bank bjb E-MONEY Facility



bjb Hospital Payment & Excellent Service (bjb HOPE) merupakan layanan pengelolaan penerimaan dan pengeluaran untuk Rumah sakit melalui bank bjb secara real time online.
bjb Hospital Payment & Excellent Service (bjb HOPE) is a revenue and expenditure management service for hospitals through bank bjb in real time online



bjb Edupay

Layanan pembayaran tagihan biaya pendidikan adalah layanan Perbankan yang dikembangkan untuk memberikan jasa layanan keuangan kepada Lembaga Pendidikan sehingga memungkinkan Peserta didik untuk membayar kewajiban melalui seluruh channel bank bjb secara real time online.


The education bill payment service is a banking service developed to provide financial services to educational institutions so as to enable students to pay obligations through all bank bjb channels in real time online.

TELLER
TELLER

BJB ATM
BJB ATM

BJB DIGI
BJB DIGI


Channel Lainnya
Other Channels




bjb Water Bill

Layanan penerimaan pembayaran tagihan air dari PDAM maupun PAM dengan menggunakan nomor tagihan secara online melalui seluruh channel bank bjb & pihak ketiga secara real time online.


Service for accepting water bill payments from PDAM and PAM using the bill number online via all bank bjb & third party channels in real time online.




TELLER
TELLER




BJB ATM
BJB ATM



BJB DIGI
BJB DIGI



PPOB Mitra Teknis
PPOB Mitra Teknis



Channel Lainnya
Other Channels

e. **Go Society**, salah satu fitur *cashless society* dalam rangka mendukung program non tunai serta mengoptimalkan pendapatan asli daerah.

e. **Go Society**, one of the *cashless society* features aimed at supporting non-cash programs and optimizing local revenue.

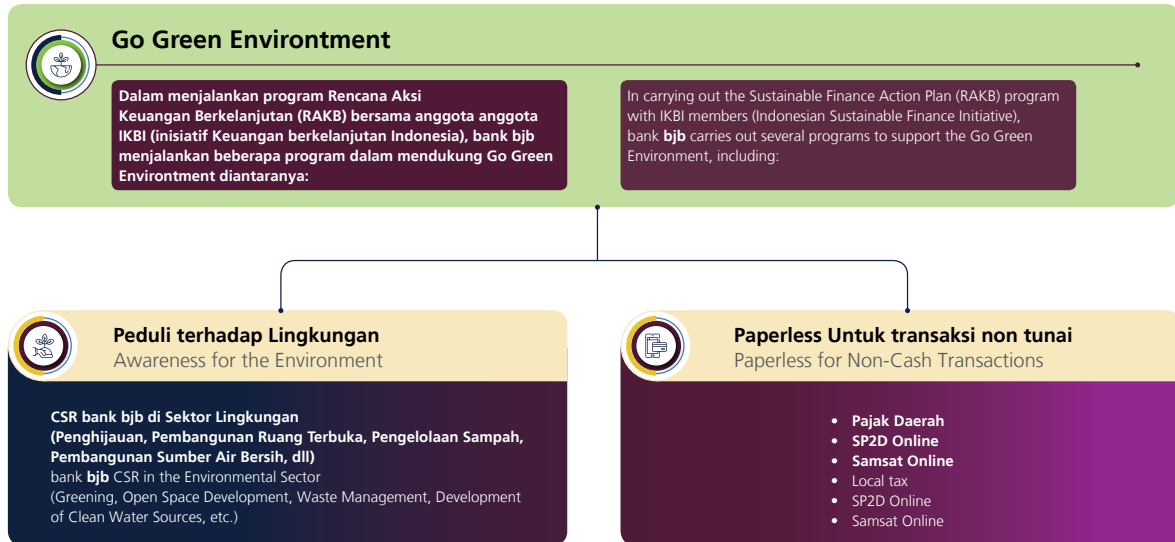
bjb e-Payment

- | | |
|---|---|
| <ol style="list-style-type: none"> 1. User membayar retribusi pada tempat-tempat/lokasi yang telah disediakan Mobile POS 2. Mobile POS mengeluarkan kode QR Nasional (QRIS) yang dapat discan oleh Uang elektronik OVO, Go Pay, DANA, LINK AJA (HIMBARA), Go Mobile 3. Pada layar akan tercantum nominal yang akan ditransaksikan dan alat Mobile POS akan mengeluarkan Struk Pembayaran 4. Pada H+1 dilakukan proses rekonsiliasi oleh aggregator dan 5. Dilanjutkan dengan pelimpahan pada Rekening Kas Daerah masing-masing | <ol style="list-style-type: none"> 1. Users pay fees at places/locations provided by Mobile POS; 2. Mobile POS issues a National QR code (QRIS) which can be scanned by electronic money OVO, Go Pay, DANA, LINK AJA (HIMBARA), Go Mobile; 3. On the screen the amount to be transacted will be listed and the Mobile POS tool will issue a Payment Receipt; 4. On H+1, a reconciliation process is carried out by the aggregator and; 5. Followed by delegation to the respective Regional Cash Accounts. |
|---|---|



f. **Go Green Environment**, berbagai program dalam rangka kepedulian bank **bjb** terhadap lingkungan dan pemberian CSR.

f. **Go Green Environment**, various programs as part of bank **bjb**'s concern for the environment and the provision of Corporate Social Responsibility (CSR).



2. Desa Digital bank bjb

Ekosistem di Desa memiliki potensi besar terutama dalam pengelolaan keuangan mulai dari Dana Desa, Pendapatan Asli Desa (PADesa), Alokasi Dana Desa (ADD), Dana Bagian dari Pajak dan Retribusi Daerah, Hibah dan Sumbangan Pihak Ketiga. Hal tersebut harus didukung oleh pemberian fasilitas baik produk dan layanan perbankan yang sesuai dengan kebutuhan Desa agar terwujud pembangunan yang berkesinambungan di Desa. bank **bjb** selaku bank pemerintah daerah hadir dalam mendukung perkembangan perekonomian desa dengan memberikan layanan yang cepat dan inovatif dalam hal layanan publik melalui program Desa **digital bjb**. Desa Digital **bjb** merupakan program berkesinambungan dalam membentuk ekosistem keuangan desa yang terintegrasi dengan layanan perbankan dalam memberikan kontribusi dan berpartisipasi sebagai penggerak dan pendorong perekonomian di Desa dengan:

1. Peningkatan konektivitas akses keuangan di Desa melalui berbagai program dan layanan perbankan seperti implementasi *Internet Banking Corporate* (IBC), integrasi *Internet Banking Corporate* (IBC) dengan Sistem Keuangan Desa, Implementasi Lakupandai (**bjb** BISA) serta layanan lainnya yang memberikan kemudahan akses dalam pengelolaan keuangan di Desa seperti QRIS bagi BUMDES, Koperasi dan *Merchant* di Desa serta fasilitas DPLK.
2. Pemberian fasilitas pembiayaan baik produktif maupun konsumtif. Dari sisi kredit produktif diberikan untuk para pelaku UMKM di Desa serta pemberian pelatihan kewirausahaan melalui program PESAT (Pemberdayaan Masyarakat Ekonomi Terpadu) sedangkan untuk kredit konsumtif diberikan penyaluran kredit bagi perangkat

2. Desa Digital bank bjb

The village ecosystem has significant potential, especially in financial management, starting from Village Funds, Village Original Revenues (PADesa), Village Allocation Funds (ADD), a portion of Local Taxes and Levies, Grants, and Third-Party Contributions. This should be supported by the provision of facilities, both products and banking services, that align with the needs of the village to achieve sustainable development in the village. ∴ bank **bjb**, as a regional government bank, supports the villages' economic development by providing fast and innovative services in public service through the Desa Digital **bjb** program. Desa Digital **bjb** is a sustainable program aimed at forming an integrated financial ecosystem for villages with banking services. It contributes and participates as a driver of the economy in the village by:

1. Improving financial accessibility in the village through various programs and banking services, such as the implementation of Corporate Internet Banking (IBC), integration of Corporate Internet Banking (IBC) with the Village Financial System, Lakupandai implementation (**bjb** BISA), and other services that provide easy access in financial management in the village, such as QRIS for Village-Owned Enterprises (BUMDES), Cooperatives, and Merchants in the village, as well as provident fund facilities
2. Providing financing facilities, both productive and consumptive. On the productive credit side, it is provided to SME actors in the village, along with entrepreneurship training through the PESAT program (Integrated Economic Community Empowerment). Meanwhile, for consumptive credit, credit disbursement is provided for

Desa sebagai salah satu upaya dalam meningkatkan kesejahteraan dan daya beli masyarakat di Desa.

3. Kolaborasi dengan berbagai institusi yang memberikan nilai tambah bagi kemajuan Desa menjadi salah satu upaya mewujudkan program Desa Digital **bjb**, seperti pengembangan kerjasama pola kemitraan dengan BUMN (RNI dan Pertamina), sinergi bisnis melalui *cross biller* dengan Perum BULOG serta program-program lainnya baik dengan Kementerian maupun Dinas terkait di Provinsi dan Kabupaten.

Faktor Pendukung dan Penghambat Bisnis Dana Pihak Ketiga Institusi (Kelembagaan)

Faktor pendukung kegiatan Divisi Hubungan Kelembagaan ialah komunikasi yang intensif dengan lintas Divisi, Kantor Wilayah dan Kantor Cabang bank **bjb** sehingga terjadi *collaboration marketing* dimana 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 2023 cukup ketat, beberapa kali tingkat suku bunga acuan mengalami kenaikan yang menyebabkan bank harus menyesuaikan dengan menaikkan 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 2024

Untuk tahun 2023, Divisi Hubungan Kelembagaan akan melakukan beberapa strategi utama dalam rangka meningkatkan pencapaian dan melebihi pencapaian tahun 2023 sesuai dengan ASDT 2024 sebagai berikut:

1. Business Ecosystem

Akuisisi potensi bisnis dari ekosistem nasabah, baik Pemerintah Daerah, BUMD, BUMN, maupun Swasta dalam upaya peningkatan *product holding* bank **bjb** yang relevansinya terhadap *sustainable* bisnis serta peningkatan laba bank **bjb**.

2. Perluasan Kerjasama

Ekspansi nasabah baru sebagai upaya perluasan dan penguatan bisnis bank **bjb** dalam mendukung pencapaian target bisnis serta konsistensi bank **bjb** dalam mewujudkan perekonomian daerah.

3. Peningkatan CASA dan Transactional Banking

- a. Optimalisasi program giro *surplus*.
- b. Optimalisasi program *eduprize* kepada nasabah lembaga pendidikan.
- c. Digitalisasi Layanan Penerimaan seperti implementasi layanan **bjb** Hope, layanan VA bank **bjb**, layanan *waterbill payment*, layanan autodebit.

village officials as one effort to improve the welfare and purchasing power of the community in the village

3. Collaboration with various institutions that provide added value for the progress of the village is one of the efforts to realize the Desa Digital **bjb** program. This includes the development of partnership collaborations with State-Owned Enterprises (RNI and Pertamina), business synergy through *cross-biller* partnerships with Perum BULOG, and other programs with relevant Ministries and Departments at the Provincial and District levels.

Supporting and Inhibiting Factors of Institutional Third Party 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 2023 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 Party Funds for 2024

For 2023, the Institutional Relations Division will carry out several main strategies in order to increase achievements and exceed achievements in 2023 in accordance with ASDT 2024 as follows:

1. Business Ecosystem

Acquisition of business potential from the customer ecosystem, both Regional Government, BUMD, BUMN, and the Private sector in an effort to increase bank **bjb** product holding with relevance to sustainable business and increase bank **bjb** profits.

2. Expansion of Cooperation

Expansion of new customers as an effort to broaden and strengthen the business of bank **bjb** in supporting the business achievement targets, as well as the consistency of bank **bjb** in realizing the regional economy.

3. Increased CASA and Transactional Banking

- a. Current Account surplus program optimization
- b. Optimization of the *Eduprize* program for educational institution customers
- c. Digitalization of receipt services such as the implementation of **bjb** Hope service, bank **bjb** VA service, water bill payment service, and auto-debit service.

- d. Optimalisasi ekosistem transaksi layanan belanja Pemda, optimalisasi pengelolaan Pemda “dari Hulu ke Hilir” dengan memastikan pengelolaan DPK dari *dropping* dana ke nasabah hingga ke “*sub end user*” tetap melalui bank **bjb**.
- e. Optimalisasi kerjasama TNI, POLRI dan Kementerian.
- f. Kerjasama layanan *host to host*, perluasan kerjasama dengan nasabah institusi baik Pemda maupun Non Pemda melalui konsep *host to host* (API) dengan menjadikan bank **bjb** menjadi bank transaksional.
- g. Peningkatan kerjasama lembaga pendidikan/sekolah, kerjasama dengan penyedia aplikasi kampus dan aplikasi sekolah melalui layanan *virtual account*.

- d. Optimization of the transaction ecosystem for local government shopping services, optimization of local government management ‘from upstream to downstream,’ ensuring the management of customer funds from fund dropping to end users remains through bank **bjb**
- e. Optimization of collaboration with the Indonesian National Armed Forces (TNI), the National Police (POLRI), and the Ministry.
- f. Host-to-host service collaboration, expanding cooperation with institutional customers, both local government (Pemda) and non-local government, through the host-to-host concept (API), making bank **bjb** a transactional bank.
- g. Enhancement of collaboration with educational institutions/schools, partnership with campus application providers, and school application providers through virtual account services.

Jasa Layanan

WEALTH MANAGEMENT

Penjelasan *Wealth Management*

Dalam memenuhi kebutuhan akan layanan keuangan yang menyeluruh bagi nasabahnya, bank **bjb** menyediakan produk dan layanan *wealth management* sebagai solusi perencanaan keuangan bagi nasabah. *Wealth Management* yang dihadirkan bank **bjb** meliputi produk investasi berupa reksa dana dan proteksi melalui layanan *bancassurance*.

bank **bjb** menghadirkan beragam pilihan produk investasi reksa dana melalui kerja sama dengan *asset management* terkemuka di Indonesia dalam rangka memberikan pilihan alternatif investasi bagi nasabah.

	PT BRI Manajemen Investasi
	PT Bahana TCW Investment Management
	PT Trimegah Asset Management
	PT Syailendra Capital

Melalui kerja sama dengan berbagai *asset management* terkemuka di Indonesia, bank **bjb** menghadirkan beragam pilihan produk reksa dana sesuai dengan karakteristik dan profil risiko serta tujuan dan kebutuhan investasi nasabah. Beragam produk reksa dana yang tersedia di antaranya yaitu:

Services

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.

bank **bjb** introduces a variety of mutual fund investment products through collaboration with leading asset management companies in Indonesia to provide alternative investment options for customers

	PT Sucorinvest Asset Management
	PT Sinarmas Asset Management
	PT BNI Asset Management
	PT Manulife Aset Manajemen Indonesia

Through collaboration with various leading asset management companies in Indonesia, bank **bjb** offers a variety of mutual fund products tailored to the characteristics, risk profiles, as well as the goals and investment needs of customers. Various mutual fund products available include:

Tabel Produk Reksa Dana
 Table of Mutual Fund Product

Manajer Investasi Investment Manager	Produk Reksa Dana Mutual Fund Product	Jenis Reksa Dana Types of Mutual Funds	Profil Risiko Risk Profile
	BRI Seruni Pasar Uang II Kelas A	Pasar Uang Money Market	Rendah Low
	BRI Anggrek Fleksibel	Campuran Mix	Menengah – Tinggi Moderate – High
	BRI Mawar	Saham Stock	Tinggi High
	BRI Indeks Syariah	Indeks Index	Tinggi High
	Bahana Dana Infrastruktur	Campuran Mix	Menengah – Tinggi Moderate – High
	Dana Ekuitas Prima	Saham Stock	Tinggi High
	Trim Kas 2	Pasar Uang Money Market	Rendah Low
	Trim Mega Fixed Income Plan	Pendapatan Tetap Fixed Income	Menengah Moderate
	Trim Kombinasi 2	Campuran Mix	Menengah – Tinggi Moderate – High
	Trim Syariah Berimbang	Campuran Mix	Menengah – Tinggi Moderate – High
	Trimegah Balanced Absolute Strategi Kelas A	Campuran Mix	Menengah – Tinggi Moderate – High
	Trim Kapital Plus	Saham Stock	Tinggi High
	Trim Syariah Saham	Saham Stock	Tinggi High
	Syailendra Dana Kas	Pasar Uang Money Market	Rendah Low
	Syailendra Fixed Income Fund	Pendapatan Tetap Fixed Income	Menengah Moderate
	Syailendra Balanced Opportunity Fund Kelas A	Campuran Mix	Menengah – Tinggi Moderate – High
	Syailendra Equity Opportunity Fund Kelas A	Saham Stock	Tinggi High
	Syailendra Capital Protected Fund 48	Terproteksi Protected	Menengah Moderate
	Sucorinvest Money Market Fund	Pasar Uang Money Market	Rendah Low
	Sucorinvest Sharia Money Market Fund	Pasar Uang Money Market	Rendah Low
	Sucorinvest Bond Fund	Pendapatan Tetap Fixed Income	Menengah Moderate
	Sucorinvest Flexi Fund	Campuran Mix	Menengah – Tinggi Moderate – High
	Sucorinvest Equity Fund	Saham Stock	Tinggi High

Manajer Investasi Investment Manager	Produk Reksa Dana Mutual Fund Product	Jenis Reksa Dana Types of Mutual Funds	Profil Risiko Risk Profile
	Danamas Stabil	Pendapatan Tetap Fixed Income	Menengah Moderate
	Danamas Dollar	Pendapatan Tetap Fixed Income	Menengah Moderate
	Simas Satu Prima	Campuran Mix	Menengah – Tinggi Moderate – High
	Simas Saham Unggulan	Saham Stock	Tinggi High
	BNI – AM Dana Likuid	Pasar Uang Money Market	Rendah Low
	Manulife Dana Kas II Kelas A	Pasar Uang Money Market	Rendah Low
	Manulife Obligasi Negara Indonesia II Kelas A	Pendapatan Tetap Fixed Income	Menengah Moderate
	Manulife Obligasi Unggulan Kelas A	Pendapatan Tetap Fixed Income	Menengah Moderate
	Manulife Syariah Sukuk Indonesia	Pendapatan Tetap Fixed Income	Menengah Moderate
	Manulife Dana Campuran II	Campuran Mix	Menengah – Tinggi Moderate – High
	Manulife Dana Saham Kelas A	Saham Stock	Tinggi High

Pengelolaan keuangan tidak terlepas dari pentingnya mitigasi atas risiko yang mungkin terjadi. Dalam rangka menyediakan layanan keuangan yang menyeluruh bagi nasabah, bank **bjb** menghadirkan beragam produk proteksi melalui layanan *bancassurance*. Melalui kerja sama dengan perusahaan Asuransi terkemuka di Indonesia, bank **bjb** menyediakan beragam pilihan produk Asuransi yang dapat membantu nasabah dalam melakukan perencanaan keuangan secara menyeluruh.

Financial management is inseparable from the importance of mitigating potential risks. In providing comprehensive financial services to customers, bank **bjb** offers various protection products through *bancassurance* services. Through collaboration with leading insurance companies in Indonesia, bank **bjb** provides a variety of insurance product options that can assist customers in comprehensive financial planning

	PT MSIG Life Insurance Indonesia
	PT Allianz Life Indonesia
	PT Equity Life Indonesia






	PT BNI Life Insurance
	PT Asuransi BRI Life

Beragam pilihan jenis dan produk asuransi yang tersedia melalui layanan *bancassurance* di bank **bjb** di antaranya yaitu:

Various options of insurance types and products available through *bancassurance* services at bank **bjb** include:

Tabel Produk Bancassurance

Table of Bancassurance Product

Perusahaan Asuransi Insurance Company	Produk Bancassurance Bancassurance Product	Jenis Produk Product Type
 MSIG	SmiLe Life Care Plus	Tradisional - <i>Term Life</i> ROP Traditional - <i>Term Life</i> ROP
 Allianz	Allianz Wealthlink Protection Life	Unit Link Unit Link
	Allianz Wealthlink Supreme Life	Unit Link Unit Link
	Allianz Life Secure Pintar	Tradisional - <i>Endowment</i> Traditional - <i>Endowment</i>
 EQUITY LIFE INDONESIA	Asuransi Warisan Keluarga	Tradisional - <i>Wholelife</i> Traditional - <i>Wholelife</i>
 BNI Life	Solusi Proteksi Prima	Tradisional - <i>Endowment</i> Traditional - <i>Endowment</i>
 BRILife Proteksi Masa Depan Terpercaya	Bringin Ajaib	Asuransi Mikro Micro Insurance

Produktivitas Wealth Management

Melalui layanan *wealth management*, bank **bjb** mencatatkan perolehan *fee based income* atas pemasaran produk reksa dana dan *bancassurance*. Uraian produktivitas *wealth management* disajikan sebagai berikut.

Wealth Management Productivity

Through *wealth management* services, bank **bjb** recorded fee based income from marketing mutual fund and *bancassurance* products. A description of *wealth management* productivity is presented as follows.

Tabel Perolehan Fee Based Income Produk Wealth Management

Table of Earning Fee Based Income for Wealth Management Products

(dalam jutaan Rupiah/in IDR million)

Tahun	2023	2022	2021	2020	2019	Pertumbuhan Growth 2022-2023		Year
	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(%)	
<i>Bancassurance</i>	4,523	4,803	5,920	5,059	8,667	(280)	(5.83%)	<i>Bancassurance</i>
Reksa Dana	3,085	4,614	2,267	1,046	863	(1,529)	(33.14%)	Mutual Fund
Total	7,608	9,417	8,188	6,105	9,530	(1,809)	(19.21%)	Total

Sepanjang tahun 2023, perolehan *fee based income* dari aktivitas *wealth management* mencapai Rp7,61 miliar, turun 19,21% dibandingkan dengan tahun 2022 yang mencapai Rp9,42 miliar. Hal tersebut khususnya berasal dari turunnya reksa dana sebesar Rp1,53 miliar.

Throughout the year 2023, the fee-based income from *wealth management* activities amounted to IDR7.61 billion, a decrease of 19.21% compared to 2022, which reached IDR9.42 billion. This decline is primarily attributed to a decrease in mutual funds by IDR1.53 billion

Adapun jumlah premi dan *Asset Under Management* (AUM) dari aktivitas layanan *Wealth Management* yang dikelola bank **bjb** yaitu sebagai berikut:

The premium amounts and Assets Under Management (AUM) from *Wealth Management* service activities managed by bank **bjb** are 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	2023	2022	2021	2020	2019	Pertumbuhan Growth 2022-2023		Year
	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(%)	
Premi <i>Bancassurance</i>	30,515	27,869	20,703	17,664	25,263	2,646	9.49%	Premium <i>Bancassurance</i>
AUM Reksa Dana	323,543	702,723	737,339	426,824	201,848	(379,180)	(53.96%)	AUM Mutual Fund

Asset Under Management Reksa (AUM) Reksa Dana tahun 2023 mencapai Rp323,54 miliar, menurun Rp379,180 miliar atau 53,96% dibandingkan dengan tahun tahun 2022 mencapai Rp702,72 miliar. Penurunan tersebut disebabkan:

1. Sulitnya mendapatkan *underlying* produk reksadana terproteksi, sehingga pertumbuhan AUM reksadana menjadi tidak optimal.
2. Banyaknya surat berharga ritel yang diterbitkan oleh pemerintah, sehingga nasabah berpotensi mengalihkan investasinya ke surat berharga ritel.
3. Kinerja reksa dana saham cenderung stagnan (pertumbuhan lebih rendah dari instrumen pasar uang).
4. Persaingan dengan tingkat suku bunga simpanan bank khususnya pada BUKU 2 dan BUKU 3, sehingga nasabah mengalihkan penempatan reksa dana pasar uang ke deposito dengan tingkat imbal hasil yang lebih besar.
5. Mulai pulihnya perekonomian berdampak pada kembali berjalannya usaha, sehingga nasabah melakukan penarikan (*redemption*) reksa dana untuk menjalankan usahanya.

Sedangkan untuk premi *bancassurance* tahun 2023 mencapai Rp30,52 miliar, meningkat sebesar 9,49% dibandingkan tahun 2022 mencapai Rp27,87 miliar. Peningkatan tersebut karena adanya penawaran yang fokus kepada produk asuransi jiwa tradisional yang memiliki manfaat pasti serta lebih sesuai dengan profil dan kebutuhan Nasabah bank **bjb**. Namun dari sisi Fee Based Income mengalami penurunan yang diakibatkan oleh hal-hal sebagai berikut:

1. Adanya penyesuaian SEOJK terkait produk asuransi berjenis PAYDI, sehingga pemasaranseluruh produk PAYDI dihentikan per bulan Maret 2023.
2. Sejak dihentikan produk PAYDI, maka produk yang dipasarkan hanya berupa produk asuransitradisional yang memiliki persentase komisi lebih kecil (*range* 12%-20%) dibandingkandengan produk PAYDI (*range* 35%-50%). Hal ini menyebabkan peroleh *fee based income* menjadi menurun walaupun produksi Premi mengalami pertumbuhan.

Asset Under Management (AUM) for Mutual Funds in 2023 reached R IDR23.54 billion, a decrease of IDR379.180 billion or 53.96% compared to 2022, with the total of IDR702.72 billion. This decline is attributed to:

1. Difficulty in obtaining underlying products for protected mutual funds, resulting in suboptimal growth of mutual fund AUM
2. The abundance of retail government bonds issued by the government, leading customers to potentially shift their investments to retail government bonds
3. The performance of equity mutual funds tends to stagnate (with lower growth compared to money market instruments)
4. Competition with deposit interest rates in banks, especially in BUKU 2 and BUKU 3 categories, causing customers shift their investments from money market mutual funds to deposits with higher yields.
5. The recovery of the economy has led to the resumption of business activities, prompting customers to make redemptions from mutual funds to fund their businesses.

Meanwhile, for *bancassurance* premiums in 2023, they reached IDR30.52 billion, an increase of 9.49% compared to 2022, which amounted to IDR27.87 billion. This increase is due to the focus on offering traditional life insurance products that have guaranteed benefits and are more in line with the profile and needs of bank **bjb**'s customers. However, on the Fee Based Income side, there has been a decrease due to the following reasons:

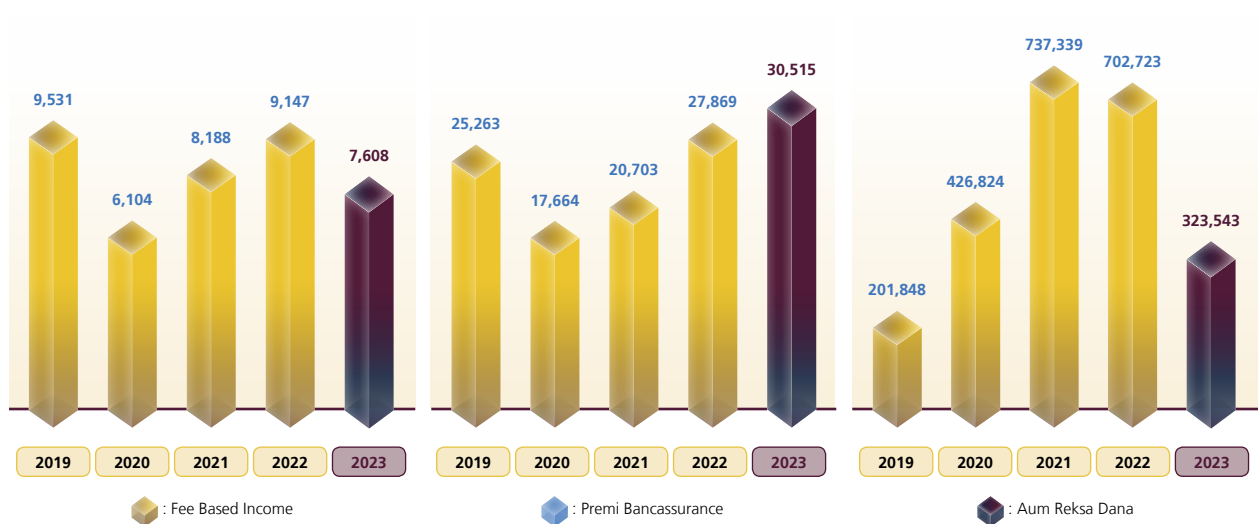
1. The adjustment of OJK Circular Letter related to PAYDI insurance products, leading to the cessation of the entire PAYDI product marketing by March 2023
2. Since the discontinuation of PAYDI products, the marketed products are now only traditional insurance products with a smaller commission percentage (ranging from 12% to 20%) compared to PAYDI products (ranging from 35% to 50%). This has resulted in a decrease in fee-based income even though premium production has experienced growth.

3. Nasabah lebih selektif dalam membeli produk asuransi, salah satunya disebabkan oleh tingginya tingkat keluhan nasabah asuransi di Indonesia terkait miss selling produk PAYDI yang dilakukan oleh beberapa pihak yang tidak bertanggung jawab, sehingga berpengaruh terhadap tingkat kepercayaan nasabah.

3. Customers are more selective in purchasing insurance products, partly due to the high level of customer complaints in Indonesia related to misselling of PAYDI products conducted by irresponsible parties, affecting the level of customer trust

Grafik Produktivitas Wealth Management Graph of Wealth Management Productivity

(dalam jutaan Rupiah/
in IDR million)



Strategi dan Program Pemasaran Wealth Management Tahun 2024

Dalam rangka meningkatkan perolehan *fee based income* dari produk-produk *wealth management* pada tahun 2024, 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. Produk Baru Wealth Management

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.

2. Aktivitas Pemasaran

Untuk meningkatkan penjualan produk *wealth management* di tahun 2024, aktivitas pemasaran yang akan dilakukan di antaranya:

- Melakukan *monitoring* ke seluruh Regional bank **bjb** terkait *refreshment* produk *wealth management*, maupun *campaign* program promosi yang sedang berlangsung,
- Melakukan literasi kepada nasabah bank **bjb** dengan menyelenggarakan acara bersama Divisi lain maupun mitra asuransi/manajer investasi, baik secara *offline* maupun *online*.

Wealth Management Marketing Strategy and Program for 2024

In order to increase the acquisition of *Fee Based Income* from *Wealth Management* products in 2024, 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. Wealth Management New Product

a. Mutual Fund

Expansion of marketing collaboration for both open-end and protected mutual fund products. This includes collaborations with existing Investment Managers as well as new partners.

b. Bancassurance

Addition of various *bancassurance* product options, including both unit-linked and traditional insurance. This also includes the development of marketing channels through telemarketing and digital platforms

2. Marketing Activity

To increase sales of *wealth management* products in 2024, marketing activities that will be carried out include:

- Monitoring all bank **bjb** Regional offices regarding *wealth management* product refreshments and ongoing promotional campaign programs
- Conducting financial literacy for bank **bjb** customers by organizing events in collaboration with other divisions or insurance/investment manager partners, both offline and online

- c. Rutin menyelenggarakan acara *table talk* dan *customer gathering* dengan mengundang nasabah bank **bjb** berkoordinasi dengan Kantor Cabang sekaligus memberikan atensi kepada komunitas-komunitas khusus nasabah bank **bjb**.

3. Program Promosi

Mengembangkan beragam program promosi dan pemasaran yang dapat menambah *value* bagi nasabah yang membeli produk *wealth management* dan peningkatan *product holding* di bank **bjb** serta peningkatan aktivitas penjualan bagi pegawai bank **bjb** di antaranya:

- a. Program *employee reward* secara berkala untuk pegawai tenaga pemasar.
- b. Program *customer reward* baik secara regular maupun tematik yang menarik bagi nasabah.
- c. Program *join promo* dengan dengan produk lainnya seperti **bjb** siap dan produk lainnya.
- d. Program *member get member*.

4. 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. Peningkatan *soft skill* melalui *sharing moment* dan berbagai aktivitas dalam rangka *update* pengetahuan serta peraturan dan ketentuan.

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.

- c. Regularly organizing table talk events and customer gatherings by inviting bank **bjb** customers in coordination with branch offices while also paying attention to specific communities of bank **bjb** customers.

3. Promotion Program

Developing various promotional and marketing programs that can add value to customers who buy wealth management products and increase product holding at bank **bjb** as well as increasing sales activities for bank **bjb** employees including:

- a. Periodic employee reward programs for marketing staff
- b. Customer reward programs, both on a regular basis and thematically, that are attractive to customers.
- c. Joint promotional programs with other products, such as **bjb** Siap and other products.
- d. Member get member program.

4. 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. Increasing soft skills through sharing moments and various activities in order to update knowledge as well as rules and regulations

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.

Keunggulan Layanan bjb Prioritas

Untuk memenuhi kebutuhan nasabah, **bjb** Prioritas memberikan layanan prima bagi *high net worth customer* dengan fasilitas dan layanan sebagai berikut. Berikut fasilitas dan layanan yang diberikan untuk oleh nasabah **bjb** Prioritas:

1. 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.

2. Welcoming Gift

Merupakan hadiah khusus yang diberikan untuk nasabah yang baru terdaftar menjadi nasabah **bjb** Prioritas.

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.

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**.

2. Mission:

- a. Providing financial and non-financial service facilities that suit customer needs.
- b. Providing useful programs to increase customer loyalty.
- c. With competent human resources, we provide personal service to customers with better quality and trustworthy.

bjb Prioritas Service Excellence

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. 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.

2. Welcoming Gift

It is a special prize given to customers who have just registered as **bjb** Prioritas customers.

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. 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. 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 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.

Fasilitas *Overseas Education Arrangement* berupa:

- 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.
- 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.

15. 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.

16. 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.

17. Fasilitas *Helicopter Transfer*

Fasilitas *Helicopter Transfer* merupakan fasilitas harga promo dalam penggunaan transportasi *private* antar Kota atau antar daerah menggunakan *Helicopter*.

18. 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 2023 Kategori *Priority Branches*

bjb Prioritas mengikuti program pengukuran kualitas layanan *Bank Service Excellence Monitor* Tahun 2023 Kategori *Priority Branches* yang diselenggarakan oleh *Market Research Indonesia* (MRI). MRI mengukur *operational efficiency* dan proses layanan

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 checkup 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. Overseas education arrangement facilities in the form of:

- 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.
- 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.

15. 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.

16. 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.

17. 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.

18. 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 in 2023 Priority Branches Category

bjb Prioritas participates in the 2023 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

yang berlangsung melalui pengalaman nasabah dengan mengirimkan sejumlah *shopper* yang bertindak sebagai pelanggan sesungguhnya.

Dalam program pengukuran kualitas layanan *Bank Service Excellence Monitor* Tahun 2023 Kategori *Priority Branches*, **bjb** Prioritas mendapatkan peringkat pertama performa terbaik Layanan Prioritas sebagai berikut:

1. *The 1st Best Priority Banking in Service Excellence*
2. *The 1st Best Priority Staff*
3. *The 1st Best Convenient Branch Experience in Priority Banking*

Jaringan bjb Prioritas

Pada tahun 2023 jaringan **bjb** Prioritas tersebar di 14 (empat belas) Kota, dengan total 17 (tujuh belas) *Outlet bjb* Prioritas.

1. *Outlet bjb* Prioritas Bandung
2. *Outlet bjb* Prioritas Gedung T-Tower
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. *Outlet bjb* Prioritas Karawang
15. *Outlet bjb* Prioritas Soreang
16. *Outlet bjb* Prioritas Makassar
17. *Outlet bjb* Prioritas Medan

Produktivitas bjb Prioritas

Uraian produktivitas **bjb** Prioritas disajikan sebagai berikut.

Tabel Pertumbuhan DPK dan Nasabah bjb Prioritas

Table of Growth of DPK and **bjb** Priority Customers

Uraian	2023	2022	2021	2020	2019	Pertumbuhan Growth 2022-2023		Pertumbuhan Growth 2019-2023		Description
DPK – bjb Prioritas (dalam miliar)	15,853	13,468	11,923	11,465	9,720	2,385	17.71%	6,133	63.10%	TPF – bjb Prioritas (in billion)
Nasabah – bjb Prioritas (dalam nasabah)	17,155	15,651	14,104	12,304	10,512	1,504	9.61%	6,643	63.19%	Customer – bjb Prioritas (in customer)

Pertumbuhan DPK **bjb** Prioritas selama 5 (lima) tahun terakhir, sejak Desember 2019 sampai dengan Desember 2023 mengalami kenaikan sebesar Rp6,13 triliun dengan pertumbuhan sebesar 63,10% dari posisi Desember 2019. DPK **bjb** Prioritas tahun 2023 sebesar Rp15,85 triliun, meningkat 17,71% dibandingkan dengan tahun 2022 yang sebesar Rp13,47 triliun. Peningkatan tersebut karena penerapan strategi tepat yang dilakukan oleh **bjb** Prioritas.

take place through the customer experience by sending a number of shoppers who act as real customers.

In the 2023 Bank Service Excellence Monitor service quality measurement program for the Priority Branches Category, **bjb** Prioritas obtained first place for the best performance of Priority Services as follows:

1. *The 1st Best Priority Banking in Service Excellence*
2. *The 1st Best Priority Staff*
3. *The 1st Best Convenient Branch Experience in Priority Banking*

bjb Prioritas Network

In 2023 the **bjb** Prioritas network had been spread across 14 (fourteen) cities, with a total of 17 (seventeen) **bjb** Prioritas outlets.

1. *Outlet bjb* Prioritas Bandung
2. *Outlet bjb* Prioritas Gedung T-Tower
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. *Outlet bjb* Prioritas Karawang
15. *Outlet bjb* Prioritas Soreang
16. *Outlet bjb* Prioritas Makassar
17. *Outlet bjb* Prioritas Medan

bjb Prioritas Productivity

The productivity description of **bjb** Prioritas is presented as follows

The growth of DPK (Third Party Funds) at **bjb** Prioritas over the past 5 (five) years, from December 2019 to December 2023, has increased by IDR6.13 trillion, showing a growth rate of 63.10% from the December 2019 position. The DPK at **bjb** Prioritas in 2023 amounted to IDR15.85 trillion, a 17.71% increase compared to 2022, which was IDR13.47 trillion. This increase is attributed to the effective implementation of strategic initiatives by **bjb** Prioritas.

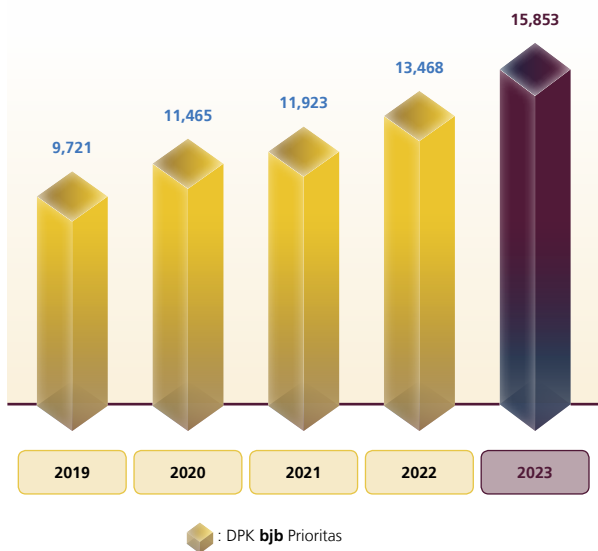
Pertumbuhan jumlah nasabah **bjb** Prioritas selama 5 (lima) tahun terakhir, sejak Desember 2019 sampai dengan Desember 2023 mengalami kenaikan sebesar 6.643 nasabah dengan pertumbuhan sebesar 63,19% dari posisi Desember 2019. Pencapaian jumlah nasabah **bjb** Prioritas di Desember 2023 adalah sebesar 17.155 nasabah, meningkat 9,61% dibandingkan dengan jumlah nasabah di Desember tahun 2022 sebesar 15.651 nasabah. Peningkatan tersebut sejalan dengan pertumbuhan nominal DPK **bjb** Prioritas.

The growth in the number of **bjb** Prioritas customers over the past 5 (five) years, from December 2019 to December 2023, has increased by 6,643 customers, showing a growth rate of 63.19% from the December 2019 position. The total number of **bjb** Prioritas customers in December 2023 reached 17,155 customers, an increase of 9.61% compared to the number of customers in December 2022, which was 15,651 customers. This increase is consistent with the nominal growth of DPK at **bjb** Prioritas.

Grafik Pertumbuhan Dana Pihak Ketiga **bjb** Prioritas

Graph of Third Party Funds **bjb** Prioritas Growth

(dalam miliar Rupiah/
in IDR billion)



Grafik Pertumbuhan Nasabah **bjb** Prioritas

Graph of **bjb** Prioritas Customer Growth

(dalam satuan nasabah/
in customer units)



Rencana dan Strategi **bjb** Prioritas Tahun 2024

Strategi **bjb** Prioritas di tahun 2024, 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 Produk DPK

- Program *Lucky Sureprize*
Merupakan program top-up *fresh fund* untuk 10-50 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 lain-lain.
- 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 Plans and Strategies for 2024

The **bjb** Prioritas strategy in 2024, consists of a financial Strategy, Business Development Strategy and strategy in People Development or Human Resources in **bjb** Prioritas internally.

1. Financial Strategy

The financial strategy includes third parties programs and *Wealth Management* product programs

a. TPF Product Program

- *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

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 Produk Wealth Management

Cross selling produk investasi dan proteksi yang menghasilkan *fee based income* yaitu melalui *event customer gathering market outlook, investment expo, investment clinic* dan melalui *customer 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

- Penambahan *safe deposit box*.
- Penambahan fasilitas *safe deposit box* yang diberikan untuk nasabah **bjb** Prioritas Kota Besar yang potensial.

b. Penambahan Outlet bjb Prioritas

Untuk memenuhi kebutuhan bisnis yang dinamis serta dalam rangka ekspansi bisnis **bjb** Prioritas, dilakukan penambahan *outlet bjb* Prioritas Soreang, merupakan pemekaran dari nasabah kelolaan *outlet bjb* Prioritas Tamansari.

c. Customer Profiling

- Fasilitas Layanan **bjb** Prioritas
Sosialisasi berbagai benefit menjadi nasabah **bjb** Prioritas.
- Penambahan fitur kartu ATM VISA *Contactless*
Penambahan fitur kartu ATM VISA *Contactless* untuk nasabah **bjb** Prioritas.
- *Marketing Research Indonesia* (MRI)
Meningkatkan serta serta standarisasi 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 standarisasi *grade* khusus untuk *sales force bjb* Prioritas.

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 Product 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 customer 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

- Additional *safe deposit box*.
- Additional *safe deposit box* facilities provided to potential **bjb** Priority Big City customers.

b. Penambahan Outlet bjb Prioritas

Untuk memenuhi kebutuhan bisnis yang dinamis serta dalam rangka ekspansi bisnis **bjb** Prioritas, dilakukan penambahan *outlet bjb* Prioritas Soreang, merupakan pemekaran dari nasabah kelolaan *outlet bjb* Prioritas Tamansari.

c. Customer Profiling

- **bjb** Prioritas Service Facilities
Socialization of various benefits of becoming a **bjb** Prioritas customer.
- Added VISA *Contactless* ATM card feature
Added VISA *Contactless* ATM card feature for **bjb** Prioritas customers.
- *Marketing Research Indonesia* (MRI)
Improve service quality and service standardization at every **bjb** Prioritas outlet.

3. 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. Rotasi dan Mutasi

Rotasi dilakukan untuk *refreshment staff* yang sudah *incharge* di satu outlet **bjb** Prioritas lebih dari 5 (lima) tahun, mutasi dilakukan berdasarkan pencapaian KPI.

d. Penambahan Staff bjb Prioritas

Seiring dengan bertambahnya jaringan outlet serta dana kelolaan nasabah **bjb** Prioritas, diperlukan penambahan *staff bjb* Prioritas di tahun 2023.

c. Rotation 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

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 yang meliputi *trade finance and value chain, remittance, financial institution serta cash management*.

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. Term Loan

Pinjaman kepada *counterparty* dengan jangka waktu maksimal 3 (tiga) tahun.

2. Money Market Loan

Pinjaman kepada *counterparty* lembaga keuangan non bank dengan jangka waktu maksimal 31 hari.

3. Counterparty Bank Trade Financing (CBTF)

Counterparty bank trade financing adalah pinjaman berjangka antar bank dengan jangka waktu pinjaman maksimal 1 (satu) tahun yang diberikan untuk pembiayaan transaksi *trade finance, financing* tersebut dapat berupa *Usance Pay at Sight (UPAS), Usance Pay at Usance (UPAU)* maupun *banker acceptance*.

4. Forfaiting

Forfaiting adalah pengambilalihan/pembelian Hak tagih dari *forfaitee* oleh *forfaitee* dengan diskon tanpa hak regres.

5. Pembelian Tagihan SKBDN (Diskonto)

Pembelian tagihan Surat Kredit Berdikumen Dalam Negeri (SKBDN) secara Diskonto merupakan fasilitas yang disediakan oleh bank kepada nasabah untuk menjual tagihan SKBDN nya yang sudah diakseptasi oleh *Issuing Bank*.

6. Open Account Financing (OAF)

Sedangkan *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.

7. 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.

INTERNATIONAL AND TRANSACTION BANKING

International and Transaction Banking Explanation

In general, the products managed by International and Transaction Banking include products which include inter-bank business transactions and business transactions with customers which include trade finance and value chains, remittances, banking and cash management.

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. Term Loan

Loans to counterparties with a maximum term of 3 (three) years.

2. Money Market Loan

Loans to non-bank financial institution counterparties with a maximum term of 31 days

3. 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.

4. Forfaiting

Forfaiting is the takeover/purchase of Billing Rights from Forfaitee by Forfaitee at a discount without Regression rights.

5. 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.

6. 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.

7. Forex Transfer Money

transfer services (Transfers) in foreign currencies intended for domestic and foreign accounts upon request and for the benefit of customers.

8. **Western Union**

Western Union bank **bjb** adalah sarana pengiriman dan penerimaan uang dari Indonesia ke luar negeri, luar negeri ke Indonesia maupun antar kota di Indonesia secara cepat (*real time online*).

9. **Firecash**

Firecash merupakan layanan pengiriman uang *online* menggunakan sistem pengiriman uang berbasis web yang bekerja sama dengan bank BCA. *Firecash* memiliki beberapa fitur di antaranya adalah *cash encashment* yaitu penerimaan uang dari luar negeri ke Indonesia dengan metode pengambilan secara tunai dan *outgoing transfer* yaitu pengiriman uang ke seluruh rekening Bank yang ada di Indonesia dan dapat diterima secara *real time*.

10. **Layanan bjb Internet Banking Corporate (IBC)**

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.

11. **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.

12. **bjb Edupay**

Layanan **bjb Education Payment** merupakan layanan penerimaan pembayaran biaya pendidikan untuk institusi pendidikan negeri maupun swasta.

13. **bjb HOPE**

Layanan *Hospital Payment and Excellent Service (bjb HOPE)* merupakan layanan pengelolaan penerimaan dan pengeluaran untuk rumah sakit melalui bank **bjb** secara *real time online*.

Keunggulan Layanan International and Transaction Banking

Keunggulan atas layanan *International and Transaction Banking* kepada *counterparty* dan nasabah adalah sebagai berikut:

1. Penanganan transaksi *trade finance and value chain* yang tersentralisasi bersertifikasi ISO 9001:2008, didukung oleh SDM yang profesional tersertifikasi internasional serta sistem *Trade Innovation Plus* untuk memberikan kenyamanan, ketepatan dan kecepatan penanganan dokumen *trade finance*.
2. Produk *trade finance* dengan *structure trade* yang fleksibel disesuaikan dengan kebutuhan nasabah disertai tarif yang kompetitif.
3. Produk antar bank yang berbasis *trade finance* maupun pinjaman (*loan*) yang diperuntukan bagi *counterparty* bank maupun non bank sesuai kebutuhan dengan *pricing* yang kompetitif.
4. Keunggulan layanan untuk produk dan layanan *remittance*
 - a. Transfer Valas
 - Fleksibel Transfer dapat dilakukan dalam mata uang sesuai dengan permintaan dan dengan menggunakan

8. **Western Union**

Western Union bank **bjb** is a means of sending and receiving money from Indonesia to abroad, from abroad to Indonesia, and between cities in Indonesia quickly (*real-time online*).

9. **Firecash**

Firecash is an online money transfer service using a web-based money transfer system in collaboration with BCA bank. *Firecash* has several features, including cash encashment, which is the receipt of money from abroad to Indonesia with a cash withdrawal method, and outgoing transfer, which is the transfer of money to all bank accounts in Indonesia and can be received in real time.

10. **bjb Internet Banking Corporate (IBC) Services**

bjb Internet Banking Corporate (IBC) Services 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

11. **bjb Drinking Waterbill (PAM) Payment**

bjb Drinking Waterbill Payment (PAM) is a facility provided by bank **bjb** to facilitate receipt of PAM Bill Payments quickly, precisely and accurately.

12. **bjb Edupay**

bjb Education Payment is a service for receiving payments for educational fees for both public and private educational institutions

13. **bjb HOPE**

Hospital Payment and Excellent Service (bjb HOPE) is a service for managing receipts and expenditures for hospitals through bank **bjb** in online real-time

International and Transaction Banking Services Advantage

The advantages of *International and Transaction Banking* services to counterparties and customers are as follows:

1. Penanganan transaksi *trade finance and value chain* yang tersentralisasi bersertifikasi ISO 9001:2008, didukung oleh SDM yang profesional tersertifikasi internasional serta sistem *Trade Innovation Plus* untuk memberikan kenyamanan, ketepatan dan kecepatan penanganan dokumen *trade finance*.
2. Produk *trade finance* dengan *structure trade* yang fleksibel disesuaikan dengan kebutuhan nasabah disertai tarif yang kompetitif.
3. Produk antar bank yang berbasis *trade finance* maupun pinjaman (*loan*) yang diperuntukan bagi *counterparty* bank maupun non bank sesuai kebutuhan dengan *pricing* yang kompetitif.
4. Service advantages for remittance products and services:
 - a. Forex Transfer
 - Flexibl, transfers can be made in currencies according to request and by using flexible sources of funds

sumber dana yang fleksibel dalam rupiah ataupun valuta asing baik secara tunai maupun non tunai.

- 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* Berdasarkan permintaan Anda kiriman uang valas anda dapat diterima pada hari yang sama (*intraday*).
- *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 *real time*.
- Biaya *flat* dan bersaing.

c. *Firecash*

- *Firecash* dapat melakukan pengiriman uang Rupiah ke rekening bank yang ada di Indonesia secara *real time*.
- Terdapat fitur *inquiry* nomor rekening dan nama penerima sehingga dapat menghilangkan potensi retur.
- Transaksi dapat dilakukan secara *bulk*.
- Jam operasional dapat disesuaikan dan tidak tergantung jam operasional jaringan kantor.

5. Keunggulan layanan untuk produk dan layanan *cash management*

- a. Tersedianya spesifikasi teknis yang telah distandarisasi 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.
- c. Layanan pembayaran tagihan PAM dapat melakukan pembayaran tunggakan dan non tagihan air minum sehingga mengakomodir kebutuhan pelanggan PAM.

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*
- c. *Financial Institution*
- d. *Cash Management*

in rupiah or foreign currencies, either in cash or noncash.

- 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 (*intraday*).
- Multi Currency Service, 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.

c. *Firecash*

- *Firecash* can facilitate real-time Indonesian Rupiah (IDR) money transfers to bank accounts within Indonesia
- There is a feature to inquire the recipient's account number and name, thereby reducing the potential for returns.
- Transactions can be conducted in bulk.
- Operating hours can be adjusted and are not depending on the operating hours of branch networks.

5. Advantages of services for cash management products and services

- a. The availability of standardized technical specifications to facilitate the integration of customer systems with cash management products and services
- b. The security system used in cash management products and services, especially the **bjb Internet Banking Corporate** (IBC) service, adheres to international standards by using hard tokens capable of protecting against cyber attacks
- c. The PAM bill payment service can handle both arrears and non-bill payments for water consumption, accommodating the needs of PAM customers.

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*
- c. *Cash Management*
- d. *Financial Institution*

Realisasi pendapatan *International and Transaction Banking* dalam kurun waktu 5 (lima) tahun terakhir secara umum mengalami peningkatan.

International and Transaction Banking revenue realization in the last 5 (five) years has generally increased.

Tabel Produktivitas *International and Transaction Banking*

Table of International and Transaction Banking Productivity

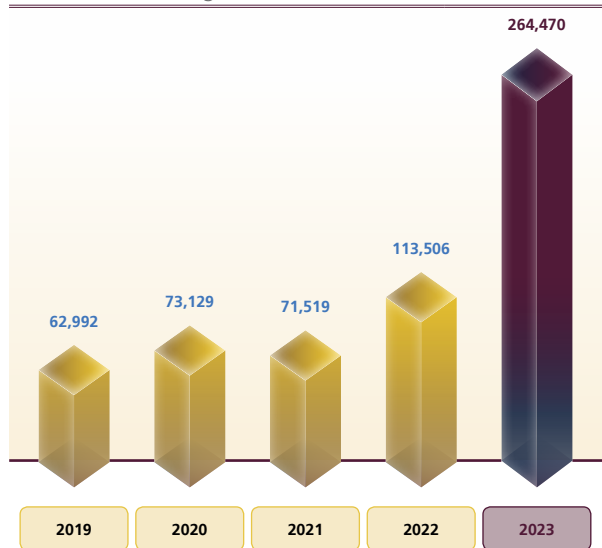
(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	2021	2020	2019	Pertumbuhan Growth 2022-2023		Description
						(Rp/IDR)	(%)	
Pendapatan (<i>feebased income dan interest Income</i>)	264,470	113,506	71,519	73,129	62,992	150,964	133.00%	Income (feebased income and interest Income)
Volume transaksi <i>trade and loan</i>	7,462,276	5,514,351	3,728,079	2,327,582	1,568,064	1,947,925	35.32%	Trade and loan transaction volume

Grafik Pendapatan *International and Transaction Banking*

Graph of International and Transaction Banking Income

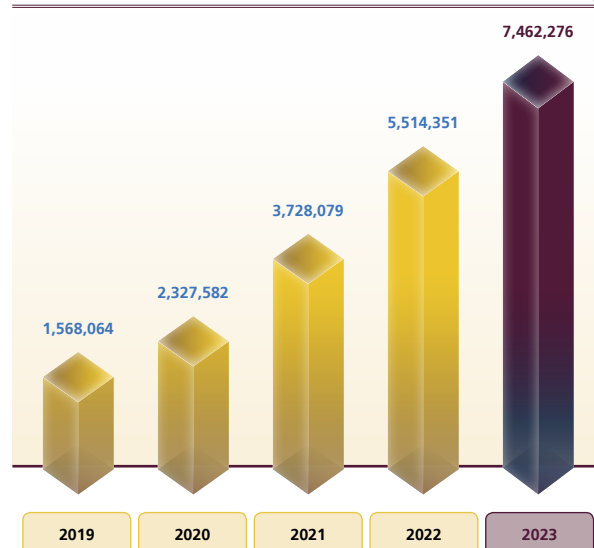
(dalam jutaan Rupiah/
in IDR million)



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 2023 adalah Rp264,47 miliar yang terdiri dari *fee based income* sebesar Rp48,99 miliar dan *interest income* sebesar Rp215,48 miliar. Pendapatan tersebut naik sebesar 133,00% (Rp150,96 miliar) dari pendapatan tahun lalu periode 31 Desember 2022. Disisi lain volume transaksi yang dikelola juga mengalami peningkatan sebesar 35,32% dari Rp5,51 triliun di tahun 2022 menjadi Rp7,46 triliun di tahun 2023.

The overall performance realization of International and Transaction Banking in 2023 amounted to IDR264.47 billion, consisting of fee-based income of IDR48.99 billion and interest income of IDR215.48 billion. The overall performance of International and Transaction Banking in 2023 amounted to IDR264.47 billion, consisting of fee-based income of IDR48.99 billion and interest income of IDR215.48 billion. This income increased by 133.00% (IDR150.96 billion) compared to the previous year's income as of December 31, 2022. On the other hand, the transaction volume managed also experienced a 35.32% increase from IDR5.51 trillion in 2022 to IDR7.46 trillion in 2023.

Kinerja transaksi *financial institution* dari tahun ke tahun terus mengalami peningkatan. Persentase peningkatan yoy terbesar ditunjukkan oleh pendapatan posisi Desember 2022 ke posisi

The performance of financial institution transactions has continued to show improvement from year to year. The largest year-on-year (YoY) percentage increase is indicated by the revenue from the December

Desember 2023, perkembangan yoy menunjukkan angka 201,2%. Pendapatan yang diperoleh dari transaksi *financial institution* per posisi Desember 2023 adalah sebesar Rp174,15 miliar, yang didominasi oleh pendapatan dari *term loan*.

Kinerja transaksi *trade finance and value chain* dari tahun ke tahun terus mengalami peningkatan. Persentase peningkatan yoy terbesar ditunjukkan oleh pendapatan posisi 31 Desember 2022 ke posisi 31 Desember 2023, perkembangan yoy menunjukkan angka 34,1%. Pendapatan yang diperoleh dari transaksi *trade finance* per posisi 31 Desember 2023 adalah sebesar Rp51,20 miliar, yang didominasi oleh pendapatan *interest income* sebesar Rp41,31 miliar, sedangkan *fee based income* sebesar Rp9,9 miliar. Produk penyumbang terbesar pendapatan *trade finance* adalah transaksi *supply chain financing* dengan total pendapatan sebesar Rp20,496 miliar.

Melalui kegiatan pemasaran dan promosi yang efektif, pengembangan produk dan infrastruktur penunjang yang dilakukan secara berkelanjutan, pada tahun 2023 transaksi remitansi bank **bjb** membukukan *fee based income* sebesar ± Rp37,27 miliar atau naik 131,29% dari tahun 2022. Pencapaian *fee based income* transaksi remitansi diharapkan dapat menunjukkan perkembangan kinerja yang positif setiap tahunnya dan berkontribusi terhadap pencapaian *feebased income* bank **bjb**.

Kinerja realisasi pendapatan *cash management* pada tahun 2023 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 Rp1,8 miliar, mengalami peningkatan sebesar 30,6% dari tahun sebelumnya. Nasabah yang aktif bertransaksi menggunakan Aplikasi *Internet Banking Corporate* (IBC) bank **bjb** tahun 2023 sebanyak 15.224 NoA, mengalami peningkatan sebesar 31,5% dari tahun sebelumnya. Transaksi *Waterbill Payment* yang dilakukan melalui *Delivery Channel* bank **bjb** tahun 2023 sebanyak 231.847 transaksi mengalami peningkatan sebesar 39,1% dari tahun sebelumnya. Transaksi *Education Payment (host to host)* yang dilakukan melalui *Delivery Channel* bank **bjb** tahun 2023 sebanyak 168.595 transaksi mengalami penurunan sebesar 8,1% dari tahun sebelumnya diakibatkan beberapa Universitas telah melakukan migrasi sistem pembayaran menggunakan *Virtual Account* (VA). Transaksi *Virtual Account* bank **bjb** tahun 2023 sebanyak 696.157 transaksi mengalami peningkatan sebesar 227,6% 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 Bisnis

- a. Untuk mendukung strategi dalam menghadapi semakin ketatnya tantangan dan persaingan produk yang menawarkan transaksi *trade finance* antar bank serta *loan*

2022 position to the December 2023 position, with a YoY growth rate of 201.2%. The revenue is generated from financial institution transactions as of December 2023 amounts to IDR174.15 billion, predominantly coming from income related to term loans.

The performance of trade finance and value chain transactions has continued to show improvement from year to year. The largest year-on-year (YoY) percentage increase is indicated by the revenue from the December 31, 2022, position to the December 31, 2023, position, with a YoY growth rate of 34.1%. The revenue is obtained from trade finance transactions as of December 31, 2023, amounts to IDR51.20 billion, dominated by interest income of IDR41.31 billion, while fee-based income is IDR9.9 billion. The largest contributing product to trade finance revenue is supply chain financing transactions, with a total income of IDR20.496 billion.

Through effective marketing and promotion activities, as well as continuous product development and supporting infrastructure, in 2023, bank **bjb**'s remittance transactions recorded a fee-based income of approximately IDR37.27 billion, representing a 131.29% increase from 2022. The achievement of fee-based income from remittance transactions is expected to demonstrate positive performance development each year and contribute to the overall fee-based income of bank **bjb**.

The performance of realized revenue from cash management in 2023 includes the acquisition of fee-based income from SKN and RTGS transactions through the Corporate Internet Banking (IBC) application, and fee-based income from Waterbill Payment transactions amounting to IDR1.8 billion, reflecting an increase of 30.6% from the previous year. The number of active customers conducting transactions using the bank **bjb** Corporate Internet Banking (IBC) application in 2023 was 15,224 NoA, experiencing a growth of 31.5% compared to the previous year. The Waterbill Payment transactions conducted through bank **bjb**'s Delivery Channel in 2023 amounted to 231,847 transactions, experiencing an increase of 39.1% from the previous year. Education Payment transactions (host to host) conducted through bank **bjb**'s Delivery Channel in 2023 totaled 168,595 transactions, reflecting a decrease of 8.1% from the previous year due to several universities migrating their payment systems to use Virtual Account (VA). Virtual Account transactions at bank **bjb** in 2023 amounted to 696,157 transactions, showing a significant increase of 227.6% from the previous year.

Supporting and Inhibiting Factors of *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. Business 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

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 berbagai produk.

- b. Masih terbukanya potensi penambahan anggota Kelompok Usaha Bank dibawah bank **bjb** untuk melakukan kerja sama transaksi *trade finance and value chain*.
- c. Terdapat potensi kerjasama dengan pihak asuransi untuk *back up* penerbitan instrumen *trade finance*.
- d. Beberapa debitur yang dibentuk fasilitas kreditnya dikhususkan untuk penerbitan instrumen *trade*.
- e. Untuk mendukung strategi dalam menghadapi semakin ketatnya tantangan dan persaingan produk yang menawarkan produk dan layanan serupa, bank **bjb** 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 secara terus menerus dilakukan untuk menjadikan *talent/ implementor* yang unggul sehingga dapat meningkatkan utilisasi serta 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.
- h. Melakukan kerjasama dengan perusahaan aggregator untuk melakukan ekspansi kepada Perusahaan Air Minum (PAM) yang belum bekerjasama dengan bank **bjb**.

2. Faktor Penghambat Bisnis

- a. Ketidakpastian faktor suku bunga acuan yang masih relatif tinggi.
- b. Shifting skema pembayaran yang dilakukan oleh nasabah sehingga terdapat potensi penurunan pendapatan.
- c. Terbatasnya jaringan korespondensi bank **bjb** di negara tujuan PMI (Pekerja Migran Indonesia).
- d. Maraknya *remittance agent* dan aplikasi berbasis *mobile* yang ilegal dengan memberikan kemudahan dan tarif yang relatif murah kepada *customer*.
- e. *Shifting* bisnis kiriman uang dari luar negeri ke Indonesia yang semula menggunakan tunai atau rekening bank menjadi menggunakan *e-wallet*.
- f. Persaingan dengan *channel e-commerce* yang menawarkan kemudahan dan *benefit* lebih kompetitif kepada pelanggan yang melakukan pembayaran tagihan PDAM.

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. The potential for adding members to the Business Group under bank **bjb** for collaboration in trade finance and value chain transactions remains open.
- c. There is potential for collaboration with insurance companies to back up the issuance of trade finance instruments.
- d. Several debtors whose credit facilities have been established are specifically allocated for the issuance of trade instruments
- e. To support the strategy in facing increasingly intense challenges and product competition that offers similar products and services, bank **bjb** 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.
- h. Collaborating with aggregator companies to expand to Water Supply Companies (Perusahaan Air Minum - PAM) that have not yet partnered with bank **bjb**.

2. Business Inhibiting Factors

- a. The uncertainty of the benchmark interest rate, which remains relatively high.
- b. Shifting payment schemes by customers, leading to potential revenue decline.
- c. Limited correspondent network of bank **bjb** in the destination countries of Indonesian Migrant Workers (PMI).
- d. Proliferation of illegal remittance agents and mobile-based applications offering convenience and relatively low fees to customers.
- e. Shifting of international money transfer businesses to Indonesia, which originally used cash or bank accounts, is now transitioning to the use of e-wallets.
- f. Competition with e-commerce channels offering greater convenience and more competitive benefits to customers paying water utility bills.

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. Penerapan sistem manajemen mutu sesuai dengan ISO 9001:2015 telah diimplementasikan dalam rangka meningkatkan kualitas pelayanan transaksi ekspor-impor sesuai dengan kebijakan mutu yang telah ditetapkan. Proses audit sertifikasi ISO 9001:2015 telah dilaksanakan pada tanggal 13-14 Maret 2023 dan Grup *Trade Finance and Value Chain* telah dinyatakan lulus audit sertifikasi.
2. Mengembangkan produk dan layanan agar lebih dapat mengakomodir permintaan pasar sehingga 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 bank garansi untuk perusahaan sekuritas.
3. Mengembangkan fitur BI-FAST Fase I Tahap 2 meliputi layanan *Request for Payment* (RFP) yang akan dikembangkan pada *mobile banking* bank **bjb** dan *Direct Debit Transfer* (DDT) yang akan dikembangkan pada *mobile banking* dan *Internet Banking Corporate* (IBC) bank **bjb**.
4. Mengembangkan fitur BI-FAST Fase I Tahap 1 meliputi layanan *Individual Credit Transfer* (ICT) pada *Internet Banking Corporate* (IBC) bank **bjb**.
5. Menjadi Bank *Sponsor* untuk Peserta Tidak Langsung (PTL) dalam rangka penyelenggaraan BI-FAST, adapun PTL yang telah bekerja sama dengan bank **bjb** yaitu:
 - a. bank **bjb** Syariah
 - b. Bank Bengkulu
 - c. Bank Sultra
 - d. Bank Jambi
 - e. Bank Jambi UUS
6. Mengembangkan Aplikasi **bjb quickcash** fitur *Incoming transfer* ke rekening non-**bjb** menggunakan layanan penerusan *transfer* dana bekerja sama dengan PT Artajasa Pembayaran Elektronis untuk digunakan oleh *remittance agent* dari Taiwan yaitu Best Winner Co., LTD yang bekerja sama dengan bank **bjb** untuk mengakomodir kiriman uang dari Pekerja Migran Indonesia (PMI) dalam masa penempatan di Taiwan.
7. Melakukan pengembangan layanan *firecash* menggunakan metode *sharing Application Programming Interface* (API) dengan BCA untuk dapat mengakomodir pembukaan layanan di seluruh jaringan kantor bank **bjb** secara optimal.
8. Melakukan optimalisasi fitur *bulk payment* layanan *firecash* di beberapa jaringan kantor bank **bjb** yang potensial.
9. Mengembangkan aplikasi *Forex Transaction System* (FTS) untuk mengoptimalkan proses bisnis transaksi *transfer* valas melalui jaringan kantor dan *delivery channel* bank **bjb**.

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. The implementation of a quality management system in accordance with ISO 9001:2015 has been executed to enhance the quality of export-import transaction services in line with the established quality policies. The ISO 9001:2015 certification audit process was conducted on March 13-14, 2023, and the Trade Finance and Value Chain Group has been declared as having passed the certification audit.
2. 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.
3. Developing BI-FAST Phase I Stage 2 features, including the Request for Payment (RFP) service to be expanded to bank **bjb**'s mobile banking and the Direct Debit Transfer (DDT) service to be developed for both mobile banking and Corporate Internet Banking (IBC) of bank **bjb**.
4. Developing BI-FAST Phase I Stage 1 features, including the Individual Credit Transfer (ICT) service on bank **bjb**'s Corporate Internet Banking (IBC).
5. 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
6. Developing the **bjb quickcash** application with the Incoming Transfer feature to non-**bjb** accounts using a fund transfer forwarding service in collaboration with PT Artajasa Pembayaran Elektronis. This application is designed for use by the remittance agent Best Winner Co., LTD from Taiwan, in partnership with bank **bjb**, to accommodate money transfers from Indonesian Migrant Workers (PMI) during their deployment in Taiwan.
7. Developing the *firecash* service through the sharing of Application Programming Interface (API) with BCA to facilitate the optimal implementation of the service across the entire network of bank **bjb** branches.
8. Optimization of the *firecash* service bulk payment feature in several potential bank **bjb** office networks.
9. Developing the *Forex Transaction System* (FTS) application to optimize the business process of foreign exchange transfers through the branch network and delivery channels of bank **bjb**.

10. Melakukan pengembangan layanan *incoming transfer* dari luar negeri menggunakan metode *sharing Application Programming Interface (API)* dengan Bank BRI untuk dapat memperluas jaringan layanan kiriman uang dalam valuta asing.
11. Melakukan pengembangan layanan *Outgoing Transfer (OT)* ke luar negeri menggunakan aplikasi melalui jaringan kantor bank **bjb** bekerja sama dengan *remittance agent* Singapura yaitu Brdgepay PTE LTD.
12. Mengembangkan Aplikasi *Internet Banking Corporate (IBC)* yang terintegrasi secara *host to host* dengan sistem keuangan milik Pemerintah Daerah.
13. 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.
14. 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 2024

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. Optimalisasi kerjasama dengan *counterparty bank (cross selling produk berbasis trade and treasury)* dan *counterparty non bank (MM Sekuritas dan Garansi Bank)*.
- c. Pengembangan produk baru untuk perusahaan sekuritas (fasilitas Intraday).
- d. Pemberian *credit line* kepada *counterparty non bank (asset management)*.
- e. Mendukung penghimpunan dana murah (*term loan borrowing*) untuk kebutuhan pemenuhan rasio NSFR dan likuiditas bank **bjb**.
- f. Memperluas Kerjasama dan meningkatkan *engagement* dengan *counterparty bank* dan non bank baik didalam maupun luar negeri.

2. *Trade Finance and Value Chain*

- a. Pengembangan *ecosystem trade finance* melalui optimalisasi limit non *cash loan* debitur serta akuisisi potensi *value chain* dari bisnis nasabah.
- b. Perluasan kerja sama dengan perusahaan asuransi/perusahaan penjaminan untuk penerbitan instrumen *trade finance*.
- c. Pengembangan aplikasi *global trade finance*.
- d. Perluasan kerja sama layanan transaksi *trade finance* melalui sinergi perbankan dengan anak perusahaan dan anggota Kelompok Usaha Bank (KUB).

10. Developing the incoming transfer service from abroad through the sharing of Application Programming Interface (API) with Bank BRI to expand the network of foreign currency remittance services.
11. Developing the Outgoing Transfer (OT) service to overseas destinations using an application through the bank **bjb** branch network in collaboration with the Singaporean remittance agent, Brdgepay PTE LTD.
12. Developing Internet Banking Corporate (IBC) applications that are integrated host to host with the Regional Government's financial system.
13. 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.
14. 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 for 2024

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. Optimization of collaboration with counterpart banks (cross-selling trade and treasury-based products) and non-bank counterparts (MM Securities and Bank Guarantees).
- c. Development of new products for the securities company (Intraday facility).
- d. Providing a credit line to non-bank counterparties (asset management)
- e. Supporting the gathering of low-cost funds (term loan borrowing) to meet the NSFR ratio and liquidity needs of bank **bjb**.
- f. Expanding cooperation and enhancing engagement with counterpart banks and non-bank entities both domestically and internationally.

2. *Trade Finance and Value Chain*

- a. Developing the trade finance ecosystem through the optimization of non-cash loan limits for debtors and the acquisition of potential value chain from customer businesses.
- b. Expanding cooperation with insurance companies/guarantee companies for the issuance of trade finance instruments.
- c. Developing a global trade finance application.
- d. Expanding cooperation in trade finance transaction services through banking synergy with subsidiaries and members of the Banking Business Group (Kelompok Usaha Bank - KUB).

- e. Peningkatan kualitas layanan melalui penerapan sistem manajemen mutu sesuai dengan ISO 9001:2015, memastikan akurasi pekerjaan, meningkatkan kompetensi SDM yang kompeten dan profesional sehingga dapat memberikan solusi yang terbaik dan menciptakan *trust* bagi nasabah.

3. Remittance

- 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 *real time*.
- b. Pengembangan BI-FAST Fase 1 Tahap 2:
- Layanan *bulk credit*
 - Layanan *request for payment*
 - Layanan *direct debit*
- c. Pengembangan SWIFT GO, fitur *cross border transaction (outgoing and Incoming)* layanan SWIFT untuk mengakomodir transaksi *Low Value Payment (LVP)* yaitu transaksi dibawah USD 10.000.
- d. Pengembangan *transfer valas transaction system* untuk otomatisasi layanan *transfer valas* yang rencananya akan dikembangkan di seluruh jaringan kantor bank **bjb**, **bjb mobile banking** dan *Internet Banking Corporate (IBC)*.
- e. Sinergi bisnis dengan agen **bjb** Bisa! dalam rangka pencairan *Western Union* di daerah-daerah potensi kantong PMI yang belum dapat dijangkau oleh jaringan kantor bank **bjb**.
- f. 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 aplikasi **bjb Portal Sign On** dengan fitur:
- *Cash management service (IBC)*
 - *Global trade finance*
 - *Garansi bank online*
 - *Distributor financing*
 - *Forex transaction system*
 - *Custody online service*
 - *Virtual account*
- b. Kerja sama layanan **bjb Waterbill Payment** dengan pihak ketiga (*agregator*) untuk Perusahaan Air Minum di luar wilayah kerja bank **bjb**.
- c. Melakukan *joint promotion* bersama Divisi terkait untuk peningkatan transaksi IBC, *waterbill payment* dan **bjb** Edupay.

TREASURY

Penjelasan Treasury

Produk *treasury* di tahun 2023 yang menjadi andalan Bisnis *Treasury* adalah sebagai berikut:

- e. Improving service quality through the implementation of a quality management system in accordance with ISO 9001:2015, ensuring job accuracy, enhancing the competence of competent and professional human resources to provide the best solutions and create trust for customers.

3. Remittance

- 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:
- Bulk Credit Service
 - Request for Payment Service
 - Direct Debit Service
- c. 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.
- d. 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).
- e. Business synergy with **bjb** Bisa! agents to facilitate Western Union disbursements in potential areas where the Indonesian Migrant Workers (PMI) might be concentrated, areas not yet covered by the bank **bjb** branch network.
- f. 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. Development of the **bjb Portal Sign On** application with features:
- Cash management service (IBC)
 - Global trade finance
 - Garansi bank online
 - Distributor financing
 - Forex transaction system
 - Custody online service
 - Virtual account
- b. Cooperation of **bjb Waterbill Payment** services with third parties (aggregators) for Drinking Water Companies outside the working area of bank **bjb**
- c. Conducting joint promotions with the relevant Division to increase transactions for IBC, *waterbill payment*, and **bjb** Edupay.

TREASURY

Treasury Explanation

Treasury products in 2023 which are the mainstay of the Treasury business are as follows:

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 2023

Divisi *Treasury* menjadi salah satu pilar pertumbuhan laba bank **bjb** dengan didukung tenaga profesional dan handal, senantiasa terus mengembangkan produk transaksi dan meningkatkan aktivitas bisnis *treasury* dalam rangka optimalisasi likuiditas dan peningkatan pendapatan laba bank. Perekonomian global sepanjang tahun 2023 mengalami perlambatan akibat dampak kenaikan inflasi yang tinggi pada tahun 2022 serta kenaikan suku bunga acuan yang dilakukan oleh beberapa bank sentral di dunia. Beberapa bank sentral di dunia terutama *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. Sejak awal tahun sampai dengan Desember 2023, The Fed telah menaikkan suku bunga kebijakan sebanyak 100 bps menjadi 5,25%-5,50%, ECB sebesar 200 bps menjadi 4,75%, dan BoE sebesar 175 bps menjadi 5,25%. Disisi lain, *Bank of Japan* (BoJ) tetap mempertahankan kebijakan *ultra-loose policy* dengan menahan tingkat suku bunga rendah. Hal ini memberikan momentum bagi pelaku pasar untuk melakukan transaksi *carry-trade* dengan memanfaatkan *interest rate differential*. 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.

Pada tahun 2023 Bank Indonesia telah menaikkan suku bunga kebijakan BI *7-Day Reverse Repo Rate* (BI7DRR) sebanyak 50 bps yaitu sebesar 25 bps pada kuartal pertama dan sebesar 25 bps pada kuartal keempat, sehingga BI *7-Day Reverse Repo Rate* (BI7DRR) pada posisi akhir tahun 2023 adalah sebesar 6,00%. Keputusan kenaikan suku bunga tersebut sebagai langkah *front loaded*, *pre-emptive*, dan *forward looking* untuk

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 noncash (*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 Retail 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 2023

The Treasury Division serves as one of the key pillars for the profit growth of bank **bjb**, supported by professional and skilled personnel. It consistently strives to develop transaction products and enhance treasury business activities to optimize liquidity and increase the bank's profit revenue. The global economy experienced a slowdown throughout the year 2023 due to the impact of the high inflation in 2022 and the increase in benchmark interest rates by several central banks worldwide. Several central banks, notably The Federal Reserve (The Fed), European Central Bank (ECB), and Bank of England (BoE), aimed to curb high inflationary pressures by raising policy interest rates to higher levels. Since the beginning of the year until December 2023, The Fed has increased its policy interest rates by 100 basis points to 5.25%-5.50%, the ECB by 200 basis points to 4.75%, and the BoE by 175 basis points to 5.25%. On the other hand, the Bank of Japan (BoJ) has maintained its ultra-loose policy by keeping interest rates low. This provides momentum for market participants to engage in carry-trade transactions by capitalizing on the interest rate differential. Aggressive monetary responses have led to tightness in the global financial markets and fueled the strengthening of the US dollar, thereby resulting in a decrease in foreign capital inflows to developing countries.

In 2023, Bank Indonesia increased the BI *7-Day Reverse Repo Rate* (BI7DRR) by a total of 50 basis points, with a 25 basis points hike in the first quarter and another 25 basis points in the fourth quarter. As a result, the BI *7-Day Reverse Repo Rate* (BI7DRR) stood at 6.00% at the end of the year 2023. The decision to raise interest rates was taken as a front-loaded, pre-emptive, and forward-looking measure to reduce expectations of excessively

menurunkan ekspektasi inflasi yang terlalu tinggi (*overshooting*) dan memastikan inflasi inti ke depan kembali ke dalam sasaran $3,0\pm 1\%$, 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 tengah peningkatan permintaan ekonomi domestik yang tetap kuat. Sepanjang tahun 2023 nilai tukar Rupiah bergerak pada kisaran Rp14.670-Rp15.940 dan imbal hasil surat berharga 10Y (seri *benchmark index*) untuk surat berharga pemerintah pada akhir tahun 2023 ditutup pada level 6,480%.

Sepanjang tahun 2023 Divisi *Treasury* mampu membukukan pendapatan total sebesar Rp1,85 triliun (per Desember 2023) 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**.

Produktivitas *Treasury*

Uraian produktivitas *treasury* meliputi transaksi *money market*, *fixed income* dan *forex* yang disajikan sebagai berikut.

Transaksi *Money Market*

Salah satu aktivitas Divisi *Treasury* merupakan pengelolaan dan optimalisasi eksekusi likuiditas melalui transaksi pasar uang (*money market*). Sepanjang tahun 2023 pendapatan yang diperoleh melalui transaksi *money market* adalah sebesar Rp135,26 miliar. Aktivitas transaksi *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 JIBOR (*Jakarta Interbank Offered Rate*) 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 mendorong perkembangan transaksi pasar uang khususnya transaksi antar bank.

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*". Selain itu, bank **bjb** juga turut mendukung upaya Bank Indonesia dalam melakukan strategi operasi moneter yang "*pro-market*" dengan kepemilikan instrumen baru yang diterbitkan pada tahun 2023 yaitu Sekuritas Rupiah Bank Indonesia (SRBI) dan Sekuritas Valas Bank Indonesia (SVBI).

high inflation (*overshooting*). It aimed to ensure that future core inflation returns to the target range of $3.0\pm 1\%$. Additionally, it sought to strengthen the policy for stabilizing the exchange rate of the Rupiah to align with its fundamental value due to the increasing strength of the US dollar and high uncertainty in the global financial markets amid the sustained strength of domestic economic demand. Throughout 2023, the exchange rate of the Rupiah fluctuated in the range of Rp14,670 to Rp15,940, and the yield on 10-year government bonds (benchmark index series) closed at 6.480% at the end of the year 2023.

Throughout 2023, the Treasury Division was able to record a total income of Rp1.85 trillion (as of December 2023), derived from foreign exchange transactions, securities trading, fund placements in money market instruments, as well as custodian and fiduciary activities. The Treasury Division also continues to enhance its sales activities, especially for retail customers, in both *forex* and securities transactions by expanding the customer base. The division provides competitive pricing and continually develops the **bjb Treasury Interactive Pricing (bjb TIP)** system, an electronic trading system that facilitates Treasury transactions for customers at bank **bjb** branch offices.

Treasury Productivity

Treasury productivity descriptions include money market, fixed income and *forex* transactions which are presented as follows.

Money Market Transaction

One of the activities of the Treasury Division involves managing and optimizing excess liquidity through money market transactions. Throughout 2023, the income generated from money market transactions amounted to Rp135.26 billion. Money market transaction activities include placements through Bank Indonesia's monetary instruments and interbank placements to optimize liquidity. At present, bank **bjb** is one of the contributors to JIBOR (*Jakarta Interbank Offered Rate*), designated by Bank Indonesia to provide interest rate quotations for interbank money market transactions in Indonesia. As a JIBOR contributor, bank **bjb** consistently supports the creation of a credible money market reference rate and encourages the development of money market transactions, particularly interbank transactions.

In line with Bank Indonesia's program to deepen money market transactions, bank **bjb** is also active in conducting *Repo* and *Reverse Repo* transactions among banks. Engaging in *repo* transactions provides a lower-risk funding alternative due to its *collateralized* nature. Additionally, bank **bjb** supports Bank Indonesia's efforts in implementing a "*pro-market*" monetary operations strategy by holding new instruments issued in 2023, namely the Rupiah Securities of Bank Indonesia (SRBI) and the Foreign Exchange Securities of Bank Indonesia (SVBI).

Tabel Transaksi Money Market

Table of Money Market Transaction

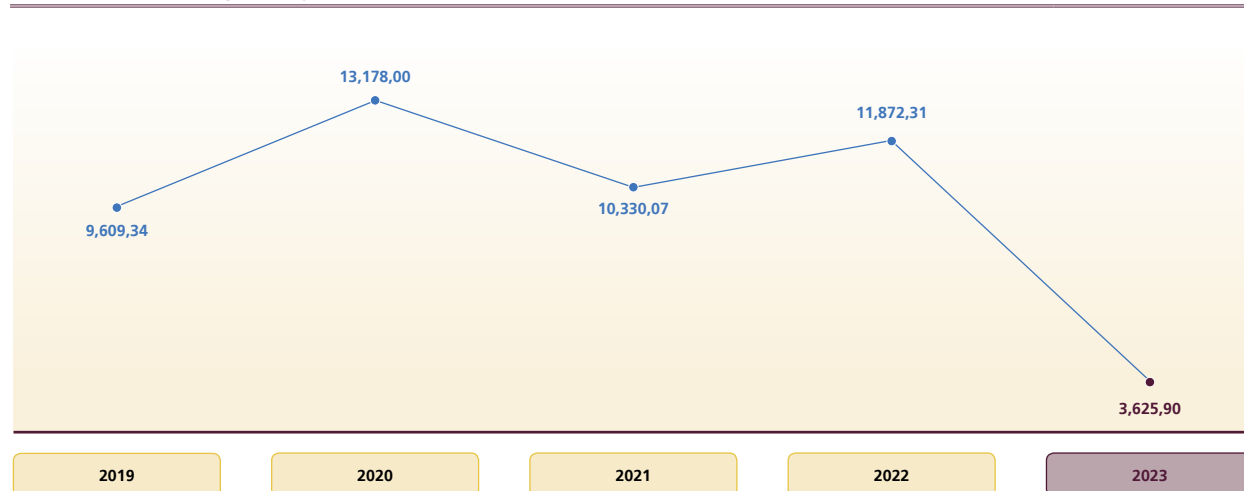
(dalam miliar Rupiah/in IDR billion)

Uraian	2023	2022	2021	2020	2019	Pertumbuhan Growth 2022-2023		Description
	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(%)	
Money Market	3,625.90	11,872.31	10,330.07	13,178.00	9,609.34	(8,246.41)	(69.46%)	Money Market

Grafik Outstanding Penempatan Money Market

Graph of Outstanding Money Market Placement

(dalam miliar Rupiah/
in IDR billion)



Outstanding money market tahun 2023 mencapai Rp3,63 triliun, turun 69,46% dibandingkan dengan tahun 2022 yang sebesar Rp11,87 triliun. Posisi *outstanding money* tahun 2023 mengalami penurunan dibandingkan dengan tahun sebelumnya dikarenakan adanya penempatan investasi ke instrumen yang memberikan imbal hasil yang lebih tinggi dan menarik serta di tengah ketatnya likuiditas pada tahun 2023 akibat melambatnya ekonomi global dan tren suku bunga tinggi, penyaluran kredit tetap menjadi yang utama sehingga penempatan dana di sejumlah instrumen investasi mengalami penurunan.

The outstanding money market in 2023 reached IDR3.63 trillion, a decrease of 69.46% compared to 2022, which amounted to IDR11.87 trillion. The decrease in the outstanding money market position in 2023, compared to the previous year, is attributed to the investment placement in instruments offering higher and attractive yields. Amidst tight liquidity in 2023 due to the global economic slowdown and high-interest rate trends, credit distribution remains a priority, leading to a decline in fund placements in various investment instruments.

Transaksi Fixed Income

Pada tahun 2023 kondisi pasar surat berharga Indonesia cenderung masih tertekan apabila dibandingkan dengan tahun 2022. Posisi *yield* obligasi pemerintah 10Y awal tahun 2023 berada pada level 6,952% jauh lebih tinggi apabila dibandingkan dengan posisi awal tahun 2022 yang berada pada level 6,405%. Dampak dari pandemi Covid-19 yang terjadi pada tahun sebelumnya 2019-2022, ketegangan geopolitik antara Rusia-Ukraina serta peperangan di Timur Tengah yang terjadi pada kuartal IV tahun 2023 mengakibatkan beberapa negara mengalami pelemahan ekonomi serta inflasi yang cukup tinggi yang berakibat naiknya tingkat suku bunga acuan beberapa bank sentral di dunia. Bank Indonesia sepanjang tahun 2023 telah memutuskan kebijakan untuk menaikkan suku bunga acuan (*BI 7 Day Reverse Repo Rate*) dari 5,75% pada bulan Januari 2023 menjadi 6,00% pada

Fixed Income Transaction

In 2023, the Indonesian bond market conditions tended to remain under pressure compared to 2022. The yield position of 10-year government bonds at the beginning of 2023 was at 6.952%, significantly higher than the position at the beginning of 2022, which was at 6.405%. The impact of the Covid-19 pandemic that occurred in the previous years 2019-2022, geopolitical tensions between Russia-Ukraine, and conflicts in the Middle East during the fourth quarter of 2023 led to economic downturns in several countries. Additionally, high inflation resulted in an increase in benchmark interest rates by several central banks worldwide. Throughout 2023, Bank Indonesia decided to raise the benchmark interest rate (*BI 7 Day Reverse Repo Rate*) from 5.75% in January 2023 to 6.00% in December 2023. This was done as a measure to anticipate inflation rates and the relatively

bulan Desember 2023. Hal ini dilakukan sebagai langkah untuk mengantisipasi tingkat inflasi dan kenaikan suku bunga acuan The FED yang cukup tinggi. Kenaikan inflasi dan suku bunga acuan yang cukup tinggi di beberapa negara berdampak secara langsung pada pelemahan harga pasar obligasi di Indonesia selama tahun 2023.

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 2023 mencapai Rp1,32 triliun Rupiah (per Desember 2023). Divisi *Treasury* pun telah aktif melakukan transaksi surat berharga kepada nasabah 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 2023 sebesar Rp3,97 triliun dan membukukan keuntungan sebesar Rp5,11 miliar.

high increase in The Fed's benchmark interest rates. The increase in inflation and benchmark interest rates in several countries had a direct impact on the weakening of the bond market prices in Indonesia during the year 2023.

Liquidity management and income optimization through fixed-income instruments involve placing funds in securities, including government and corporate bonds, in both the primary and secondary markets. Additionally, trading (buying/selling) of securities is conducted as part of these strategies. . In addition to bonds, fund placement is also carried out in mutual fund instruments, including money market mutual funds, fixed-income mutual funds, protected mutual funds, and limited participation Sharia mutual funds. The total income derived from fixed-income transactions throughout 2023 reached IDR1.32 trillion (as of December 2023). The Treasury Division has actively engaged in securities transactions with customers for marketing Retail Government Securities (SBN Ritel) in the primary market as a Sub Distributor Partner for Retail Government Securities. They have also conducted secondary market securities transactions, achieving a volume of IDR3.97 trillion and recording a profit of IDR5.11 billion during 2023.

Tabel Penempatan Dana Pada Bank Lain

Table of Placement of Funds in Other Banks

(dalam miliar Rupiah/in IDR billion)

Uraian	2023	2022	2021	Pertumbuhan Growth 2022-2023		Description
	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(%)	
Surat Berharga Obligasi Bank Investasi	292.45	363.91	595.77	(71.46)	(19.64%)	Investment Bank Bond Securities
Surat Berharga Obligasi Non Bank Investasi	19,328.95	17,168.93	20,671.57	2,160.02	12.58%	Investment non - Bank Bond Securities

Penempatan dana pada bank lain dalam bentuk surat berharga obligasi bank investasi tahun 2023 sebesar Rp292,45 miliar, menurun 19,64% dibandingkan dengan tahun 2022 yang sebesar Rp363,91 miliar. Meskipun demikian, penempatan dana pada bank lain dalam bentuk surat berharga obligasi non bank investasi tahun 2023 mencatatkan peningkatan 12,58% dari Rp17,17 triliun di tahun 2022 menjadi Rp19,33 triliun di tahun 2023.

The placement of funds in other banks in the form of investment-grade bonds amounted to IDR292.45 billion in 2023, a decrease of 19.64% compared to 2022, which amounted to Rp363.91 billion. However, the placement of funds in other banks in the form of non-bank investment-grade bond securities recorded an increase of 12.58% from IDR17.17 trillion in 2022 to IDR19.33 trillion in 2023.

Tabel Transaksi Fixed Income

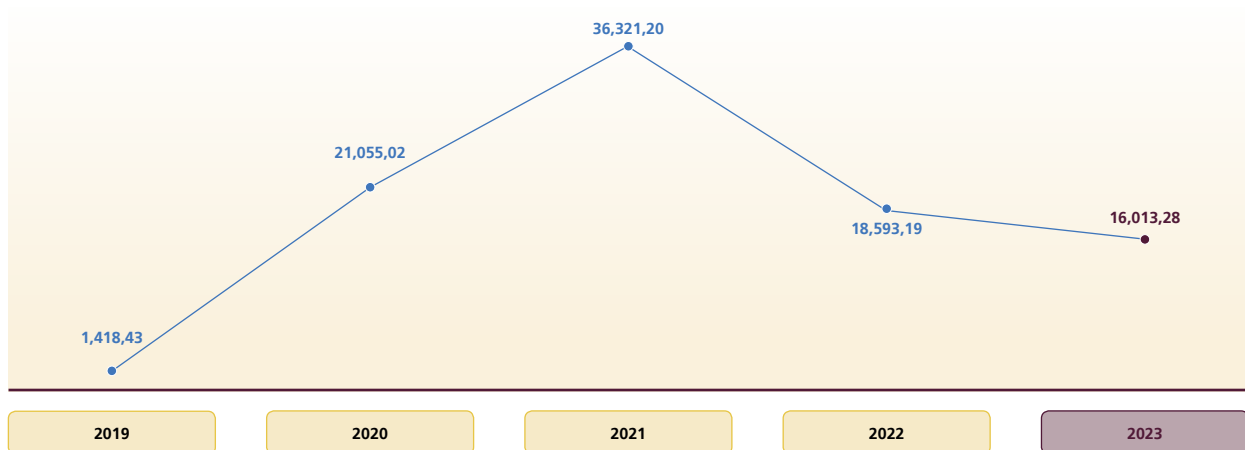
Table of Fixed Income Transaction

(dalam miliar Rupiah/in IDR billion)

Uraian	2023	2022	2021	2020	2019	Pertumbuhan Growth 2022-2023		Description
	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(%)	
Fixed Income	16,013.28	18,593.19	36,321.20	21,055.02	1,418.43	(2,579.91)	(13.88%)	Fixed Income

Grafik Volume Portofolio Trading Fixed Income Divisi Treasury
Graph of Treasury Division Fixed Income Trading Portfolio Volume

(dalam miliar Rupiah/
in IDR billion)



Volume transaksi *trading fixed income* tahun 2023 mengalami penurunan apabila dibandingkan dengan tahun 2022. Volume transaksi *trading fixed income* tahun 2023 sebesar Rp16,01 triliun, menurun 13,88% dibandingkan tahun 2022 yang sebesar Rp18,59 triliun. Hal ini disebabkan adanya kenaikan suku bunga The Fed yang tinggi dan diikuti dengan kenaikan BI 7 Day Reverse Repo Rate sehingga berdampak tertekannya harga pada pasar keuangan surat berharga.

The trading volume of fixed-income transactions in 2023 experienced a decrease compared to 2022. The trading volume of fixed-income transactions in 2023 amounted to IDR16.01 trillion, a decline of 13.88% compared to 2022, which was IDR18.59 trillion. This decline was attributed to the high increase in The Fed's interest rates, followed by the increase in the BI 7 Day Reverse Repo Rate, resulting in pressure on prices in the financial bond market.

Transaksi Foreign Exchange

Divisi *Treasury* terus meningkatkan aktivitas *sales* kepada nasabah *existing* dan nasabah baru, termasuk berperan aktif dalam transaksi *forex* dan *swap interbank*. Selama tahun 2023, volume transaksi *forex* dan *swap* mencapai USD4,92 miliar. Keuntungan transaksi *forex* dan *swap* yang dibukukan selama tahun 2023 mencapai Rp7,54 miliar. Sementara volume untuk transaksi *Forex* kepada nasabah selama tahun 2023 mencapai USD195,61 juta, dengan membukukan keuntungan sebesar Rp4,69 miliar.

Foreign Exchange Transaction

The Treasury Division continues to enhance sales activities for existing and new customers, actively participating in *forex* and *interbank swap* transactions. During 2023, the volume of *forex* and *swap* transactions reached USD4.92 billion. The profit from *forex* and *swap* transactions recorded during 2023 amounted to IDR7.54 billion. Meanwhile, the volume for *forex* transactions with customers during 2023 reached USD195.61 million, with a profit recorded at IDR4.69 billion.

Divisi *Treasury* aktif melakukan sosialisasi secara berkala kepada tenaga pemasaran di Kantor Cabang yang tersebar di Indonesia terkait produk **bjb** *Foreign Exchange*, mekanisme transaksi, dan ketentuan terkini. Divisi *Treasury* pun melakukan pemasaran secara langsung kepada nasabah mengenai transaksi *Foreign Exchange* dan instrumen *Hedging* seperti *FX Forward*, *FX Swap*, *Interest Rate Swap (IRS)* dan *Cross Currency Swap (CCS)* mengingat potensi permintaan untuk melakukan transaksi lindung nilai (*hedging*), khususnya dari nasabah korporasi masih tinggi di pasar. Pada tahun 2023, layanan Cabang Devisa dapat dilakukan di seluruh Kantor Cabang bank **bjb** berjumlah sebanyak 64 Kantor Cabang.

The Treasury Division actively conducts periodic training for marketing personnel at branch offices throughout Indonesia regarding **bjb** *Foreign Exchange* products, transaction mechanisms, and the latest regulations. The Treasury Division also engages in direct marketing to customers about *Foreign Exchange* transactions and hedging instruments such as *FX Forward*, *FX Swap*, *Interest Rate Swap (IRS)*, and *Cross Currency Swap (CCS)*, recognizing the ongoing demand for hedging transactions, especially from corporate clients. In 2023, *Foreign Exchange* services can be conducted at all 64 branch offices of bank **bjb**.

Pencapaian keuntungan transaksi *forex* dan *swap* didorong dengan meningkatnya transaksi *swap* USD/JPY dengan memanfaatkan momentum *gap*/selisih antara suku bunga Amerika Serikat dan Jepang sepanjang tahun 2023.

The profit achievement in *forex* and *swap* transactions was driven by the increased USD/JPY *swap* transactions, capitalizing on the interest rate *gap*/margin between the United States and Japan throughout 2023.

Tabel Transaksi Forex

Table of Forex Transaction

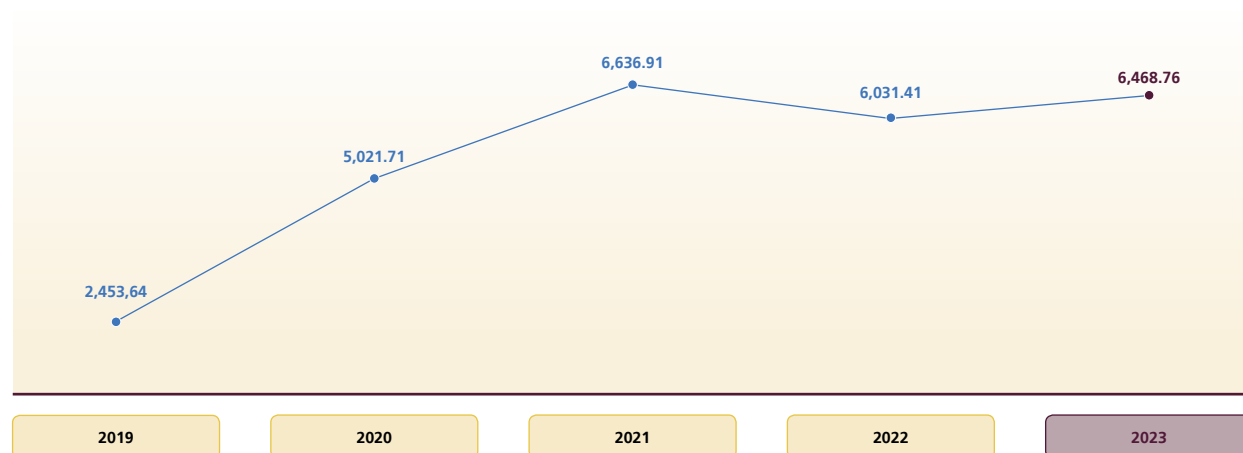
(dalam jutaan USD/in USD million)

Uraian	2023	2022	2021	2020	2019	Pertumbuhan Growth 2022-2023		Description
	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(%)	
Forex	6,468.76	6,091.41	6,636.91	5,021.71	2,453.64	377.35	6.19%	Forex

Grafik Portofolio Trading Forex Divisi Treasury

Graph of Treasury Division Forex Trading Portfolio

(dalam Jutaan USD/
in USD million)



Volume transaksi *forex* bank **bjb** pada tahun 2023 masih terjaga di level USD6 miliar, meningkat USD377,35 juta dari tahun sebelumnya. Kebijakan seluruh bank sentral dengan menaikkan tingkat suku bunga secara signifikan sepanjang tahun 2023 memberikan momentum bagi *trader* untuk memanfaatkan pergerakan mata uang melalui berbagai instrumen yang tersedia, baik melalui transaksi *spot* maupun transaksi *swap*. Volume transaksi didominasi oleh mata uang USD, dengan presentase 71,75%.

The forex transaction volume of bank **bjb** in 2023 remained at the USD6 billion level, increasing by USD377.35 million from the previous year. The policies of central banks in significantly raising interest rates throughout 2023 provided momentum for traders to capitalize on currency movements through various available instruments, both through spot transactions and swap transactions. The transaction volume was dominated by the USD, accounting for 71.75%.

Transaksi SBN Ritel

bank **bjb** pada tahun 2023 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 2023 mencapai Rp368,11 miliar dengan total nasabah ritel yang melakukan pembelian di pasar perdana melalui bank **bjb** sebanyak 643 nasabah. Transaksi di pasar perdana tersebut meliputi 7 (tujuh) kali penerbitan, yaitu Obligasi Negara Ritel (ORI) seri ORI023 dan ORI024, Sukuk Negara Ritel (SR) seri SR018 dan SR019, Saving Bond Ritel (SBR) seri SBR012, serta Sukuk Tabungan (ST) seri ST010 dan ST011. Pencapaian *Fee Based* atas transaksi surat berharga di pasar perdana selama tahun 2023 sebesar Rp544,44 juta.

SBN Retail Transaction

In 2023, bank **bjb** acted as a Sub Distributor Partner for Retail Government Securities (SBN Ritel) in collaboration with one of the Distribution Partners, PT Trimegah Sekuritas. Sales of Retail Government Securities in the primary market during 2023 reached IDR368.11 billion, with a total of 643 retail customers making purchases in the primary market through bank **bjb**. The transactions in the primary market included 7 issuances, namely Retail State Bonds (Obligasi Negara Ritel - ORI) series ORI023 and ORI024, Retail State Sukuk (Sukuk Negara Ritel - SR) series SR018 and SR019, Retail Savings Bonds (Sukuk Savings Ritel - SBR) series SBR012, and Savings Sukuk (Sukuk Savings - ST) series ST010 and ST011. The Fee Based achievement for securities transactions in the primary market during 2023 amounted to IDR544.44 million.

Faktor Pendukung dan Penghambat Bisnis Treasury

Pada tahun 2023 kenaikan inflasi inti Indonesia secara umum masih terjaga dalam kisaran $3,0\pm 1\%$, dimana *core inflation* paling tinggi terjadi pada bulan Januari 2023 yaitu sebesar 3,27%. Langkah-langkah stabilisasi yang dilakukan Bank Indonesia melalui kebijakan moneter dengan menaikkan tingkat suku bunga acuan BI 7-Day Reverse Repo Rate selama tahun 2023 sebesar 50 bps menjadi 6,00% cukup efektif menahan laju inflasi dan menjaga stabilitasi nilai tukar Rupiah agar sejalan nilai fundamentalnya. Prospek pertumbuhan ekonomi global sepanjang tahun 2023 mengalami perlambatan, perlambatan ekonomi terutama dipengaruhi oleh krisis biaya hidup karena inflasi tinggi, pengetatan kondisi keuangan di sebagian besar negara, implikasi konflik Rusia-Ukraina, peperangan di Timur Tengah dan efek perlambatan perekonomian pasca pandemi yang belum sepenuhnya usai. Selain itu, The Fed telah menaikkan *Fed Fund Rate* hingga akhir 2023 menjadi 5,25%-5,50% 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 FX. Hal itu dilakukan untuk memenuhi kebutuhan *pricing* bagi nasabah secara *real time*.

Strategi Bisnis Treasury Tahun 2024

Prospek pertumbuhan ekonomi global pada 2024 diprediksi cukup menantang dan masih mengalami perlambatan, serta menuntut kehati-hatian dengan tingkat suku bunga acuan yang tinggi di beberapa negara termasuk Amerika Serikat (AS) dan Eropa. Sejumlah risiko yang membayangi kinerja perekonomian ke depan antara lain inflasi yang masih berpotensi mengalami kenaikan, kondisi pengetatan moneter yang masih berlanjut, tensi geopolitik Ukraina-Rusia dan Timur Tengah, serta krisis kesehatan yang dapat meningkat sewaktu-waktu. The Fed diperkirakan tetap akan mempertahankan *Fed Funds Rate* hingga pertengahan tahun 2024, dan kemudian akan melakukan *cut rate* dengan besaran 50-100 bps dengan disesuaikan pada tingkat inflasi yang terjadi.

Menghadapi tantangan pasar uang tahun 2024, Divisi Treasury senantiasa melakukan analisa 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. Divisi Treasury akan terus mengembangkan produk dan layanan untuk mengakomodir kebutuhan nasabah dengan lebih baik. Strategi Utama Divisi Treasury tahun 2024 yaitu terus mengembangkan retail bisnis Divisi Treasury khususnya penjualan bonds retail dan valuta asing kepada Nasabah, mendorong peningkatan pendapatan melalui kenaikan *fee based income*, jasa layanan kustodian dan wali amanat, dan *enhancement yield instrument treasury* dengan tetap memperhatikan risiko pasar.

Supporting and Inhibiting Factors of Treasury Business

In 2023, the overall core inflation in Indonesia remained within the range of $3.0\pm 1\%$, with the highest core inflation occurring in January 2023 at 3.27%. The stabilization measures implemented by Bank Indonesia through monetary policy, including raising the BI 7-Day Reverse Repo Rate by 50 bps to 6.00% throughout 2023, were effective in restraining inflation and maintaining the stability of the Rupiah's exchange rate in line with its fundamental value. The prospects for global economic growth throughout 2023 experienced a slowdown, mainly influenced by the cost of living crisis due to high inflation, tightening financial conditions in most countries, the implications of the Russia-Ukraine conflict, wars in the Middle East, and the effects of the ongoing post-pandemic economic slowdown. Additionally, The Fed raised the Fed Fund Rate until the end of 2023 to 5.25%-5.50%, signaling a prolonged monetary policy tightening cycle. This has contributed to the continued strength of the US dollar and the persistent high uncertainty in the global financial markets, which subsequently affected the insufficient inflow of foreign capital into developing countries, including Indonesia. Meanwhile, for customer foreign exchange transactions, the Treasury Division facilitated them through the **bjb** TIP FX system. This was done to meet the real-time pricing needs for customers.

Strategi Bisnis Treasury Tahun 2024

The prospects for global economic growth in 2024 are predicted to be quite challenging, experiencing a continued slowdown, and demand caution amid high benchmark interest rates in several countries, including the United States (US) and Europe. Several risks loom over the economic performance ahead, including the potential for rising inflation, ongoing monetary tightening conditions, geopolitical tensions in Ukraine-Russia and the Middle East, and the possibility of health crises escalating at any time. The Fed is expected to maintain the Fed Funds Rate until mid-2024 and may then implement a rate cut of 50-100 bps, adjusted based on the prevailing inflation rate.

In facing the challenges of the money market in 2024, the Treasury Division consistently conducts analyses and implements strategies to align with market developments while maintaining bank liquidity and optimizing income, both in terms of interest income and fee-based income through treasury transactions. The Treasury Division will continue to develop products and services to better accommodate customer needs. The main strategy of the Treasury Division in 2024 is to continuously develop the retail business, particularly in retail bond sales and foreign exchange transactions with customers, drive increased income through rising fee-based income, custodian and fiduciary services, and enhance the yield of treasury instruments while maintaining a focus on 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 untuk saat ini namun juga dimasa depan terutama setelah masa purna tugas sehingga mendorong bank **bjb** untuk mendirikan Dana Pensiun Lembaga Keuangan (DPLK) bank **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

Penyediaan Program Manfaat Lain atau Perluasan Kegiatan Usaha dilakukan dengan memasarkan program DPLK bank **bjb** kepada nasabah korporasi untuk memenuhi kewajiban perusahaan dalam pemberian pesangon kepada pekerja/buruh yang sifatnya wajib sesuai dengan Undang Undang Cipta kerja Nomor 11 Tahun 2020. Landasan pemanfaatan pembayaran pesangon yang dikompensasikan melalui DPLK bank **bjb** terdapat pada Peraturan Pemerintah nomor 35 Tahun 2021 tentang Perjanjian Kerja Waktu Tertentu, Alih Daya, Waktu Kerja dan Waktu Istirahat, dan Pemutusan Hubungan Pengembangan Website DPLK sebagai media informasi dan fasilitas layanan bagi peserta pemberi kerja dan calon peserta. Sebagaimana diketahui, informasi saldo dan mutasi DPLK hanya dapat diakses secara digital melalui aplikasi **bjb** digi dan hanya dapat di akses oleh peserta DPLK yang sudah menjadi nasabah tabungan bank **bjb**. Sementara untuk peserta yang belum menjadi nasabah tabungan bank **bjb**, fasilitas tersebut belum dapat diakses. Maka dari itu dikembangkan *website* DPLK untuk dapat mengakomodir peserta DPLK yang belum menjadi nasabah tabungan bank **bjb**. Fasilitas lainnya dari *website* DPLK adalah *upload* iuran peserta pemberi kerja dan pendaftaran peserta baru.

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 2023. Selain itu *launching website* yang sudah dilakukan di tahun 2023, merupakan salah satu pemenuhan komitmen kemudahan akses digital dari DPLK bank **bjb**. 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 diluar yang rutin (*autodebet system*), peserta dapat pula melakukan setoran melalui *counter* teller di seluruh jaringan kantor bank **bjb**, transfer antar bank 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

The provision of other benefits programs or business activity expansion is carried out by marketing the bank **bjb**'s DPLK program to corporate customers to fulfill the company's obligation to provide severance pay to employees/ laborers as mandated by the Omnibus Law on Job Creation Number 11 of 2020. . The utilization basis for severance payments compensated through bank **bjb**'s DPLK is governed by Government Regulation Number 35 of 2021 concerning Temporary Employment Agreements, Outsourcing, Working Hours and Rest Time, and Termination of Employment. The development of the DPLK website serves as an information and service facility for employers and prospective participants. As is known, information regarding the balance and transactions of the DPLK can only be accessed digitally through the **bjb** digi application and is limited to DPLK participants who are already customers of **bjb** savings accounts. For participants who are not yet customers of **bjb** savings accounts, this facility cannot be accessed. Therefore, the DPLK website has been developed to accommodate DPLK participants who are not yet customers of **bjb** savings accounts. Other facilities provided by the DPLK website include uploading employer's participant contributions and registering new 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 2023. Apart from that, launching the website which was carried out in 2023, is one of the fulfillment of the commitment to ease digital access from DPLK bank **bjb**. 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 (*autodebet 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 Rp144 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 2023 pertumbuhan aset DPLK bank **bjb** secara yoy sebesar 22,76 %, angka tersebut terpaut jauh dari pertumbuhan aset industri DPLK secara yoy sebesar 7,78%.

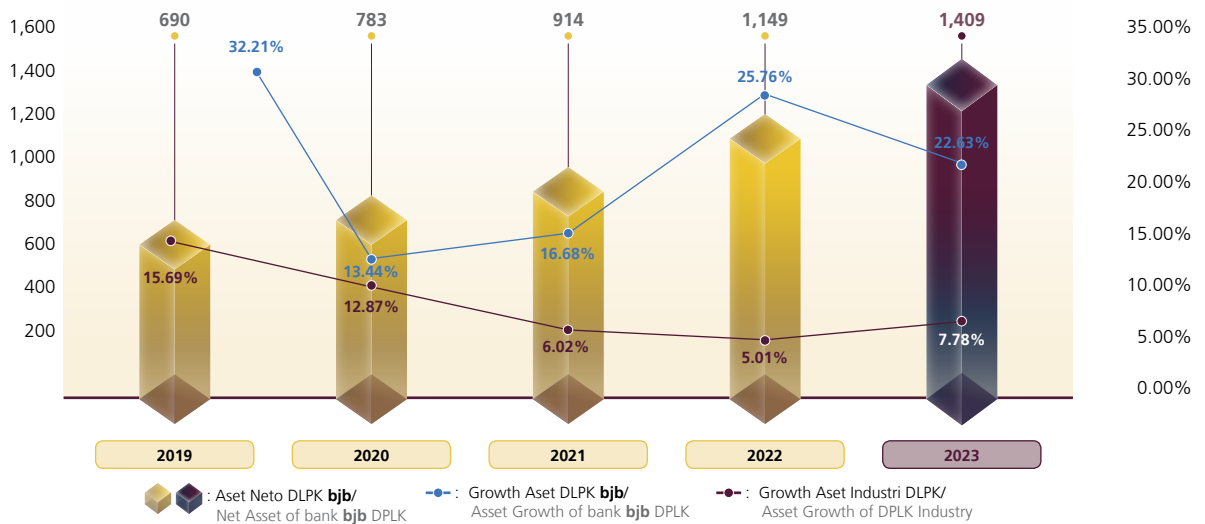
DPLK Productivity

In the last five years, the business expansion of **bjb's** DPLK has grown rapidly, with an average annual growth of managed funds reaching IDR144 billion. The net asset growth position of **bjb's** DPLK over the past 5 years has consistently been above the industry's DPLK asset growth. In 2023, the year-on-year growth of **bjb's** DPLK assets was 22.76%, a figure significantly higher than the industry's DPLK asset growth of 7.78%.

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 %)



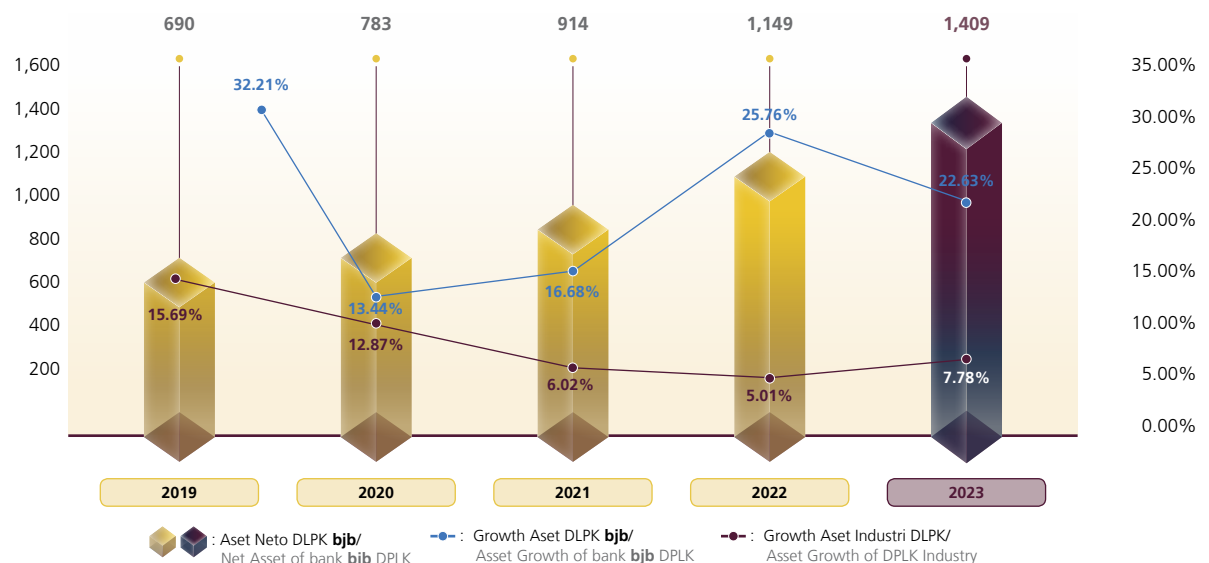
Dana kelolaan DPLK bank **bjb** tahun 2023 mencapai Rp1,41 triliun, meningkat Rp260 miliar atau 22,63% dibandingkan tahun 2022 yang mencapai Rp1,15 triliun. Pertumbuhan tersebut sejalan dengan kenaikan jumlah peserta DPLK.

The managed funds of **bjb's** DPLK reached IDR1.41 trillion in 2023, showing an increase of IDR260 billion or 22.63% compared to 2022, where it was IDR1.15 trillion. This growth is in line with the increase in the number of DPLK participants.

Grafik Pencapaian Dana Kelolaan DPLK

Graph of DPLK Managed Fund Achievement

(dalam miliar Rupiah/
in IDR billion)



Tabel Dana Kelolaan DPLK
Table of DPLK Managed Fund

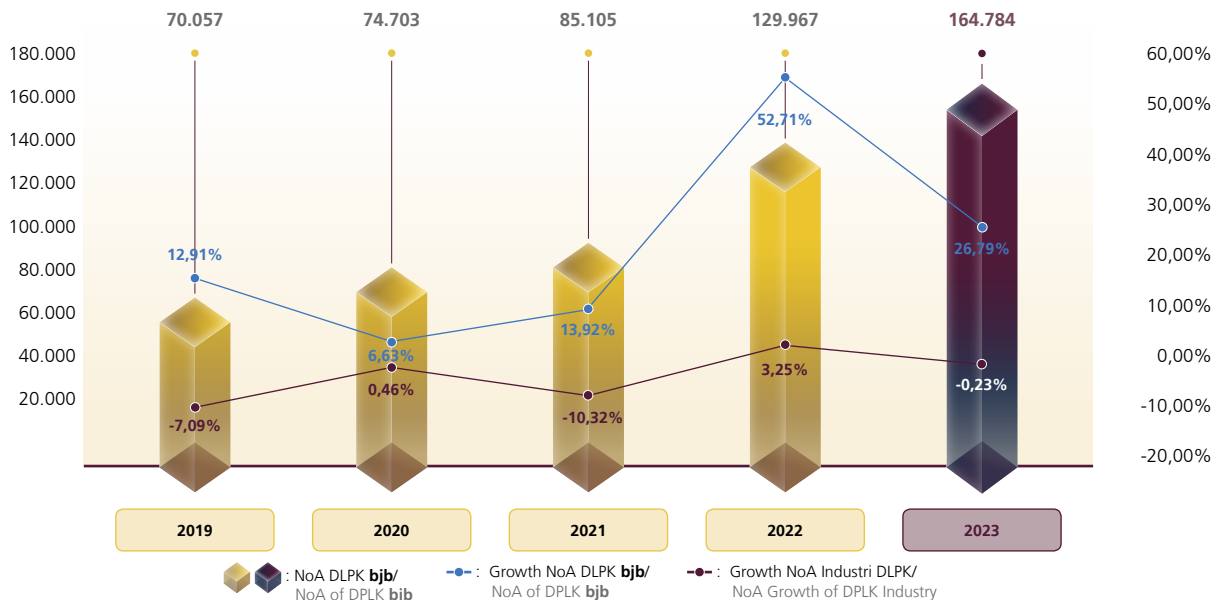
Uraian	2023	2022	2021	2020	2019	Pertumbuhan Growth 2022-2023		Description
						(Rp/IDR)	(%)	
Dana Kelolaan DPLK (dalam miliar)	1,409	1,149	914	783	690	260	22.63%	DPLK Managed Fund (in billion)
Fee Based Income DPLK (dalam jutaan)	16,954	13,268	10,975	9,234	6,630	3,686	27.78%	Fee Based Income DPLK (in million)
Peserta DPLK (dalam peserta)	164,784	129,967	85,105	74,703	70,057	34,817	26.79%	DPLK Participants (in participants)

DPLK bank **bjb** merupakan program unggulan yang diselenggarakan dalam rangka kesinambungan penghasilan pada masa purna tugas bagi peserta untuk kesejahteraan di hari tua bagi peserta dan keluarganya. Tercatat jumlah Peserta DPLK posisi Desember 2023 adalah sebanyak 164.784 akun peserta, tumbuh sebanyak 102.739 akun peserta atau 165,59% dari jumlah peserta pada Desember 2018 sebanyak 62.045 Akun Peserta. Pertumbuhan peserta di tahun 2023 adalah sebanyak 34.817 Akun Peserta dengan jumlah *fresh fund* yang dikumpulkan sebanyak Rp51,9 miliar. Adapun Jumlah Peserta yang dibayarkan manfaat pensiun selama Tahun 2023 adalah sebanyak 4.750 akun peserta dengan saldo pencairan sebesar Rp114,5 miliar.

bank **bjb** DPLK is one of the flagship programs in order to maintain the salary sustainability in the pension period for the insurance participants and their families. The number of DPLK participants in December 2023 period was 164.784 accounts, the number grew with the total of 102.739 accounts or 165,59% from 2018's participants with 62.045 accounts. The participants growth in 2023 was 34.817 accounts with the total of collected fresh fund was IDR51,9 billion. The number of retired participants during 2023 was 4.750 accounts with the withdrawal total was IDR114,5 billion.

Grafik Pertumbuhan Peserta DPLK
Graph of Growth in DPLK Participation

(dalam satuan Peserta/
in Participant units)



Jumlah *fee based* yang diperoleh selama tahun 2023 ini adalah sebesar Rp16,95 miliar yang berasal dari *fee* administrasi bulanan sebesar Rp1,4 miliar dan *fee* transaksi penarikan sebesar Rp205 juta dan *fee* pencairan sebesar Rp3,7 juta dan *fee* pengelolaan

The fee based collected amount in 2023 was IDR16.95 billion which comes from monthly administration fee with IDR1,4 billion and withdrawal fee amounted IDR25 million and withdrawal fee was IDR3.7 million and management fee was IDR15.2 billion. The

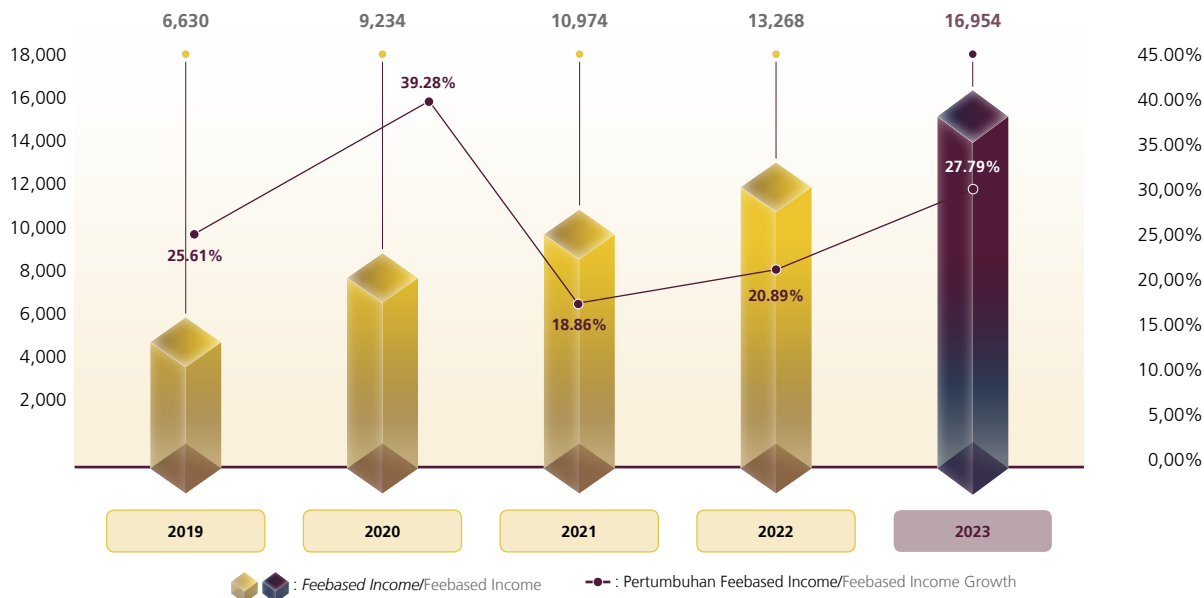
sebesar Rp15,2 miliar. Jumlah ini meningkat sebesar Rp3,67 miliar atau 27,78% dari *fee based* tahun 2022 yang sebesar Rp13,27 miliar.

number grows with the total of IDR3.67 billion or 27.7% from fee based in 2022 with IDR13.27 billion valued.

Grafik Fee Based Income

Graph of Fee Based Income

(dalam jutaan Rupiah/
in IDR million)



Pengelolaan Investasi

bjb SIAP dalam mengelola dana para peserta memiliki filosofi investasi menjaga pertumbuhan nilai aset peserta pensiun dengan fokus kepada kualitas aset dan *liability driven* (pengelolaan investasi dengan berfokus kepada likuiditas untuk pemenuhan manfaat pensiun). Dalam rangka pengelolaan dana Peserta, Kami berkomitmen teguh menerapkan prinsip kehati-hatian serta kedisiplinan dalam memenuhi ketentuan internal maupun regulator. Penerapan strategi investasi yang telah kami pada tahun 2023 di antaranya adalah sebagai berikut:

1. Menyusun paket investasi yang *adaptable* dan dinamis dalam merespon perubahan kondisi ekonomi dan pasar.
2. Pengelolaan portofolio aset secara aktif melalui *rebalancing* alokasi aset yang dilakukan secara rutin dengan mempertimbangkan *sector rotation*.
3. Penentuan alokasi aset yang disesuaikan dengan *life cycle fund* para peserta.
4. Melakukan *financial health check, valuation and negative news screening* terhadap *counterparty*.

Sedangkan upaya dalam mitigasi risiko pengelolaan investasi di antaranya sebagai berikut:

1. Menerapkan prinsip *segregation of duty* dalam proses pengelolaan portofolio aset melalui pemisahan fungsi dalam proses pengambilan keputusan antara analis, pemutus serta dealer sehingga diharapkan dapat menghindari konflik kepentingan.

Investment Management

bjb SIAP, in managing the funds of participants, adheres to an investment philosophy focused on preserving the growth of the pension assets' value with an emphasis on asset quality and liability-driven investment (investment management with a focus on liquidity for pension benefit fulfillment). In the context of Participant Fund management, we are committed to applying prudence and discipline to meet internal and regulatory requirements. The investment strategies implemented in 2023 include:

1. Developing an adaptable and dynamic investment portfolio to respond to changes in economic and market conditions.
2. Actively managing asset portfolios through routine rebalancing of asset allocations, considering sector rotation.
3. Determining asset allocations tailored to the life cycle of participants' funds.
4. Conducting financial health checks, valuations, and negative news screening for counterparties.

Efforts in mitigating investment management risks include:

1. Implementing the segregation of duty principle in the asset portfolio management process by separating decision-making functions between analysts, decision-makers, and dealers to avoid conflicts of interest.

2. Menerapkan *dual custody* dalam aktivitas administrasinya, sebagai langkah mitigasi tindakan *fraud*.
3. Menerapkan fungsi pengawasan oleh group di luar bagian investasi (Group Kepatuhan dan Manajemen Risiko) dalam kegiatan transaksi investasi.
4. Pengelolaan aset peserta dilakukan secara disiplin dalam penerapan kepatuhan terhadap ketentuan internal dan regulator.

Imbal Hasil Investasi

Imbal hasil investasi **bjb** SIAP pada akhir tahun 2023 sangat dipengaruhi oleh komposisi deposito berjangka yang saat ini masih mendominasi yaitu sebesar 86,79% dari total aset investasi. Hal ini disebabkan karena pilihan investasi dilakukan oleh para peserta, saat ini Paket Investasi 100% Deposito Berjangka (Paket Investasi pada Peraturan Dana Pensiun **bjb** SIAP Tahun 2011) masih tinggi dan belum sepenuhnya melakukan pemindahan paket ke paket investasi baru (Paket investasi Peraturan Dana Pensiun **bjb** SIAP Tahun 2021).

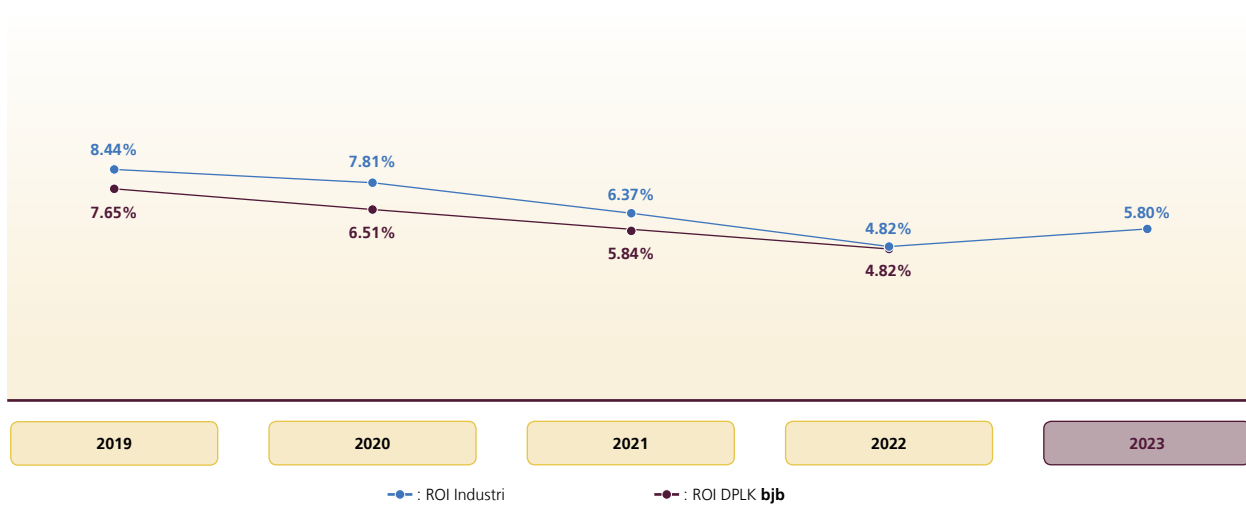
2. Employing *dual custody* in administrative activities as a mitigation measure against fraudulent actions.
3. Applying oversight functions by groups outside the investment department (Compliance and Risk Management Group) in investment transaction activities.
4. Disciplined management of participant assets by adhering to internal and regulatory requirements.

Investment Returns

The investment returns of **bjb** SIAP at the end of 2023 were significantly influenced by the composition of time deposits, which currently dominate at 86.79% of the total investment assets. This is due to participants’ investment choices, as the 100% Time Deposit Investment Package (Investment Package in the **bjb** SIAP Pension Fund Regulation of 2011) remains high, with a partial transition to the new investment package (Investment Package in the **bjb** SIAP Pension Fund Regulation of 2021).

Return on Investment bjb Siap Vs Industri DPLK Periode 2019 - 2025

Return on Investment **bjb** Siap and DPLK Industry for the 2019 - 2025



1. Paket Investasi A (Konservatif)

Pilihan investasi ini bertujuan untuk memberikan tingkat likuiditas yang tinggi dalam memenuhi kebutuhan dana tunai untuk waktu yang singkat sekaligus memberikan tingkat pendapatan investasi yang stabil. Dana peserta akan dialokasikan seluruhnya pada instrumen pasar uang seperti deposito berjangka dan/atau deposito *on call* dan/atau surat berharga negara dengan tenor dibawah 1 (satu) tahun dan/atau reksadana pasar uang. Kinerja paket investasi A selama tahun 2023 melalui pengukuran *return* tahunan terus mengalami peningkatan yang stabil dengan *return* 5,55% pada akhir tahun 2023 dengan risiko fluktuasi *return* yang diukur melalui standar deviasi sebesar 0,13% dan *risk adjusted return* portofolio yang diukur melalui *sharpe ratio* sebesar 2,33.

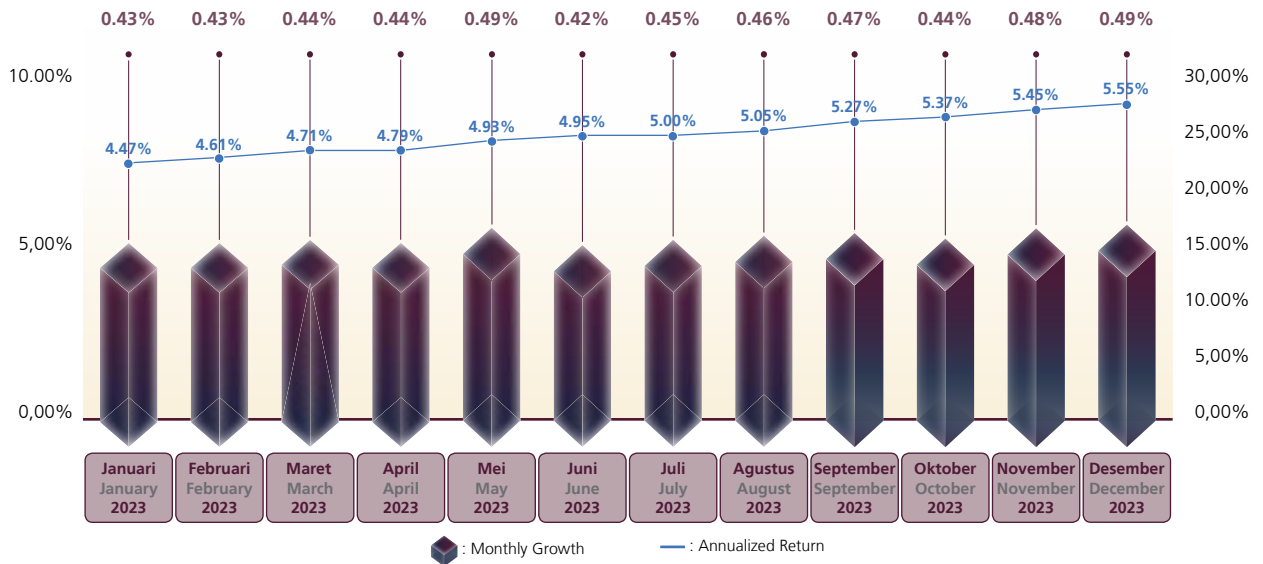
1. Investment Package A (Conservative)

This investment option aims to provide a high level of liquidity to meet short-term cash needs while offering a stable level of investment income. Participants’ funds will be entirely allocated to money market instruments such as time deposits and/or on-call deposits and/or government securities with a maturity of less than 1 (one) year and/or money market mutual funds. The performance of Investment Package A during 2023, measured through annual return, consistently showed stable improvement, achieving a 5.55% return at the end of 2023. The risk of return fluctuation, measured by the standard deviation, stood at 0.13%, and the portfolio’s risk-adjusted return, measured through the Sharpe ratio reached 2.33.

Grafik Kinerja Paket Investasi A (Konservatif)

Graph of Investment Package A (Conservative) Performance

(dalam %/in %)



Tabel Kinerja Paket Investasi A (Konservatif)

Table of Investment Package A (Conservative) Performance

Kinerja Performance	1 Hari 1 Day	1 Bulan 1 Month	6 Bulan 6 Months	Year to Date	1 Tahun 1 Year	Standar Deviasi Standard Deviation	Beta	Sharpe Ratio	Treynor Ratio	Jensen Ratio	CAPM
Paket A 2021 Package A 2021	0.02%	0.49%	1.80%	5.55%	5.55%	0.13%	(0.0002)	2.3329	(14.7607)	0.0030	5.521
Pasarana Indeks Reksadana Pasar Uang (PIRPU) Money Market Mutual Fund Index (PIRPU)	0.01%	0.14%	1.90%	2.97%	2.97%	0.29%	0.0003	(7.7546)	(65.4742)	(0.228)	5.249%

2. Paket Investasi C (Moderate)

Pilihan investasi ini bertujuan untuk memberikan tingkat pengembalian yang menarik dan memelihara stabilitas modal para peserta yang optimal, dimana dana peserta akan dialokasikan sebanyak banyaknya 80% pada efek hutang seperti obligasi korporasi dengan tenor sampai 5 tahun yang terdaftar di bursa efek di Indonesia dan/atau Obligasi yang diterbitkan oleh Negara Republik Indonesia dalam mata uang Rupiah dan/atau Reksadana Pendapatan Tetap. Sedangkan alokasi pada pasar uang seperti Deposito Berjangka dan/atau Deposito *on Call* dan/atau Surat Berharga Negara dan/atau Reksadana Pasar Uang. Kinerja paket investasi C selama tahun 2023 melalui pengukuran *return* tahunan terus mengalami peningkatan cenderung stabil dengan *return* 6.80% pada akhir tahun 2023 dengan risiko fluktuasi *return* yang diukur melalui STANDAR DEVIASI sebesar 0,25% risiko pasar yang diukur melalui BETA sebesar 0,02 (2%) dan *Risk Adjusted Return* portofolio yang diukur melalui *Treynor Ratio* sebesar 1,59.

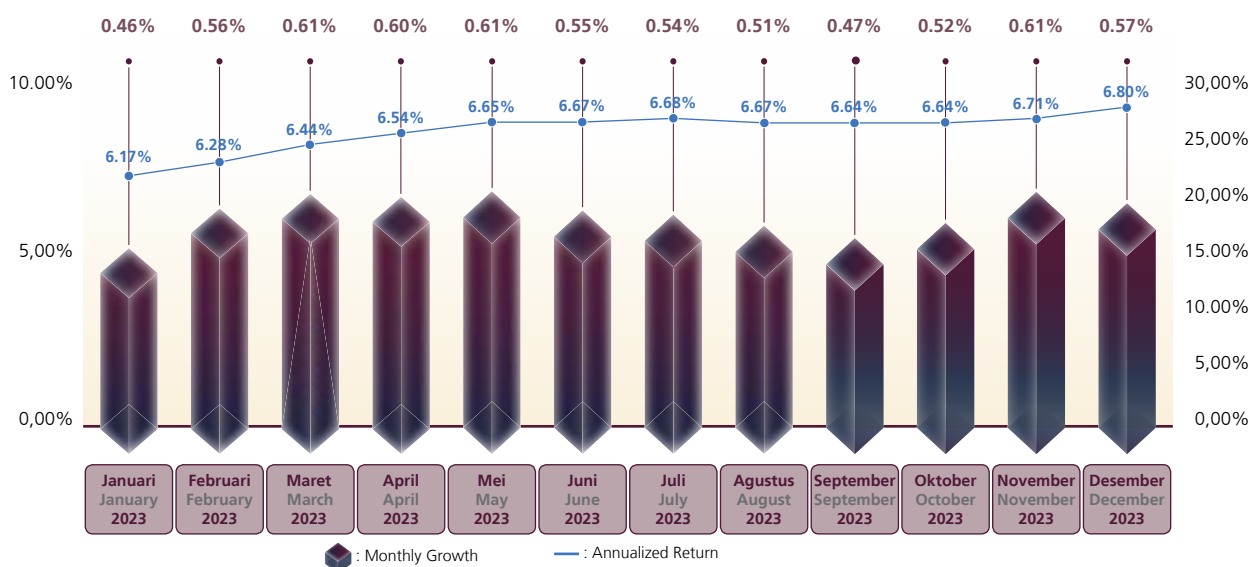
2. Investment Package C (Moderate)

This investment choice aims to provide an attractive rate of return while maintaining optimal participant capital stability. In this option, up to 80% of participant funds will be allocated to debt securities, such as corporate bonds with a maturity of up to 5 years listed on the Indonesia Stock Exchange, and/or bonds issued by the Republic of Indonesia in Rupiah currency, and/or Fixed Income Mutual Funds. The allocation in the money market includes Time Deposits and/or On-Call Deposits and/or Government Securities and/or Money Market Mutual Funds. The performance of Investment Package C during 2023, measured by annual return, continued to show a stable and improving trend, achieving a 6.80% return at the end of 2023. The risk of return fluctuation, measured by STANDARD DEVIATION, was 0.25%, market risk measured by BETA was 0.02 (2%), and the Risk-Adjusted Return of the portfolio, measured by Treynor Ratio, reached 1.59.

Grafik Kinerja Paket Investasi C (Moderate)

Graph of Investment Package C (Moderate) Performance

(dalam %)/in %



Tabel Kinerja Paket Investasi C (Moderate)

Table of Investment Package C (Moderate) Performance

Kinerja Performance	1 Hari 1 Day	1 Bulan 1 Month	6 Bulan 6 Months	Year to Date	1 Tahun 1 Year	Standar Deviasi Standard Deviation	Beta	Sharpe Ratio	Treynor Ratio	Jensen Ratio	CAPM
Paket C 2021 Package C 2021	0.01%	0.57%	3.25%	6.80%	6.80%	0.25%	(0.0097)	6.2696	(1.5919)	1.52%	5.20%
Pasardana Composite Bond Indeks (PCBI) Pasardana Composite Bond Index (PCBI)	0.04%	0.62%	2.95%	5.94%	5.94%	0.63%	10.0244	(1.1061)	(0.2846)	(0.61)	5.33%

Faktor Pendukung dan Penghambat Bisnis DPLK

Kondisi pemulihan setelah adanya Covid-19 (2020-2022), tahun 2023 merupakan tahun bangkitnya dan berkembang kembali sektor bisnis. Sejumlah perusahaan mulai memaksimalkan lagi produksinya sehingga daya beli atau konsumsi masyarakat yang semula menurun menjadi meningkat kembali. Dengan kondisi ekonomi yang perlahan mulai stabil, kemampuan pendanaan perusahaan dalam hal pencadangan imbalan pasca kerja dan persiapan pensiun kembali di tata. Dengan adanya UU Cipta kerja No 11 Tahun 2020 yang telah disahkan oleh Presiden Joko Widodo berlaku efektif tahun 2020 terdapat kewajiban perusahaan dalam memberikan kompensasi pesangon sesuai dengan PP 35 Tahun 2021. Serta penguatan di Undang-Undang Nomor 6 Tahun 2023 tentang Penetapan Peraturan Pemerintah Pengganti Undang-Undang Nomor 2 Tahun 2022 Tentang Cipta Kerja Menjadi Undang-Undang.

Supporting and Inhibiting Factors of DPLK Business

Recovery conditions post-Covid-19 (2020-2022): In 2023, businesses experienced a resurgence and began to thrive again. Several companies maximized their production, leading to an increase in consumer purchasing power and consumption, which had initially declined. With the economy slowly stabilizing, companies regained their financial capacity for post-employment benefit reserves and retirement preparations. The enactment of the Job Creation Law No. 11 of 2020 by President Joko Widodo, effective in 2020, imposed obligations on companies to provide severance compensation as per Government Regulation No. 35 of 2021. Additionally, the reinforcement in Law No. 6 of 2023 regarding the Determination of Government Regulation in Lieu of Law No. 2 of 2022 Concerning Job Creation became a law.

UU Cipta Kerja No 11 Tahun 2020 bukan sebagai ancaman justru sebagai peluang dan pendorong industri DPLK. Dana Pensiun menjadi sarana kompensasi atas semua kewajiban pengusaha kepada pegawai dalam proses Pemutusan Hubungan Kerja (PHK). Dengan adanya Undang-Undang No 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan dimana beberapa penetapan yang diatur dalam Undang-Undang tersebut justru bisa menjadi peluang bagi pelaku di industri dana pensiun. Besarnya *captive market* bank **bjb** dalam sektor retail dan konsumen merupakan satu peluang potensi market yang dapat dioptimalkan untuk meningkatkan dana kelolaan DPLK bank **bjb**. Pelaksanaan literasi dan edukasi yang dilakukan secara berkesinambungan diharapkan dapat meningkatkan kesadaran masyarakat terutama nasabah bank **bjb** untuk mempersiapkan kesejahteraan hari tuanya melalui DPLK.

Rencana dan Strategi DPLK Tahun 2024

Rencana dan langkah-langkah strategis yang akan ditempuh oleh DPLK bank **bjb** di tahun 2024 adalah sebagai berikut:

1. Memperkuat *branding* DPLK bank **bjb** ke wilayah-wilayah potensial sesuai dengan Demografi Penduduk.
2. Optimalisasi program marketing kepada segmen Millennial dan Gen-Z.
3. Mengoptimalkan ekspansi bisnis DPLK bank **bjb** fokus kepada *Business Banking*, *Retail Banking*, dan *Transaksional Banking* sebagai rantai produk bank **bjb**.
4. Meningkatkan literasi dan inklusi program pensiun kepada pemberi kerja, sektor formal maupun informal serta masyarakat sesuai regulasi program pensiun.
5. Diversifikasi investasi melalui penambahan paket investasi syariah.
6. Pengelolaan investasi yang lebih *prudent* sesuai dengan *life cycle fund* peserta dan *re-balancing* aset alokasi.
7. Pengembangan aplikasi DPLK untuk mendukung kemudahan layanan kepada peserta melalui *e-channel*.
8. Optimalisasi kompetensi tenaga pemasar DPLK.
9. Penguatan APU PPT berdasarkan Peraturan Otoritas Jasa Keuangan Nomor 8 Tahun 2023 tentang Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Profilerasi Senjata Pemusnah Massal di Sektor Jasa Keuangan.
10. Penyesuaian struktur organisasi berdasarkan Undang-Undang Nomor 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan.

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.

Rather than a threat, the Job Creation Law No. 11 of 2020 is viewed as an opportunity and a driver for the Pension Fund industry. Pension funds serve as compensation for all employer obligations to employees during the Termination of Employment (PHK) process. With the enactment of Law No. 4 of 2023 on the Development and Strengthening of the Financial Sector, certain provisions in the law present opportunities for players in the pension fund industry. The significant captive market of bank **bjb** in the retail and consumer sectors represents a potential market opportunity that can be optimized to increase the managed funds of bank **bjb**'s Pension Fund. Continuous literacy and education efforts are expected to raise awareness among the public, especially bank **bjb** customers, encouraging them to prepare for their future well-being through the Pension Fund.

DPLK Plan and Strategies for 2024

The plans and strategic steps that will be taken by DPLK bank **bjb** for 2024 are as follows:

1. Strengthening bank **bjb**'s Pension Fund (DPLK) branding in potential regions based on population demographics.
2. Optimization of marketing programs targeting the Millennial and Gen-Z segments.
3. Maximizing the business expansion of bank **bjb**'s Pension Fund, focusing on Business Banking, Retail Banking, and Transactional Banking as the bank's product chain.
4. Enhancing retirement program literacy and inclusion for employers, both in the formal and informal sectors, as well as the general public, in accordance with pension program regulations.
5. Diversifying investments through the addition of Shariah-compliant investment packages.
6. Prudent investment management in line with the life cycle of participants and asset allocation rebalancing.
7. Developing a Pension Fund application to facilitate participant services through e-channels.
8. Optimizing the competence of DPLK marketers.
9. Strengthening the Anti-Money Laundering, Counter-Terrorism Financing, and Anti-Proliferation of Weapons of Mass Destruction (AML-CFT) based on the POJK Regulation No. 8 of 2023.
10. Adjusting the organizational structure based on Law No. 4 of 2023 on the Development and Strengthening of the Financial Sector.

Sharia Segment

Sharia Segment Explanation

Sharia segment covers all transactions performed by a subsidiary engaged in Sharia banking, a subsidiary of bank **bjb**, namely bank **bjb** syariah.

Produktivitas Segmen Syariah

Produktivitas segmen usaha syariah disajikan dalam bagian Kinerja Entitas Anak dalam Laporan Tahunan ini.

Kinerja Entitas Anak

Sampai dengan akhir tahun 2023, bank **bjb** memiliki 3 (tiga) entitas anak yaitu bank **bjb** Syariah, PT BPR Intan Jabar, **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.

bjb Syariah

Kinerja usaha **bjb** Syariah periode keuangan 2022-2023 adalah sebagai berikut.

Tabel Kinerja Usaha bjb Syariah

Table of **bjb** Sharia Business Performance

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			(Nominal)	(%)	
Aset	13,639,709	12,449,530	1,190,179	9.56%	Asset
Penyaluran Dana Fund Distribution					
Pembiayaan	8,782,451	7,441,226	1,341,225	18.02%	Financing
Produktif	3,219,718	2,471,978	747,740	30.25%	Productivity
Konsumtif	5,562,733	4,969,248	593,485	11.94%	Consumptive
Penghimpunan Dana Fund Raising					
Dana Pihak Ketiga	10,135,712	9,119,576	1,016,136	11.14%	Third Party Fund
Giro	1,642,366	938,168	704,198	75.06%	Current Account
Tabungan	2,343,250	2,338,720	4,530	0.19%	Savings
Deposito	6,150,096	5,842,688	307,408	5.26%	Deposits
Ekuitas Equity					
Modal Disetor	1,845,890	1,845,890	-	0.00%	Paid-up capital
Laba/Rugi Profit/Loss					
Laba/Rugi Bersih	63,301	100,845	(37,544)	(37.23%)	Net Profit/Loss

Aset **bjb** Syariah pada tahun 2023 mengalami peningkatan sebesar 9,56% dari Rp12,45 triliun di tahun 2022 menjadi Rp13,64 triliun di tahun 2023. Demikian pula dengan pembiayaan **bjb** Syariah tahun 2023 mencapai Rp8,78 triliun meningkat 18,02% dibandingkan dengan tahun 2022 yang mencapai Rp7,44 triliun. Peningkatan tersebut didorong oleh pertumbuhan pembiayaan produktif sebesar 30,25% dan pembiayaan konsumtif sebesar 11,94%. Sejalan dengan pertumbuhan pembiayaan, dana pihak ketiga **bjb** Syariah mengalami peningkatan sebesar 11,14% dari

Sharia Segment Productivity

The productivity of Sharia Business Segments is presented in the Performance section of Subsidiaries in this Annual Report.

Subsidiary Performances

Until the end of 2023, bank **bjb** has 3 (three) subsidiary entites, namely the bank **bjb** Syariah, PT BPR Intan Jabar, and **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 Sharia

The business performance of **bjb** Sharia for the 2022-2023 financial period is as follows.

In 2023, **bjb** Sharia's assets experienced a growth of 9.56%, reaching IDR13.64 trillion compared to IDR12.45 trillion in 2022. Similarly, the financing of **bjb** Sharia in 2023 amounted to IDR8.78 trillion, marking an 18.02% increase from IDR7.44 trillion in 2022. This growth was driven by a 30.25% increase in productive financing and a 11.94% increase in consumer financing. Concurrently with the financing growth, **bjb** Sharia's third-party funds increased by 11.14%, rising from IDR9.12 trillion in 2022 to IDR10.14 trillion in 2023. This was influenced by increases

Rp9,12 triliun di tahun 2022 menjadi Rp10,14 triliun di tahun 2023. Hal ini dipengaruhi oleh kenaikan dari seluruh pos yaitu giro sebesar 75,06%, tabungan sebesar 0,19% dan deposito sebesar 5,26%. Sehingga pada tahun 2023 **bjb** Syariah membukukan laba bersih sebesar Rp63,30 miliar.

PT BPR Intan Jabar

Kinerja usaha PT BPR Intan Jabar periode keuangan 2022-2023 adalah sebagai berikut.

across all categories, namely demand deposits by 75.06%, savings accounts by 0.19%, and time deposits by 5.26%. As a result, **bjb** Sharia recorded a net profit of IDR63.30 billion in 2023.

PT BPR Intan Jabar

The business performance of PT BPR Intan Jabar for the fiscal periods of 2022-2023 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	2023	2022	Pertumbuhan Growth		Description
			(Nominal)	(%)	
Aset	28,934	135,049	(106,115)	(78.58%)	Asset
Penyaluran Dana:			Fund Distribution:		
Total ABA	494	1,113	(619)	(55.62%)	Total ABA
Total Kredit	177,853	189,560	(11,707)	(6.18%)	Total Loans
Sumber Dana:			Fund Sources:		
Dana Pihak Ketiga	60,896	102,572	(41,676)	(40.63%)	Third Party Fund
Tabungan	25,842	52,192	(26,350)	(50.49%)	Savings
Deposito	37,834	50,380	(12,546)	(24.90%)	Deposits
Pinjaman yang Diterima	50,123	53,927	(3,804)	(7.05%)	Received Loans
Antar Bank Pasiva	53,940	37,293	16,647	44.64%	Interbank Liabilities
Modal Disetor	65,381	34,313	31,068	90.54%	Paid-up Capital
Laba/Rugi Tahun Berjalan	(112,776)	(80,857)	(31,919)	39.48%	Profit/Loss of the Current Year

Aset PT BPR Intan Jabar tahun 2023 sebesar Rp28,93 miliar, turun 78,58% dibandingkan dengan tahun 2022 sebesar Rp135,05. Total kredit yang disalurkan oleh PT BPR Intan Jabar pada tahun 2023 juga mengalami penurunan 6,18% menjadi Rp177,85 miliar dibandingkan dengan tahun 2022 yang sebesar Rp189,56 miliar. Demikian pula dengan dana pihak ketiga PT BPR Intan Jabar yang mengalami penurunan sebesar 40,63% dari Rp102,57 miliar di tahun 2022 menjadi Rp60,90 miliar di tahun 2023. Penurunan dana pihak ketiga terutama berasal dari turunnya tabungan sebesar 50,49% dan deposito sebesar 24,90%. Sehingga pada tahun 2023 PT BPR Intan Jabar membukukan rugi tahun berjalan sebesar Rp112,78 miliar mengalami kenaikan sebesar 39,48% dibandingkan tahun 2022 yang membukukan rugi sebesar Rp80,86 miliar.

In 2023, PT BPR Intan Jabar's assets amounted to IDR28.93 billion, reflecting a decline of 78.58% compared to the IDR135.05 billion recorded in 2022. The total credits disbursed by PT BPR Intan Jabar in 2023 also experienced a decrease of 6.18%, reaching IDR177.85 billion compared to IDR189.56 billion in 2022. Similarly, third-party funds at PT BPR Intan Jabar declined by 40.63%, dropping from IDR102.57 billion in 2022 to IDR60.90 billion in 2023. The reduction in third-party funds is primarily attributed to a 50.49% decrease in savings and a 24.90% decrease in deposits. Consequently, in 2023, PT BPR Intan Jabar reported a current-year loss of IDR112.78 billion, marking an increase of 39.48% compared to the IDR80.86 billion loss recorded in 2022.

bjb Sekuritas Jawa Barat

Kinerja usaha **bjb** Sekuritas Jawa Barat periode keuangan 2022-2023 adalah sebagai berikut.

bjb Sekuritas Jawa Barat

The business performance of **bjb** Sekuritas Jawa Barat for the fiscal period 2022 – 2023 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	2023	2022	Pertumbuhan Growth		Description
			(Nominal)	(%)	
Aset					
Aset lancar	32,435	29,993	2,442	8.14%	Current Asset
Aset Keuangan Lainnya	95	59	36	61.02%	Other Financial Assets
Aset Tetap	68	45	23	51.11%	Fixed Asset
Total Aset	32,598	30,097	2,501	8.31%	Total Asset
Liabilitas					
Utang Jangka Pendek	4,223	214	4,009	1873.36%	Short Term Debt
Beban Akrual	31	28	3	10.71%	Accrued Expenses
Utang Lain-lain	-	22,500	(22,500)	(100,00%)	Other Debts
Total Liabilitas	4,254	22,742	(18,488)	(81.29%)	Total Liabilities
Ekuitas					
Modal disetor	32,000	9,500	22,500	236.84%	Paid-up Capital
Total Ekuitas	28,345	7,355	20,990	285.38%	Total Equity
Laba/Rugi					
Laba/Rugi Tahun Berjalan	(1,093)	(2,033)	940	(46.24%)	Profit/Loss of Current Year

Aset **bjb** Sekuritas Jawa Barat tahun 2023 mencapai Rp32,60 miliar, meningkat sebesar 8,13% dibandingkan dengan tahun 2022 yang mencapai Rp30,10 miliar. Peningkatan aset tersebut terutama berasal dari pertumbuhan aset lancar. Liabilitas **bjb** Sekuritas Jawa Barat tahun 2023 mengalami penurunan 81,29% menjadi Rp4,25 miliar di tahun 2023. Penurunan liabilitas dikarenakan tidak adanya utang lain-lain di tahun 2023. Sedangkan ekuitas **bjb** Sekuritas Jawa Barat tahun 2023 mencapai Rp28,35 miliar, meningkat 285,38% dibandingkan dengan tahun 2022 yang sebesar Rp7,36 miliar yang disebabkan oleh kenaikan modal disetor di tahun 2023. Dari sisi laba/rugi tahun berjalan, tahun 2023 **bjb** Sekuritas Jawa Barat membukukan rugi yang mencapai Rp1,09 miliar, menurun 46,24% dibandingkan dengan tahun 2022 yang mencatatkan rugi sebesar Rp2,03 miliar. Penurunan tersebut sejalan dengan penurunan liabilitas di tahun 2023.

In 2023, **bjb** Sekuritas Jawa Barat's assets reached IDR32.60 billion, showing an increase of 8.13% compared to the IDR30.10 billion recorded in 2022. The asset growth primarily stemmed from the expansion of current assets. Liabilities at **bjb** Sekuritas Jawa Barat experienced a significant decrease of 81.29%, reaching IDR4.25 billion in 2023. The reduction in liabilities is attributed to the absence of other debts in 2023. Meanwhile, the equity of **bjb** Sekuritas Jawa Barat in 2023 amounted to IDR28.35 billion, marking a notable increase of 285.38% compared to the IDR7.36 billion in 2022, driven by a capital injection in 2023. In terms of the current-year profit/loss, **bjb** Sekuritas Jawa Barat recorded a loss of IDR1.09 billion in 2023, reflecting a decline of 46.24% compared to the IDR2.03 billion loss in 2022. This decrease aligns with the reduction in liabilities in the year 2023.

Pendapatan dan Profitabilitas Segmen Usaha

Informasi yang berkaitan dengan segmen usaha yang utama dari bank **bjb** yaitu segmen usaha konvensional dan syariah (bank **bjb** dan entitas anak) disajikan dalam tabel di bawah ini.

Revenue and Profitability of Business Segments

Information related to bank **bjb** main business segments, namely Conventional and Sharia Business Segments (bank **bjb** and subsidiaries) is presented in the following table.

Tabel Pendapatan dan Profitabilitas Segmen Usaha

Table of Business Segment Revenue and Profitability

(dalam jutaan Rupiah/in IDR million)

Uraian	2023				Description
	Konvensional Conventional	Syariah Sharia	Eliminasi Elimination	Total	
Pendapatan segmen	13,202,165	936,921	(824)	14,138,262	Segment Revenue
Beban segmen	(6,835,465)	(363,064)	853	(7,197,676)	Segment Expenses
Pendapatan Segmen – neto	6,366,700	573,857	29	6,940,586	Segment Revenue – net
Pendapatan operasional lainnya	1,929,571	38,705	(29)	1,968,247	Other Operating Revenues
Penyisihan kerugian penurunan nilai atas aset keuangan dan non keuangan	(572,855)	(58,845)	20,172	(611,528)	Allowance for impairment losses on financial and non-financial assets
Pemulihan kerugian komitmen dan kontinjensi	631	(4,500)	-	(3,869)	Reversal of losses on commitments and contingencies
Beban operasional lainnya	(5,605,911)	(479,723)	-	(6,085,634)	Other operating expenses
Laba operasional	2,118,136	69,494	20,172	2,207,802	Operational Profit
Pendapatan (Beban) Bukan Operasional – neto	(27,898)	5,540	-	(22,358)	Non-Operating Income (Expenses) - net
Beban pajak – neto	(395,652)	(11,732)	-	(407,384)	Tax expenses - net
Laba (Rugi) tahun berjalan	1,694,586	63,302	20,172	1,778,060	Profit (Loss) for the year
Total aset	176,724,047	13,639,709	(1,888,583)	188,475,173	Total Asset

Uraian	2022				Description
	Konvensional Conventional	Syariah Sharia	Eliminasi Elimination	Total	
Pendapatan segmen	12,845,427	793,700	(3,153)	13,635,974	Segment Revenue
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 Revenue – net
Pendapatan operasional lainnya	1,607,843	31,845	-	1,639,688	Other Operating Revenues

Uraian	2022				Description
	Konvensional Conventional	Syariah Sharia	Eliminasi Elimination	Total	
Penyisihan kerugian penurunan nilai atas aset keuangan dan non keuangan	(214,785)	(9,191)	-	(223,976)	Allowance for impairment losses on financial and non-financial assets
Pemulihan kerugian komitmen dan kontinjensi	12,049	1,143	-	13,192	Reversal of losses on commitments 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	Operational Profit
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 expenses - net
Laba (Rugi) tahun berjalan	2,131,315	113,967	-	2,245,282	Profit (Loss) for the year
Total aset	170,743,998	12,445,811	(1,948,518)	181,241,291	Total Asset

Uraian	Pertumbuhan 2022-2023 2022-2023 Growth				Description
	Konvensional Conventional	Syariah Sharia	Eliminasi Elimination	Total	
Pendapatan segmen	356,738	143,221	2,329	502,288	Segment Revenue
Beban segmen	(1,848,610)	(118,770)	(2,300)	(1,969,680)	Segment Expenses
Pendapatan Segmen – neto	(1,491,872)	24,451	29	(1,467,392)	Segment Revenue – net
Pendapatan operasional lainnya	321,728	6,860	(29)	328,559	Other Operating Revenues
Penyisihan kerugian penurunan nilai atas aset keuangan dan non keuangan	(358,070)	(49,654)	-	(387,552)	Allowance for impairment losses on financial and non-financial assets
Pemulihan kerugian komitmen dan kontinjensi	(11,418)	(5,643)	-	(17,061)	Reversal of losses on commitments and contingencies
Beban operasional lainnya	939,181	(36,791)	-	902,390	Other operating expenses
Laba operasional	(600,451)	(60,777)	-	(641,056)	Operational Profit
Pendapatan (Beban) Bukan Operasional – neto	(9,845)	727	-	(9,118)	Non-Operating Income (Expenses) - net
Beban pajak – neto	173,567	9,385	-	182,952	Tax expenses - net
Laba (Rugi) tahun berjalan	(436,729)	(50,665)	-	(467,222)	Profit (Loss) for the year
Total aset	5,980,049	1,193,898	59,935	7,233,882	Total Asset

Total pendapatan segmen tahun 2023 mencapai Rp7,06 triliun, menurun 15,99% dibandingkan dengan tahun 2022 mencapai Rp8,41 triliun. Hal tersebut antara lain dipengaruhi

Total segment income of the 2023 reached IDR7.06 trillion, decreased by 15.99% compared to the years 2022 reached Rp8,41 trillion. This increase occurred due to an increase in interest

oleh kenaikan beban bunga. Demikian pula dengan profitabilitas yang tercermin dari laba rugi tahun berjalan tahun 2023 mencapai Rp1,68 triliun menurun 25,12% dibandingkan dengan tahun 2022 mencapai Rp2,25 triliun. Penurunan pendapatan segmen usaha sejalan dengan turunnya profitabilitas yang dihasilkan.

Digital Banking

Dalam beberapa tahun terakhir, perkembangan teknologi telah mengubah pola transaksi keuangan nasabah, terutama dalam hal penarikan tunai tanpa kartu melalui layanan cardless. Fenomena ini memungkinkan pengguna untuk melakukan transaksi penarikan tunai dari mesin ATM tanpa perlu menggunakan kartu fisik. Proses ini dilakukan melalui aplikasi DIGI Mobile, di mana pengguna dapat menghasilkan kode unik yang dikenali oleh mesin ATM. Keunggulan utama dari metode ini adalah peningkatan keamanan dan kemudahan akses, mengurangi risiko kehilangan atau pencurian kartu fisik. Selain itu, adopsi teknologi *cardless* juga memberikan pengalaman bertransaksi yang lebih cepat dan efisien.

Sementara itu, perkembangan transaksi non tunai khususnya transfer melalui *platform digital* seperti Flip, telah menjadi semakin populer di kalangan masyarakat. Pengguna dapat dengan mudah melakukan transfer uang tanpa perlu di tanpa perlu menghadiri kantor bank fisik. Kecepatan dan kenyamanan dalam proses transfer ini meningkatkan efisiensi aktivitas keuangan sehari-hari. Perkembangan ini mencerminkan tren global menuju masyarakat yang lebih *digital*, di mana berbagai layanan keuangan dapat diakses dengan cepat melalui perangkat *mobile*, menciptakan transformasi yang signifikan dalam budaya transaksi keuangan modern.

Pada tahun 2023, bank **bjb** membukukan pendapatan *fee based income* dari layanan *e-channel* sebesar Rp462,11 miliar atau naik 2,00% secara *year on year*. Kenaikan pendapatan ini didominasi oleh peningkatan jumlah pengguna kartu ATM/Debit bank **bjb**, serta peningkatan jumlah pengguna transaksi *e-channel* bank **bjb**.

Selain itu juga, bank **bjb** menorehkan sejumlah prestasi di antaranya:

1. *Best Digital Finance for E-Banking Transactions in Real Time*, (Kategori: KBMI 2) oleh Warta Ekonomi pada tanggal 29 November 2023.
2. *Best Digital Thecnology And IOT Implementation 2023 (Banking Industry)* oleh Business Asia Indonesia pada tanggal 8 November 2023.
3. *Best Senior Executive Indonesia Digital Inovation And Achievement of The Year 2023* oleh Business Asia Indonesia pada tanggal 8 November 2023.
4. *The Best Internet Banking Convetional Bank (KBMI)2* oleh Infobank pada tanggal 12 April 2023.
5. *The Best Mobile Banking Convetional Bank (KBMI)2* oleh Infobank pada tanggal 12 April 2023.

expenses. Likewise, the profitability reflected in the current year's profit and loss of 2023 reached Rp1.68 trillion decreased 25.12% compared to 2022 reached Rp2.25 trillion. Decreased of business segment income was in line with the decline in profitability.

Digital Banking

In recent years, technological advancements have transformed customer financial transaction patterns, particularly in the realm of cardless cash withdrawals through services like DIGI Mobile. This phenomenon enables users to withdraw cash from ATMs without the need for a physical card. The process is carried out through the DIGI Mobile app, where users can generate a unique code recognized by the ATM. The main advantages of this method include enhanced security and ease of access, reducing the risk of losing or theft of physical cards. Furthermore, the adoption of cardless technology provides a faster and more efficient transaction experience.

Meanwhile, the growth of non-cash transactions, especially digital transfers through platforms like Flip, has become increasingly popular among the public. Users can easily transfer money without the need to visit a physical bank branch. The speed and convenience of this transfer process enhance the efficiency of daily financial activities. This development reflects a global trend towards a more digital society, where various financial services can be accessed quickly through mobile devices, creating a significant transformation in modern financial transaction culture.

In 2023, bank **bjb** recorded fee-based income from e-channel services amounting to IDR462.11 billion, representing a 2.00% year-on-year increase. The growth in revenue is primarily driven by an increase in the number of bank **bjb** ATM/Debit card users and the rising number of e-channel transactions by bank **bjb** users.

In addition, bank **bjb** made a number of achievements including:

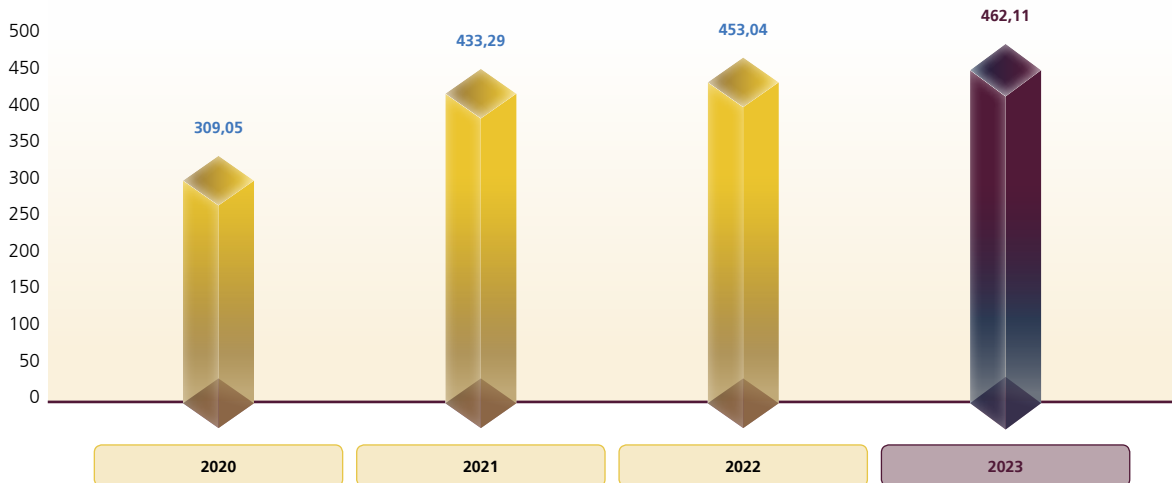
1. *Best Digital Finance for E-Banking Transactions in Real Time*, (Categories: KBMI 2) by Warta Ekonomi at November 29, 2023.
2. *Best Digital Thecnology And IOT Implementation 2023 (Banking Industry)* by Business Asia Indonesia at November 8, 2023.
3. *Best Senior Executive Indonesia Digital Inovation And Achievement of The Year 2023* by Business Asia Indonesia at November 8, 2023.
4. *The Best Internet Banking Convetional Bank (KBMI) 2* by Infobank at April 12, 2023.
5. *The Best Mobile Banking Convetional Bank (KBMI) 2* by Infobank at April 12, 2023.

Berikut pencapaian performa layanan e-channel bank **bjb**

The following are the performance achievements of bank **bjb** e-channel services

Grafik Fee Based Income E-Channel bank bjb

Graph of bank **bjb** E-Channel Fee Based Income

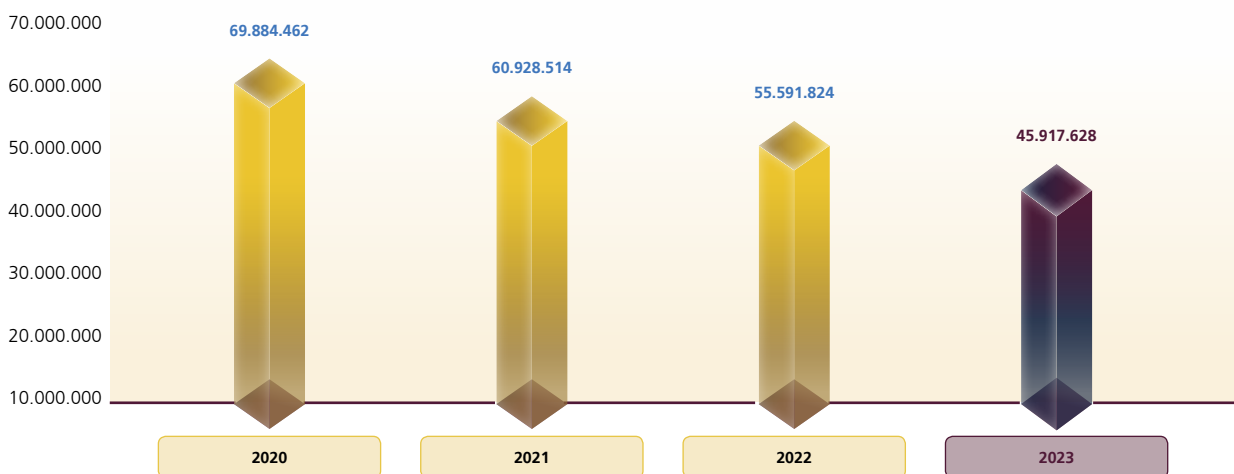


Pencapaian *fee based income* Divisi Digital Banking per Bulan Desember 2023 sebesar Rp462,11 miliar. Secara keseluruhan, pencapaian *fee based income* dari sisi *digital banking* telah mencapai 2,00% secara yoy. Pertumbuhan *fee based E-Channel* UEB dalam 4 (empat) tahun terakhir selalu mengalami tren positif dengan pertumbuhan *fee* 20%-40% setiap tahunnya. *Fee based e-channel* sendiri berasal dari *fee* administrasi kartu, *fee based* ATM, *fee based* DIGI dan QRIS, *fee based* EDC, *fee* Laku Pandai dan *fee* transaksi *e-channel* lainnya.

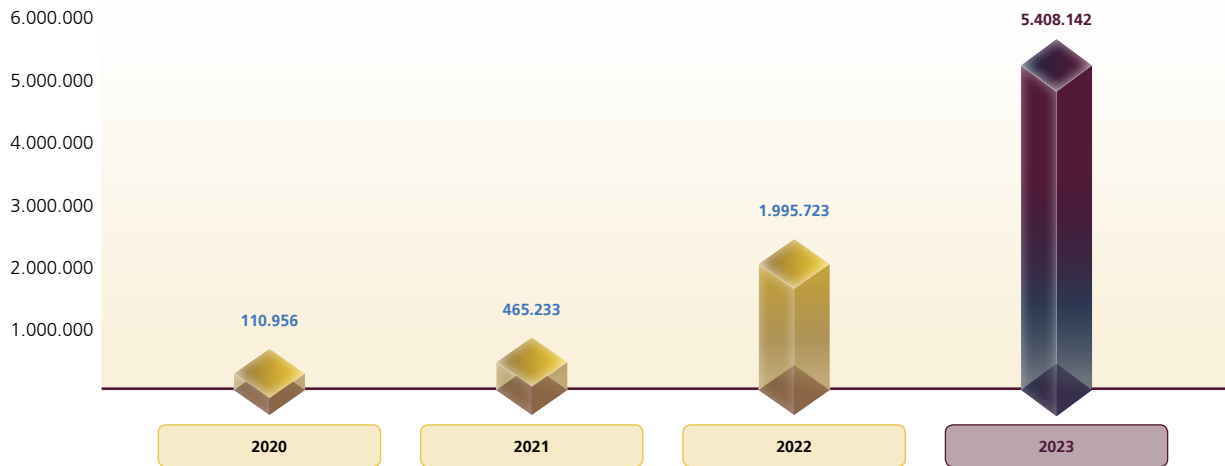
The Digital Banking Division's fee-based income for December 2023 amounted to IDR462.11 billion. Overall, the achievement of fee-based income from the digital banking side has reached 2.00% year-on-year (yoy). The growth of E-Channel UEB's fee-based income over the last four years has consistently shown a positive trend, with fee growth ranging between 20%-40% annually. The sources of e-channel fee-based income include card administration fees, ATM fees, DIGI and QRIS fees, EDC fees, Laku Pandai fees, and other e-channel transaction fees.

Grafik Frekuensi Transaksi Mesin ATM bank bjb

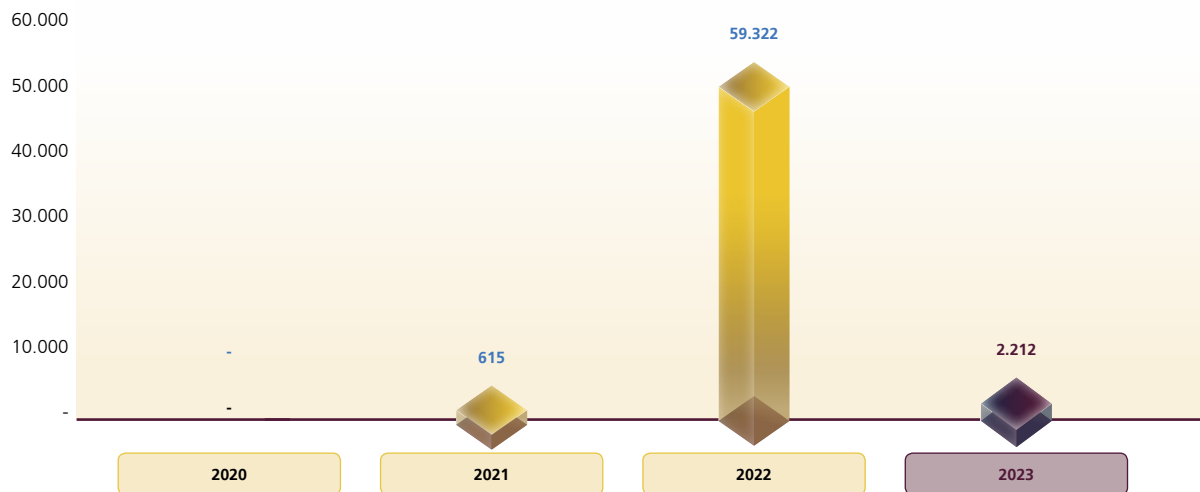
Graph of bank **bjb** ATM Transaction Frequency



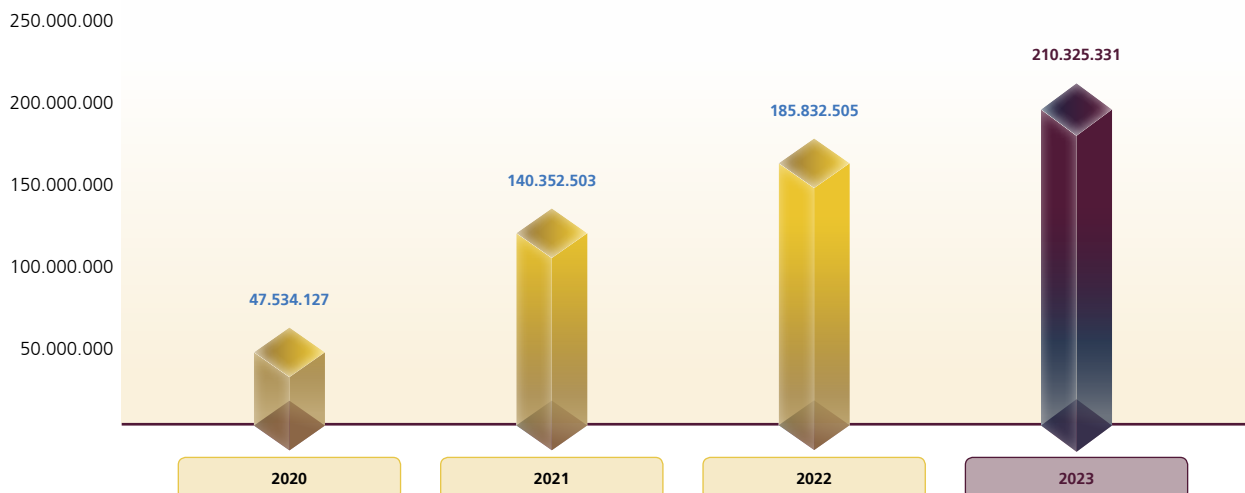
Grafik Frekuensi Transaksi Mesin Customer Relationship Management (CRM) bank bjb
Graph of bank **bjb** Customer Relationship Management (CRM) Machine Transaction Frequency



Grafik Frekuensi Transaksi Mesin Cash Deposit Machine (CDM) bank bjb
Graph of bank **bjb** Cash Deposit Machine (CDM) Machine Transaction Frequency

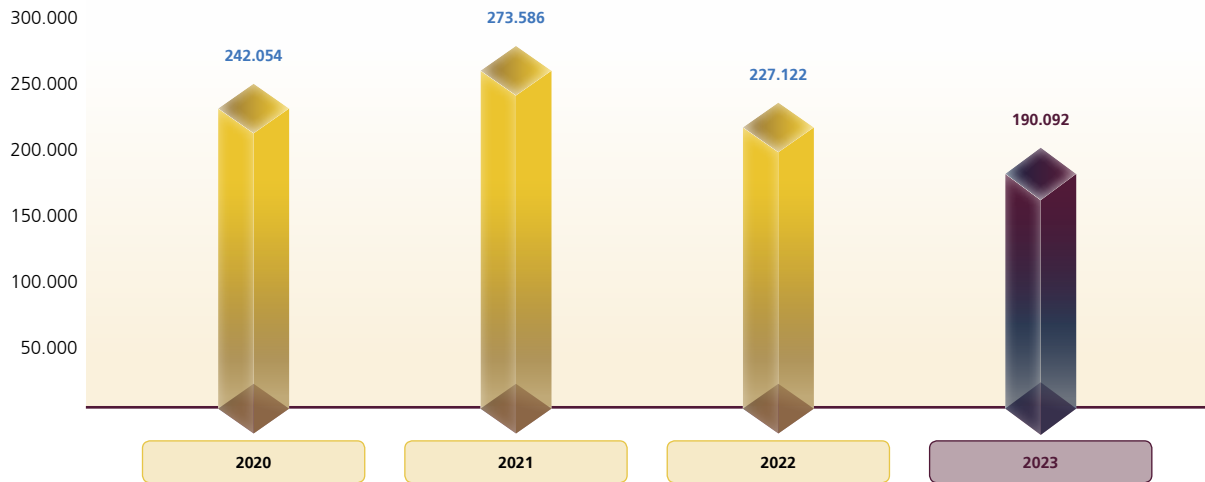


Grafik Frekuensi Transaksi bjb Mobile/DIGI Mobile bank bjb
Graph of bank **bjb** Mobile/DIGI Mobile Transaction Frequency



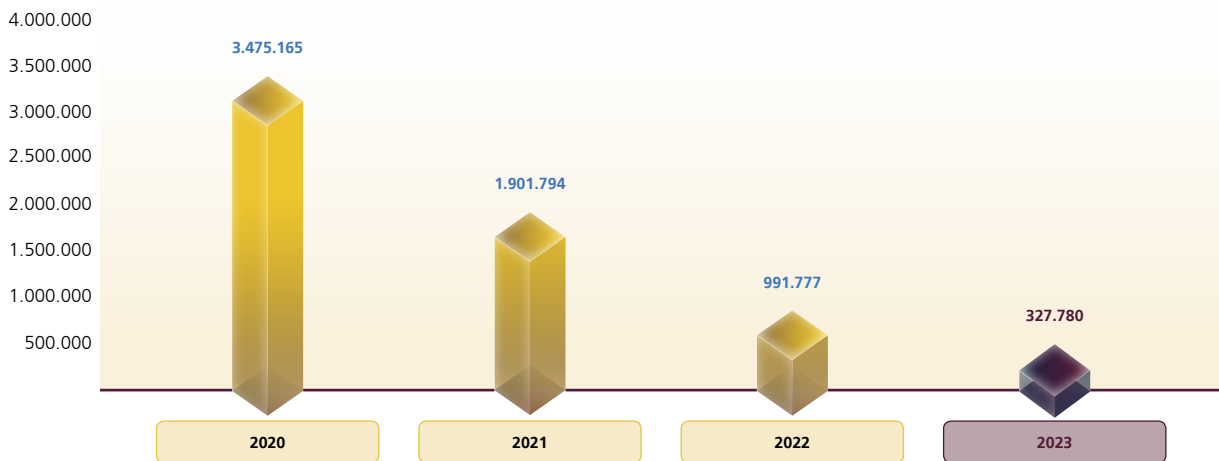
Grafik Frekuensi Transaksi *Electronic Data Capture (EDC)* bank bjb

Graph of bank **bjb** Electronic Data Capture (EDC) Transaction Frequency



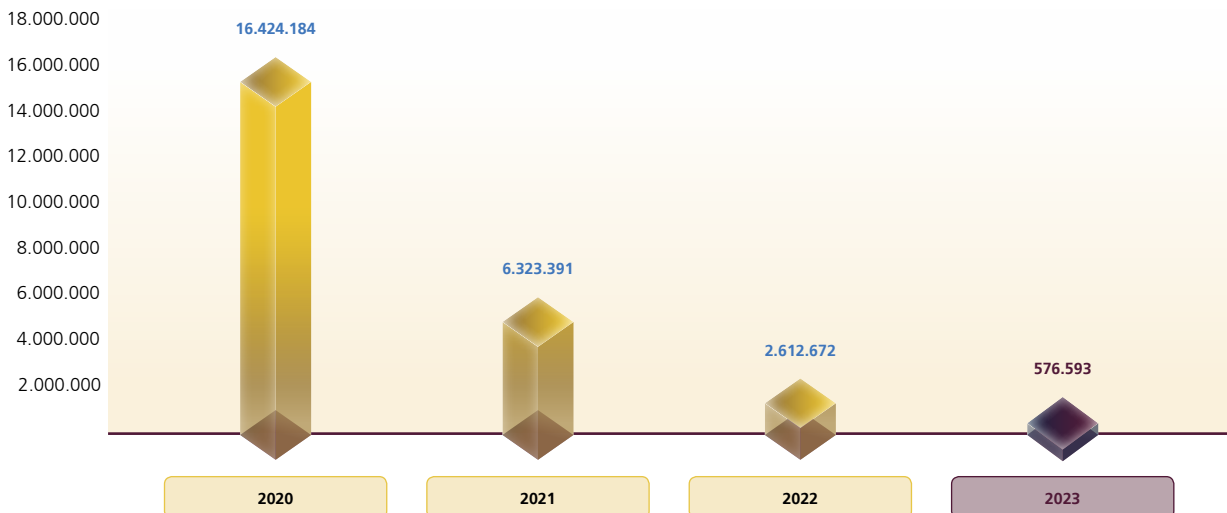
Grafik Frekuensi Transaksi *SMS Banking* bank bjb

Graph of bank **bjb** SMS Banking Transaction Frequency

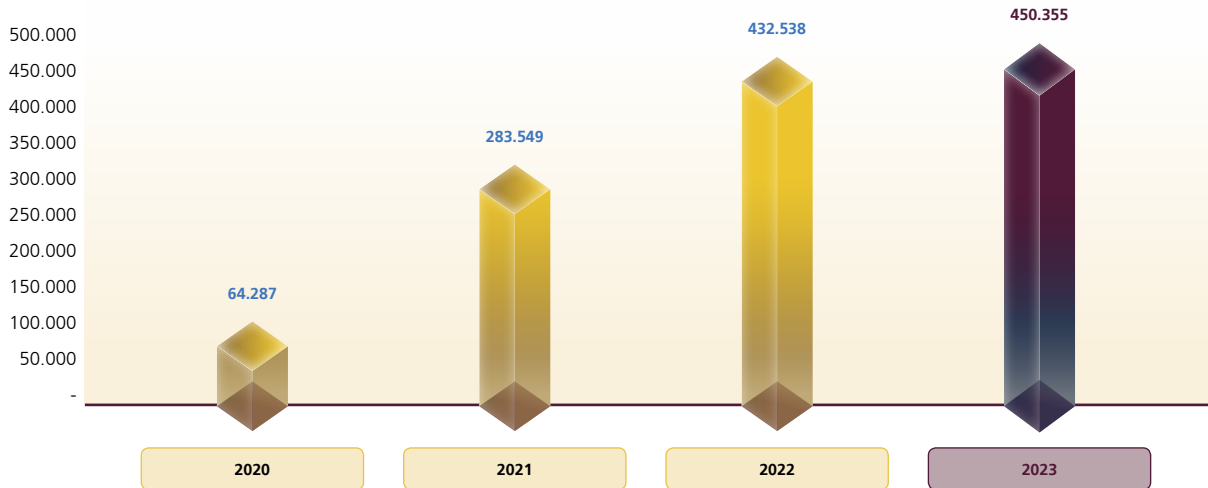


Grafik Frekuensi Transaksi *Internet Banking* bank bjb

Graph of bank **bjb** Internet Banking Transaction Frequency



Grafik Frekuensi Transaksi DIGI Cash bank bjb
Graph of bank **bjb** DIGI Cash Transaction Frequency



Strategi Digital Banking Tahun 2024

Uraian strategi *digital banking* yang akan dilakukan pada tahun 2024 adalah sebagai berikut:

1. Pengembangan *Smart Mobile Banking* dengan fitur **bjb Onboarding System**.
2. Pengembangan Kartu VISA *Contactless* bank **bjb**.
3. Pengembangan Modul Pembayaran Tol pada sistem *Multi lane Free Flow* (MLFF) disertai kerjasama dengan PT Digital Wahana International dan PT Roatex Indonesia Toll System (RITS).
4. Pengembangan QRIS dan pengembangan dari regulator lainnya.
5. Kerjasama bank **bjb** dengan Bank BCA untuk **bjb Cardless**.
6. Pengembangan *Account Linked DigiCash* dengan Aplikasi Marketplace milik Mitra Bisnis
7. *Biometric-Cash* (b-Cash).
8. *Virtual Card* Debit/Kredit.

Digital Banking Strategy for 2024

The description of the digital banking strategy that will be carried out in 2024 is as follows:

1. Development of Smart Mobile Banking with **bjb Onboarding System** features.
2. bank **bjb Contactless Visa Card** Development.
3. The development of a Toll Payment Module in the Multi Lane Free Flow (MLFF) system is accompanied by a collaboration with PT Digital Wahana International and PT Roatex Indonesia Toll System (RITS).
4. QRIS development and development from other regulators
5. bank **bjb** collaboration with Bank BCA for **bjb Cardless**.
6. Developing DigiCash Linked Accounts with Business Partners' Marketplace Applications
7. Biometric-Cash (b-Cash).
8. Virtual Debit/Credit Card.

Tinjauan Keuangan

Financial Review

Tinjauan keuangan yang diuraikan berikut mengacu kepada Laporan Keuangan untuk tahun yang berakhir tanggal 31 Desember 2023 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 2023 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 refers to the Financial Statements for the year ending December 31, 2023 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 and Banten Tbk and entities subsidiary as of December 31, 2023 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

Statement of Consolidated Financial Position

Tabel Laporan Posisi Keuangan Konsolidasian

Table of Statements of Consolidated Financial Report

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
ASET ASSET					
Kas	3,530,074	3,300,031	230,043	6.97%	Cash
Giro pada Bank Indonesia	14,879,767	13,032,593	1,847,174	14.17%	Current Accounts with Bank Indonesia
Giro pada Bank Lain – Pihak ketiga	1,196,787	1,243,695	(46,908)	(3.77%)	Current Accounts with Other Banks – Third Parties
Cadangan kerugian penurunan nilai	(57)	(68)	11	(16.18%)	Allowance for Impairment Losses
	1,196,730	1,243,627	(46,897)	(3.77%)	
Penempatan pada Bank Indonesia dan bank lain – pihak ketiga	3,886,989	7,156,807	(3,269,818)	(45.69%)	Placement with Bank Indonesia and other banks

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Cadangan kerugian penurunan nilai	(296)	(2,133)	1,837	(86.12%)	Allowance for Impairment Losses
	3,886,693	7,154,674	(3,267,981)	(45.68%)	
Tagihan derivatif	1,289	17,388	(16,099)	(92.59%)	Derivative Receivables
Surat berharga – pihak ketiga	30,976,967	27,387,574	3,589,393	13.11%	Marketable securities – third parties
Cadangan kerugian penurunan nilai	(11,357)	(5,256)	(6,101)	116.08%	Allowance for Impairment Losses
	30,965,610	27,382,318	3,583,292	13.09%	
Efek-efek yang dibeli dengan janji dijual kembali	-	5,468,915	(5,468,915)	(100.00%)	Securities purchased under agreement to resell
Wesel ekspor dan tagihan lainnya – pihak ketiga	689,974	843,826	(153,852)	(18.23%)	Export bills and other receivables – third parties
Cadangan kerugian penurunan nilai	(351)	-	(351)	(100.00%)	Allowance for Impairment Losses
	689,623	843,826	(154,203)	(18.27%)	
Kredit yang diberikan					Loans Given
Pihak berelasi	710,248	466,150	244,098	52.36%	Related Parties
Pihak ketiga	115,589,821	107,873,542	7,716,279	7.15%	Third Parties
	116,300,069	108,339,692	7,960,377	7.35%	
Cadangan kerugian penurunan nilai	(1,913,951)	(1,631,811)	(282,140)	17.29%	Allowance for Impairment Losses
	114,386,118	106,707,881	7,678,237	7.20%	
Pembiayaan dan piutang syariah – setelah dikurangi margin ditangguhkan	8,778,114	7,415,908	1,362,206	18.37%	Sharia financing and receivables – net of deferred margin
Cadangan kerugian penurunan nilai	(216,946)	(159,875)	(57,071)	35.70%	Allowance for Impairment Losses
	8,561,168	7,256,033	1,305,135	17.99%	
Aset tetap dan Aset Hak Guna					Fixed Assets and Right of Use Assets
Harga perolehan	7,225,400	6,683,040	542,360	8.12%	Acquisition Cost
Akumulasi penyusutan	(2,429,907)	(2,119,791)	(310,116)	14.63%	Accumulated Depreciation
Nilai buku	4,795,493	4,563,249	232,244	5.09%	Book Value

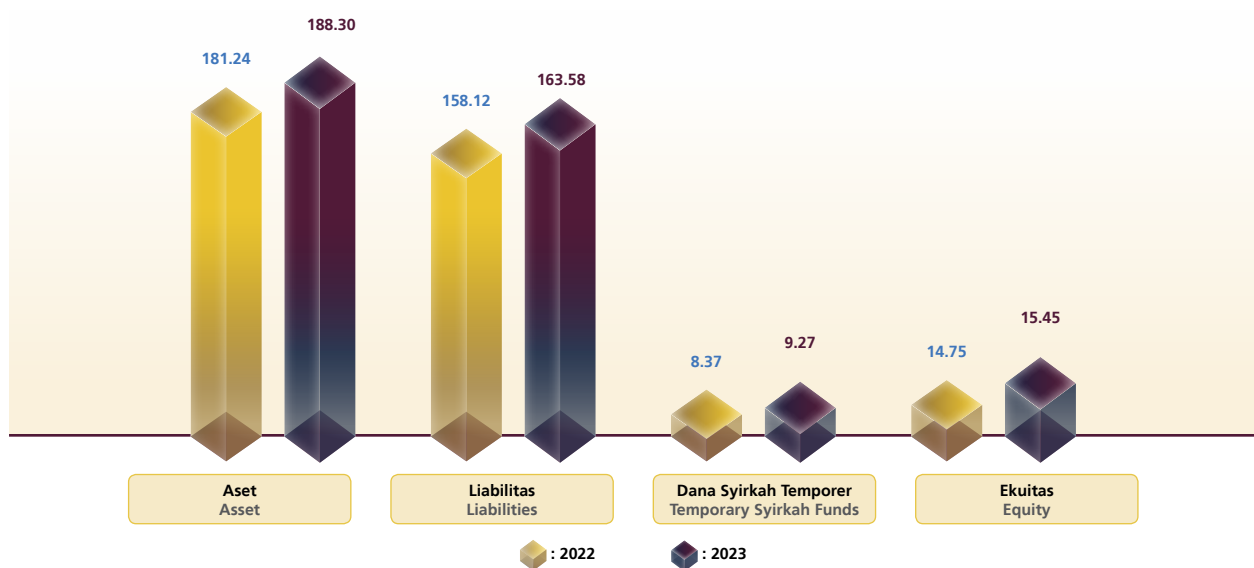
Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Aset pajak tangguhan – neto	62,046	189,749	(127,703)	(67.30%)	Deferred Tax Asset – Net
Bunga yang masih akan diterima	1,367,656	1,169,105	198,551	16.98%	Accrued Interest Receivables
Aset lain-lain – neto	3,496,010	2,545,516	950,494	37.34%	Other Assets – Net
TOTAL ASET	188,295,488	181,241,291	7,054,197	3.89%	TOTAL ASSET
LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS LIABILITIES, TEMPORARY AND EQUITY SHIRKAH FUNDS					
LIABILITAS			LIABILITIES		
Liabilitas segera	2,212,830	2,403,981	(191,151)	(7.95%)	Immediate Liabilities
Simpanan nasabah					Deposits from Customer
- Pihak berelasi	6,401,344	9,884,589	(3,483,245)	(35.24%)	Related Parties
- Pihak ketiga	120,077,043	112,134,754	7,942,289	7.08%	Third Parties
Simpanan nasabah – Syariah					Deposits from Customer – Sharia
Pihak berelasi	480	274	206	75.18%	Related Parties
Pihak ketiga	947,836	795,705	152,131	19.12%	Third Parties
Simpanan dari bank lain					Deposits from Oher Banks
Pihak berelasi	86,755	96,339	(9,584)	(9.95%)	Related Parties
Pihak ketiga	2,454,785	4,365,451	(1,910,666)	(43.77%)	Third Parties
Liabilitas derivatif	23	2,207	(2,184)	(98.96%)	Derivative Liabilities
Efek-efek yang dijual dengan janji dibeli kembali	4,244,805	3,081,103	1,163,702	37.77%	Securities that Are Sold Under Repurchase Agreements

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Liabilitas akseptasi	288,944	227,970	60,974	26.75%	Acceptance Payable
Efek hutang yang diterbitkan – neto	957,991	1,871,461	(913,470)	(48.81%)	Debt Securities Issued - net
Pinjaman yang diterima – pihak ketiga	20,323,823	17,533,761	2,790,062	15.91%	Loans Received – Third Parties
Estimasi kerugian komitmen dan kontinjensi	13,131	10,747	2,384	22.18%	Estimated losses on commitments and contingencies
Hutang pajak	82,159	139,347	(57,188)	(41.04%)	Tax payable
Bunga yang masih harus dibayar	285,191	254,160	31,031	12.21%	Accrued interest
Liabilitas pajak tangguhan – neto					Deferred tax liability – net
Liabilitas imbalan kerja	293,605	291,904	1,701	0.58%	Employee benefit liabilities
Liabilitas lain-lain	1,229,508	1,347,965	(118,457)	(8.79%)	Other liabilities
Obligasi Subordinasi	3,678,849	3,679,163	(314)	(0.01%)	Subordinated Bonds
TOTAL LIABILITAS	163,579,102	158,120,881	5,458,221	3.45%	TOTAL LIABILITIES
DANA SYIRKAH TEMPORER TEMPORARY SYIRKAH FUNDS					
Bukan bank					Non - Bank
- Pihak berelasi	9,316	7,148	2,168	30.33%	Related parties
- Pihak ketiga	9,172,780	8,316,448	856,332	10.30%	Third parties
Bank					Bank
- Pihak ketiga	85,272	50,828	34,444	67.77%	Third Parties
TOTAL DANA SYIRKAH TEMPORER	9,267,368	8,374,424	892,944	10.66%	TOTAL TEMPORARY SYIRKAH FUNDS

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
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 2023 dan 2022) Seri B – 3.106.729.025 saham (per tanggal 31 Desember 2023 dan 2022)	2,630,361	2,630,361	-	-	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, 2023 and 2022) Series B - 3,106,729,025 shares (as of December 31, 2023 and 2022)
Tambahan modal disetor	1,812,876	1,812,876	-	-	Additional Paid-In Capital
Surplus dari revaluasi aset tetap	2,164,733	2,169,577	(4,844)	(0.22%)	Surplus from Fixed Assets Revaluation
Keuntungan (kerugian) dan perubahan nilai aset keuangan dalam kelompok tersedia untuk dijual	(289,695)	(420,813)	131,118	(31.16%)	Gain (losses) and changes in the value of financial assets classified as available for sale
Pengukuran kembali program imbalan pasti – Setelah pajak tangguhan	(167,121)	(166,272)	(849)	0.51%	Remeasurement of defined benefit plans – After tax deferred
Saldo laba					Retain Earning
Telah ditentukan penggunaannya	4,786,067	4,785,382	685	0.01%	Appropriated
Belum ditentukan penggunaannya	4,622,656	3,943,965	674,692	17.09%	Unappropriated
Total ekuitas yang dapat diatribusikan kepada entitas induk	15,559,877	14,759,075	800,802	5.43%	Total equity attributeable to the parent entity
Kepentingan non-pengendali	(110,859)	(13,089)	(97,770)	746.96%	Non-controlling interests
TOTAL EKUITAS	15,449,018	14,745,986	703,032	4.77%	TOTAL EQUITY
TOTAL LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS	188,295,488	181,241,291	7,054,197	3.89%	TOTAL LIABILITIES, TEMPORARY SYIRKAH FUNDS, AND EQUITY

Grafik Laporan Posisi Keuangan Konsolidasian
Graph of Statement of Consolidated Financial Position

(dalam triliun Rupiah/
in IDR billion)



Aset

Aset tahun 2023 mencapai Rp188,30 triliun meningkat 3,89% dibandingkan tahun 2022 mencapai Rp181,24 triliun. Peningkatan total aset juta didominasi peningkatan terbesar dari pos kredit yang diberikan neto yang meningkat sebesar Rp7,68 triliun dan pos surat berharga yang tumbuh sebesar Rp3,58 triliun.

Asset

Assets in 2023 reached IDR188.30 trillion, an increase of 3.89% compared to 2022 was reached IDR181.24 trillion. The increase in total assets was dominated by the largest increase in net loans which increased by IDR7.68 trillion and securities items which grew by IDR3.58 trillion.

Kas

Kas pada tahun 2023 sebesar Rp3,53 triliun, meningkat 6,97% dari tahun 2022 sebesar Rp3,30 triliun. Peningkatan tersebut terlihat dari kenaikan kas pada mata uang rupiah yang tumbuh sebesar Rp231,51 miliar. Peningkatan tersebut disebabkan karena terdapat kebutuhan pada operasional bank yang memang diperkirakan akan meningkat pada akhir tahun 2023 akibat dari tahun 2023 sudah mulai kembali kegiatan pasca covid.

Cash

In 2023 cash amounted to IDR3.53 trillion, an 6.97% increase from 2022 which amounted to IDR3.30 trillion. This increase can be seen from the increase in cash in the rupiah currency which grew by IDR231.51 billion. The increase was due to necessity of bank operational estimated increasing at the end of 2023 resulting from the reoccurrence of post-Covid activities in 2023.

Tabel Kas

Table of Cash

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Rupiah	3,522,383	3,290,870	231,513	7.04%	Indonesia Rupiah
Mata uang asing	7,691	9,161	(1,470)	(16.05%)	Foreign Currencies
Kas	3,530,074	3,300,031	230,043	6.97%	Cash

Giro Pada Bank Indonesia

Giro pada Bank Indonesia pada tahun 2023 sebesar Rp14,88 triliun, meningkat sebesar 14,17% dari tahun 2022 yang sebesar Rp13,03 triliun. Peningkatan tersebut terlihat dari kenaikan giro pada mata uang rupiah yang tumbuh sebesar Rp1,75 triliun. Peningkatan tersebut dampak dari pemenuhan giro wajib minimum yang pada tahun 2023 meningkat.

Current Account with Bank Indonesia

Current accounts with Bank Indonesia in 2023 amounted to IDR14.88 trillion, an increase of 14.17% from 2022 which amounted to IDR13.03 trillion. This increase can be seen from the increase in demand deposits in the rupiah currency which grew by IDR1.75 trillion. The increase was resulted from the increasing satisfaction of minimum mandatory current accounts in 2023.

Tabel Giro Pada Bank Indonesia

Table of Current Account with Bank Indonesia

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Rupiah	14,703,643	12,954,640	1,749,003	13.50%	Indonesia Rupiah
Dolar Amerika Serikat	176,124	77,953	98,171	125.94%	Unites States Dollar
Giro pada Bank Indonesia	14,879,767	13,032,593	1,847,174	14.17%	Current Account with Bank Indonesia

Giro Pada Bank Lain - Pihak Ketiga

Giro pada Bank Lain pada tahun 2023 sebesar Rp1,20 triliun, turun sebesar 3,77% dari tahun 2022 sebesar Rp1,24 triliun. Penurunan tersebut dari penurunan mata uang asing dengan penurunan sebesar Rp304,03 miliar.

Current Account with Other Banks - Third Parties

Current Accounts with Other Banks in 2023 amounted to IDR1.20 trillion, a decrease of 3.77% from 2022 which amounted to IDR1.24 trillion. This decrease was from a decrease in foreign currencies of IDR304.03 billion.

Tabel Giro Pada Bank Lain - Pihak Ketiga

Table of Current Account with Other Banks - Third parties

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Rupiah	582,782	325,659	257,123	78.95%	Indonesia Rupiah
Mata uang asing	614,005	918,036	(304,031)	(33.12%)	Foreign Currency
Cadangan Kerugian Penurunan Nilai	(57)	(68)	11	(16.18%)	Allowance for Impairment
Giro pada Bank Lain - Pihak ketiga	1,196,730	1,243,627	(46,897)	(3.77%)	Current Account with Other Banks - Third Party

Penempatan Pada Bank Indonesia dan Bank Lain - Pihak Ketiga

Penempatan pada Bank Indonesia dan Bank Lain pada tahun 2023 sebesar Rp3,89 triliun, turun sebesar 45,68% dari tahun 2022 sebesar Rp7,15 triliun. Penurunan tersebut dari mata uang rupiah dengan penurunan sebesar Rp3,27 triliun. Penurunan terbesar terdapat pada perpindahan penempatan pada Bank Indonesia (*depo facility*) rupiah ke mata uang asing dan mengalami penurunan penempatan tersebut.

Placements with Bank Indonesia and Other Banks - Third Party

Placements with Bank Indonesia and Other Banks in 2023 amounted to IDR3.89 trillion, a decrease of 45.68% from 2022 which amounted to IDR7.15 trillion. This decrease was from the rupiah currency which fell by IDR3.27 trillion. The biggest decrease was placements movement in Bank Indonesia (*depo facility*), which was from rupiah into foreign currency and experienced the decreasing placements

Tabel Penempatan Pada Bank Indonesia dan Bank Lain - Pihak Ketiga

Table of Placements with Bank Indonesia and Other Banks - Third Party

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Pihak ketiga Rupiah	3,886,989	7,156,807	(3,269,818)	(45.69%)	Indonesia Rupiah – Third Parties
Dollar Amerika Serikat	(296)	(2,133)	1,837	(86.12%)	Unites States Dollar
Cadangan Kerugian Penurunan Nilai	3,886,693	7,154,674	(3,267,981)	(45.68%)	Allowance for Impairment
Penempatan pada Bank Indonesia dan Bank Lain - Pihak ketiga	3,501,107	7,154,674	(3,653,567)	(51.07%)	Placements with Bank Indonesia and Other Banks - Third Parties

Tagihan Derivatif

Tagihan Derivatif tahun 2023 sebesar Rp1,29 miliar, turun 92,59% dari tahun 2022 yang sebesar Rp17,39 miliar. Penurunan tersebut disebabkan adanya penurunan *swap* FX.

Derivative Receivables

Derivative Receivables in 2023 amounted to IDR1.29 billion, an decrease of 92.59% from 2022 which amounted to IDR17.39 billion. The decrease was due to a decrease in Swap FX.

Surat Berharga - Pihak Ketiga

Surat berharga - pihak ketiga tahun 2023 sebesar Rp30,97 triliun, meningkat 13,09% dari tahun 2022 sebesar Rp27,38 triliun. 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 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 2023 amounted to IDR30.97 trillion, an increase of 13.09% from 2022 amounting to IDR27.38 trillion. This increase was caused by ample banking liquidity conditions and yield movement trends which tended to increase in line with the policy of increasing the BI-7 Day Reverse Repo Rate, giving rise to investment strategies through the placement of securities that can provide quite high returns or yield enhancement and also investment instruments. in the financial market with a lower level of risk through buying and selling state securities transactions.

Tabel Surat Berharga - Pihak Ketiga

Table of Marketable Securities - Third Parties

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Surat berharga - pihak ketiga	30,976,967	27,387,574	3,589,393	13.11%	Marketable Securities - Third Parties
Cadangan Kerugian Penurunan Nilai	(11,357)	(5,256)	(6,101)	116.08%	Allowance for Impairment
Total Cadangan Kerugian Penurunan Nilai	30,965,610	27,382,318	3,583,292	13.09%	Total Allowance for Impairment

Efek-Efek yang Dibeli dengan Janji Dijual Kembali

Pada tahun 2023 tidak terdapat efek-efek yang dibeli dengan janji dijual kembali, menurun dibandingkan tahun 2022 yang mencatatkan efek-efek yang dibeli dengan janji dijual kembali sebesar Rp5,47 triliun.

Wesel Ekspor dan Tagihan Lainnya - Pihak Ketiga

Wesel ekspor dan tagihan lainnya - pihak ketiga tahun 2023 sebesar Rp689,62 miliar, turun 18,27% dibandingkan tahun 2022 sebesar Rp843,83 miliar. Penurunan tersebut disebabkan turunnya wesel ekspor dan tagihan lainnya dari mata uang asing (dollar Amerika Serikat).

Tabel Wesel Ekspor dan Tagihan Lainnya - Pihak Ketiga
Table of Export bills and other receivables - third parties

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Pihak ketiga Rupiah	643,332	413,385	229,947	55.63%	Indonesia Rupiah – Third Parties
Dollar Amerika Serikat	46,642	430,441	(383,799)	(89.16%)	Unites States Dollar
Cadangan Kerugian Penurunan Nilai	(351)	-	(351)	0.00%	Allowance for Impairment
Wesel Ekspor dan Tagihan Lainnya - Pihak Ketiga	689,623	843,826	(154,203)	(18.27%)	Export bills and other receivables - third parties

Kredit yang Diberikan

Kredit yang diberikan pada tahun 2023 sebesar Rp114,39 triliun, mengalami peningkatan sebesar 7,20% dari tahun 2022 sebesar Rp106,71 triliun. Peningkatan tersebut dari ekspansi kredit dari sektor konsumtif yang menjadi *core business* bank **bjb** dan kredit produktif dalam hal mendukung pembangunan daerah.

Tabel Kredit Yang Diberikan
Table of Loans

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Pihak berelasi	710,248	466,150	244,098	52.36%	Related Parties
Pihak Ketiga	115,589,821	107,873,542	7,716,279	7.15%	Third Parties
Cadangan Kerugian Penurunan Nilai	(1,913,951)	(1,631,811)	(282,140)	17.29%	Allowance for Impairment
Kredit Yang Diberikan	114,386,118	106,707,881	7,678,237	7.20%	Loans given

Securities Purchased Under Agreement to Resell

In 2023 there were no securities purchased with promises to resell, a decrease compared to 2022 which recorded securities purchased with promises to resell amounting to IDR5.47 trillion.

Export Bills and Other Receivables - Third Parties

Export bills and other claims - third parties in 2023 amounted to IDR689.62 billion, an decrease of 18.27% compared to 2022 which amounted to IDR843.83 billion. The decrease was due to a decrease in export bills and other receivables from foreign currency (US Dollar).

Disbursed Loans

Loans granted in 2023 amounted to IDR114.39 trillion, an increase of 7.20% from 2022 of IDR106.71 trillion. 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.

Pembiayaan dan Piutang Syariah - Setelah Dikurangi Margin Ditangguhkan

Pembiayaan dan piutang syariah tahun 2023 mencapai sebesar Rp8,78 triliun, meningkat sebesar 18,37% dari tahun 2022 yang sebesar Rp7,42 triliun. Peningkatan ini berasal dari pertumbuhan jenis akad *murabahah* dan *musyarakah* yang tumbuh masing-masing sebesar Rp699,59 miliar dan Rp626,92 miliar.

Sharia Financing and Receivables - Net of Deferred Margin

In 2023 sharia financing and receivables reached IDR8.78 trillion, an increase of 18.37% from 2022 which amounted to IDR7.42 trillion. The increase was originated from the growth of the type of *murabahah* and *musyarakah* contracts (akad), growing as of IDR699.59 billion and IDR626.92 billion, respectively.

Tabel Pembiayaan dan Piutang Syariah - Setelah Dikurangi Margin Ditangguhkan

Table of Sharia Financing and Receivables - Net of Deferred Margin

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Berdasarkan jenis akad:					Based on the type of contract:
Murabahah	5,271,424	4,571,830	699,594	15.30%	Murabahah
Musyarakah	3,091,178	2,464,254	626,924	25.44%	Musyarakah
Mudharabah	308,388	271,492	36,896	13.59%	Mudharabah
Qardh	106,646	107,729	(1,083)	(1.01%)	Qardh
Istishna	478	603	(125)	(20.73%)	Istishna
Pembiayaan dan piutang syariah - setelah dikurangi margin ditangguhkan	8,778,114	7,415,908	1,362,206	18.37%	Sharia Financing and Receivables - Net of Deferred Margin

Tagihan Akseptasi

Tagihan akseptasi tahun 2023 sebesar Rp288,43 miliar, meningkat 27,85% dibandingkan tahun 2022 sebesar Rp225,60 miliar. 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 Claims

Acceptances receivable in 2023 amounted to IDR228.43 billion, an increase of 27.85% compared to 2022 which amounted to IDR225.60 billion. 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 Claims

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Tagihan Akseptasi	288,944	227,970	60,974	26.75%	Acceptance claims
Cadangan Kerugian Penurunan Nilai	(519)	(2,374)	1,855	(78.14%)	Allowance for Impairment
Tagihan Akseptasi	288,425	225,596	62,829	27.85%	Acceptance claims

Penyertaan Saham

Penyertaan saham pada tahun 2023 sebesar Rp190,09 miliar, meningkat 35,02% dari tahun 2022 yang sebesar Rp140,79 miliar. 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 2023 amounted to IDR190.09 billion, an increase of 35.02% from 2022 which amounted to IDR140.79 billion. 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	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Berdasarkan kolektibilitas:					Based on Collectability:
Lancar	189,142	139,843	49,299	35.25%	Current
Kurang lancar	1,260	1,260	-	0.00%	Substandard
Diragukan	990	990	-	0.00%	Doubtful
Cadangan Kerugian Penurunan Nilai	(1,303)	(1,303)	-	0.00%	Allowance for Impairment
Penyertaan Saham	190,089	140,790	49,299	35.02%	Investments in shares

Aset Tetap

Aset tetap tahun 2023 sebesar Rp4,79 triliun, meningkat 5,09% dari tahun 2022 sebesar Rp4,56 triliun. Hal tersebut dikarenakan adanya rehabilitasi beberapa aset tetap berupa rumah instansi dan adanya pembelian bangunan kantor.

Fixed Assets

Fixed assets in 2023 amounted to IDR4.79 trillion, an increase of 5.09% from 2022 which amounted to IDR4.56 trillion. 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	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Harga Perolehan	6,436,860	5,809,941	626,919	10.79%	Acquisition cost
Aset Hak Guna	788,540	873,099	(84,559)	(9.68%)	Right of Use Assets
Akumulasi Penyusutan	(2,429,907)	(2,119,791)	(310,116)	14.63%	Accumulated Depreciation
Nilai Buku	4,795,493	4,563,249	232,244	5.09%	Book Value

Aset Pajak Tangguhan - Neto

Aset pajak tangguhan tahun 2023 sebesar Rp62,05 miliar turun sebesar 67,30% dari tahun 2022 yang sebesar Rp189,75 miliar. 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 - Net

Deferred tax assets of IDR62.05 billion in 2023, a decrease of 67.30% or IDR189.75 billion from 2022 which amounted to IDR189.75 billion. 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.

Bunga Yang Masih Akan Diterima

Bunga yang masih akan diterima pada tahun 2023 sebesar Rp1,37 triliun, meningkat sebesar 16,98% dari tahun 2022 yang sebesar Rp1,17 triliun. Peningkatan tersebut karena sejalan dengan meningkatnya kredit yang diberikan pada tahun 2023.

Aset Lain-Lain - Neto

Aset lain-lain – neto tahun 2023 sebesar Rp3,50 triliun, meningkat 37,34% dari tahun 2022 sebesar Rp2,55 triliun. Peningkatan tersebut disebabkan adanya peningkatan baik dari BDD asuransi kredit dampak dari peningkatan ekspansi maupun BDD pemeliharaan dan perbaikan aset.

Liabilitas

Total Liabilitas tahun 2023 sebesar Rp163,58 triliun, meningkat sebesar 3,45% dari tahun 2022 sebesar Rp158,12 triliun. Peningkatan tersebut terlihat dari kenaikan pada pos simpanan nasabah pihak ketiga yang pada tahun 2023 tumbuh sebesar Rp7,99 triliun dan pinjaman yang diterima tahun 2023 juga tumbuh sebesar Rp2,79 triliun. Peningkatan tersebut berdampak dari kebutuhan likuiditas pada bank.

Liabilitas Segera

Liabilitas segera pada tahun 2023 sebesar Rp2,21 triliun, mengalami penurunan sebesar 7,95% dari tahun 2022 sebesar Rp2,40 triliun. Penurunan tersebut disebabkan adanya penurunan dari angsuran kredit diterima dimuka.

Simpanan Nasabah

Simpanan nasabah tahun 2023 sebesar Rp126,48 triliun, meningkat 3,65% dari tahun 2022 sebesar Rp122,02 triliun. Peningkatan tersebut disebabkan kenaikan simpanan dari pihak ketiga. Simpanan nasabah Perseroan 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.

Tabel Simpanan Nasabah

Table of Deposits from Customers

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Pihak berelasi:					Related Parties:
Rupiah	6,401,344	9,883,544	(3,482,200)	(35.23%)	Indonesia Rupiah
Mata uang asing	-	1,045	(1,045)	(100.00%)	Foreign Currencies
	6,401,344	9,884,589	(3,483,245)	(35.24%)	

Accrued Interest Income

In 2023 the Interest Receivable is IDR1.37 trillion, an increase of 16.98% from 2022 which amounted to IDR1.17 trillion. This increase was in line with the increase in loans extended in 2023.

Other Assets - Net

Other assets - net in 2023 amounted to IDR3.50 trillion, an increase of 37.34% from 2022 which amounted to IDR2.55 trillion. This increase was due to an increase in both credit insurance BDD due to increased expansion and asset maintenance and repair BDD.

Liabilities

Total liabilities in 2023 amounted to IDR163.58 trillion, an increase of 3.45% from 2022 of IDR158.12 trillion. This increase can be seen from the increase in third parties customer deposits which in 2023 amounted to IDR7.99 trillion, and postal loans received in 2023 amounted to IDR2.79 trillion. The increase was due to the need of liquidity at bank.

Obligations due Immediately

Obligations due immediately in 2023 amounted to IDR2.21 trillion, a decrease of 7.95% from 2022 which amounted to IDR2.40 trillion. The decrease was due to a decrease in installments of loans received in advance.

Deposits from Customers

Deposits from customers in 2023 reached IDR126.48 trillion, an increase of 3.65% from 2022 amounted to IDR122.02 trillion. This increase was due to an increase in deposits from third parties. The Company's customer deposits were quite volatile, some of the fund placements are used for regional fund purposes such as regional treasury deposits, treasurer demand deposits, savings for distribution of donations and government program assistance, so that the majority of the Company's customer deposits were short-term savings.

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Pihak ketiga:					Third Parties:
Rupiah	120,077,043	110,567,078	9,509,965	8.60%	Indonesia Rupiah
Mata uang asing	-	1,567,676	(1,567,676)	(100.00%)	Foreign Currencies
	120,077,043	112,134,754	7,942,289	7.08%	
Simpanan Nasabah	126,478,387	122,019,343	4,459,044	3.65%	Deposits from Customers

Simpanan Nasabah - Syariah

Simpanan nasabah syariah tahun 2023 sebesar Rp948,32 miliar, meningkat sebesar 19,14% dari tahun 2022 sebesar Rp795,98 miliar. Peningkatan tersebut terjadi karena adanya penambahan penempatan dana syariah pada tahun 2023 dampak dari ekspansi bisnis dalam penghimpunan dana pada anak perusahaan syariah.

Deposits from Customers - Sharia

Deposits from customers - Sharia in 2023 reached IDR948.32 billion, an increase of 19.14% from 2022 amounted to IDR795.98 billion. This increase occurred due to the addition of sharia fund placements in 2023, resulting from business expansion in funds collection at sharia subsidiary companies.

Tabel Simpanan Nasabah - Syariah

Table of Deposits from Customers - Sharia

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Pihak berelasi:					Related Parties:
Rupiah	480	274	206	75.18%	Indonesia Rupiah
Pihak ketiga:					Third Parties:
Rupiah	947,836	795,705	152,131	19.12%	Indonesia Rupiah
Simpanan nasabah - syariah	948,316	795,979	152,337	19.14%	Deposits from Customers - Sharia

Simpanan Dari Bank Lain

Simpanan dari bank lain tahun 2023 mencapai Rp2,54 triliun, turun sebesar 43,04% dari tahun 2022 yang mencapai Rp4,46 triliun. Penurunan terbesar pada pada *interbank call money*.

Deposits from Other Banks

Deposits from other banks in 2023 reached IDR2.54 trillion, an decrease of 43.04% from 2022 which reached IDR4.46 trillion. The biggest decrease was in the interbank call money.

Tabel Simpanan dari Bank Lain

Table of Deposits from Other Banks

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Pihak berelasi:					Related Parties:
Rupiah	86,755	96,339	(9,584)	(9.95%)	Indonesia Rupiah

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Pihak ketiga:					Third Parties:
Rupiah	2,454,785	4,365,451	(1,910,666)	(43.77%)	Indonesia Rupiah
Simpanan dari Bank Lain	2,541,540	4,461,789	(1,920,250)	(43.04%)	Deposits from Other Banks

Liabilitas Akseptasi

Liabilitas akseptasi tahun 2023 sebesar Rp288,94 miliar, meningkat 26,75% dari tahun 2022 sebesar Rp227,97 miliar. Peningkatan tersebut pada pos akseptasi kepada bank terkait SKBDN dan LC.

Efek Hutang Yang Diterbitkan – Neto

Efek hutang yang diterbitkan pada tahun 2023 sebesar Rp957,99 miliar, mengalami penurunan 48,81% dari tahun 2022 sebesar Rp1,87 triliun. Penurunan tersebut disebabkan adanya efek hutang yang diterbitkan yang telah jatuh tempo pada tahun 2023.

Tabel Efek Hutang Yang Diterbitkan - Neto

Table of Debt Securities Issued - Net

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Obligasi Berkelanjutan I Tahap I Bank Jabar Banten	780,000	780,000	-	0.00%	Continuous Bonds I Phase I of Bank Jabar Banten
Obligasi Berkelanjutan I Tahap II Bank Jabar Banten	108,000	916,500	(808,500)	(88.22%)	Continuous Bonds I Phase II of Bank Jabar Banten
Obligasi Berkelanjutan I Tahap III Bank Jabar Banten	74,000	182,000	(108,000)	(59.34%)	Continuous Bonds I Phase III of Bank Jabar Banten
Beban emisi obligasi yang belum diamortisasi	(4,009)	(7,039)	3,030	(43.05%)	Unamortized bond issuance expense
Efek hutang yang diterbitkan - neto	957,991	1,871,461	(913,470)	(48.81%)	Debt Securities Issued - net

Pinjaman Yang Diterima - Pihak Ketiga

Pinjaman yang diterima tahun 2023 sebesar Rp20,32 triliun, mengalami peningkatan 15,91% dari tahun 2022 sebesar Rp17,53 triliun. Peningkatan tersebut karena adanya peningkatan pada pinjaman yang diterima dari PT Bank BTPN Tbk ditambah adanya dana dari Kementerian Pekerjaan Umum dan Perumahan Rakyat Republik Indonesia untuk penyaluran kredit.

Acceptances Payable

Acceptances payable in 2023 amounted to IDR288.94 billion, an increase of 26.75% from 2022 amounted to IDR227.97 billion. The increase was in the acceptance post to banks related to SKBDN and LC.

Debt Securities Issued – Net

Debt securities issued in 2023 amounted to IDR957.99 billion, a decrease of 48.81% from 2022 amounted to IDR1.87 trillion. The decrease was due to debt securities issued that matured in 2023.

Loans Received - Third Parties

In 2023 the Borrowings amounted to IDR20.32 trillion, an increase of 15.91% from 2022 amounted to IDR17.53 trillion. 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 Loans Received - third parties

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Rupiah:					Indonesia Rupiah:
PT Bank Central AsiaTbk	5,700,000	5,700,000	-	0.00%	PT Bank Central AsiaTbk
PT Sarana Multigriya Finansial (Persero)	200,000	100,000	100,000	100.00%	PT Sarana Multigriya Finansial (Persero)
Kementerian Pekerjaan Umum dan Perumahan Rakyat Republik Indonesia	5,059,407	3,842,719	1,216,688	31.66%	Ministry of Public Works and Public Housing of the Republic of Indonesia
PT Bank Danamon Indonesia Tbk	4,000,000	4,000,000	-	0.00%	PT Bank Danamon Indonesia Tbk
PT Bank DKI	1,500,000	1,500,000	-	0.00%	PT Bank DKI
PT Bank ICBC Indonesia	800,000	800,000	-	0.00%	PT Bank ICBC Indonesia
PT Bank CIMB Niaga Tbk	5,418	5,954	(536)	(9.00%)	PT Bank CIMB Niaga Tbk
PT Bank Maybank Indonesia Tbk	500,000	0	500,000	100.00%	PT Bank Maybank Indonesia Tbk
PT Bank Oke Indonesia (sebelumnya PT Bank Andara)	5,566	5,428	138	2.54%	PT Bank Oke Indonesia (sebelumnya PT Bank Andara)
PT Bank Mandiri (Persero) Tbk	1,500,000	1,500,000	-	0.00%	PT Bank Mandiri (Persero) Tbk
BPR Supra Artapersada	7,767	11,200	(3,433)	(30.65%)	BPR Supra Artapersada
PT BPR Daya Lumbung Asia	11,200	9,260	1,940	20.95%	PT BPR Daya Lumbung Asia
PT Bank BTPN Tbk	1,000,000	0	1,000,000	100.00%	PT Bank BTPN Tbk
Lembaga Pengelola Dana Bergulir Koperasi dan Usaha Kecil dan Menengah	34,465	59,200	(24,735)	(41.78%)	Lembaga Pengelola Dana Bergulir Koperasi dan Usaha Kecil dan Menengah
Pinjaman yang diterima - pihak ketiga	20,323,823	17,533,761	2,790,062	15.91%	Loans Received - Third Parties

Estimasi Kerugian Komitmen dan Kontinjensi

Estimasi kerugian komitmen dan kontinjensi tahun 2023 sebesar Rp13,13 miliar, meningkat 22,18% dari tahun 2022 sebesar Rp10,75 miliar. Komponen penyumbang peningkatan terbesar pada pos estimasi kerugian komitmen dan kontinjensi adalah bank garansi.

Estimated Loss on Commitments and Contingencies

Estimated losses on commitments and contingencies in 2023 have reached IDR13.13 billion, an increase of 22.18% from 2022 amounted to IDR10.75 billion. The component that contributed to the largest increase in the estimated losses on commitments and contingencies was bank guarantee.

Tabel Estimasi Kerugian Komitmen dan Kontinjensi

Table of Estimated Loss on Commitments and Contingencies

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Rupiah:					Indonesia Rupiah:
Fasilitas kredit yang belum digunakan	9,745	9,864	(119)	(1.21%)	Unused loan facilities
Bank garansi	3,386	883	2,503	283.47%	Bank Guarantee
Estimasi kerugian komitmen dan kontinjensi	13,131	10,747	2,384	22.18%	Estimated losses on commitments and contingencies

Hutang Pajak

Hutang pajak pada tahun 2023 sebesar Rp82,16 miliar, turun 41,04% dari tahun 2022 sebesar Rp139,35 miliar. Penurunan tersebut sejalan dengan penurunan laba kotor pada tahun 2023.

Tax Payable

Taxes payable in 2022 amounted to IDR82.16 billion, an decrease of 41.04% from 2022 amounted to IDR139.35 billion. The decrease was in line with a decrease in gross profit in 2023.

Tabel Hutang Pajak

Table of Tax Payable

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Bank	73,102	133,340	(60,238)	(45.18%)	Bank
Entitas anak	9,057	6,007	3,050	50.77%	Subsidiaries
Hutang pajak	82,159	139,347	(57,188)	(41.04%)	Tax Payable

Bunga Yang Masih Harus Dibayar

Bunga yang masih harus dibayar pada tahun 2023 sebesar Rp285,19 miliar, meningkat 12,21% dari tahun 2022 sebesar Rp254,16 miliar. Peningkatan tersebut diakibatkan karena adanya beban bunga deposito yang masih harus dibayar.

Interest Payable

Interest payable in 2023 amounted to IDR285.19 billion, increased by 12.21% from 2022 amounted to IDR254.16 billion. The increase was due to accrued deposit interest expenses.

Tabel Bunga Yang Masih Harus Dibayar

Table of Interest Payable

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Rupiah	267,172	254,100	13,072	5.14%	Indonesia Rupiah
Dolar Amerika Serikat	18,019	60	17,959	29,931.67%	Unites States Dollar
Bunga yang masih harus dibayar	285,191	254,160	31,031	12.21%	Interest Payable

Liabilitas Imbalan Kerja

Liabilitas imbalan kerja tahun 2023 mencapai Rp293,61 juta, meningkat sebesar 0,58% dari tahun 2022 sebesar Rp291,90 miliar. Hal tersebut disebabkan oleh adanya perubahan terhadap manfaat pasti untuk karyawan menjadi imbalan pasti.

Employee Benefit Liabilities

Employee benefit liabilities in 2023 reached IDR293.61 million, an increase of 0,58% from 2022 amounted to IDR291.90 billion. 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	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Saldo awal	291,904	203,356	88,548	43.54%	Initial Balance
Beban tahun berjalan	72,148	137,808	(65,660)	(47.65%)	Current Year Expense
Pengukuran kembali liabilitas (aset) imbalan kerja - neto	1,047	24,657	(23,610)	(95.75%)	Remeasurement of Employee Benefit Liabilities (Asset) - Net
Pembayaran Imbalan	(59,460)	(38,125)	(21,335)	55.96%	Payment of Benefit
Kontribusi pemberi kerja	(12,034)	(35,792)	23,758	(66.38%)	Employer Contributions
Liabilitas imbalan kerja	293,605	291,904	1,701	0.58%	Employee Benefit Liabilities

Liabilitas Lain-Lain

Liabilitas lain-lain tahun 2023 mencapai Rp1,23 triliun, menurun 8,79% dari tahun 2022 sebesar Rp1,35 triliun. Penurunan tersebut disebabkan oleh turunnya nilai liabilitas sewa hak guna.

Other Liabilities

Other liabilities in 2023 reached IDR1.23 trillion, a decrease of 8.79 from 2022 amounted to IDR.35 trillion. The decrease was due to a decrease in the value of the right of use lease liability.

Tabel Liabilitas Lain-Lain

Table of Other Liabilities

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Rupiah	1,228,089	1,346,533	(118,444)	(8.80%)	Indonesia Rupiah
Mata Uang Asing	1,419	1,432	(13)	(0.91%)	Foreign Currencies
Liabilitas lain-lain	1,229,508	1,347,965	(118,457)	(8.79%)	Other Liabilities

Obligasi Subordinasi

Obligasi subordinasi tahun 2023 mencapai Rp3,68 triliun, sedikit mengalami penurunan sebesar 0,01% dari tahun 2022. Hal tersebut disebabkan kenaikan Beban emisi obligasi yang belum diamortisasi.

Subordinated Bonds

Subordination bonds in 2023 reached Rp3.68 trillion, slightly decreased by 0.01% from 2022. This was due to an increase in unamortized bonds issuance expense.

Tabel Obligasi Subordinasi

Table of Subordinated Bonds

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Obligasi Subordinasi Berkelanjutan I Tahap I, II, III, IV Bank Jabar Banten	3,693,000	3,693,000	-	0.00%	Continuous Subordinated Bonds I Phase I, II, III, IV Bank Jabar Banten
Beban emisi obligasi yang belum diamortisasi	(14,151)	(13,837)	(314)	2.27%	Unamortized bond issuance expense
Obligasi Subordinasi	3,678,849	3,679,163	(314)	(0.01%)	Subordinated Bonds

Dana Syirkah Temporer

Dana syirkah temporer tahun 2023 mencapai Rp9,27 triliun, meningkat 10,66% dari tahun 2022 mencapai Rp8,37 triliun. Peningkatan tersebut karena adanya kenaikan dana syirkah bukan bank dari pihak ketiga sebesar Rp856,33 miliar, peningkatan terbesar pada tabungan mudharabah.

Temporary Syirkah Fund

Temporary syirkah funds in 2023 reached IDR9.27 trillion, an increase of 10.66% from 2022 reached IDR8.37 trillion. The increase was due to an increase in non-bank syirkah fund from third parties as of IDR856.33 billion, and the biggest increase was mudharabah savings.

Tabel Dana Syirkah Temporer

Table of Temporary Syirkah Fund

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Bukan bank					Non bank
Pihak berelasi	9,316	7,148	2,168	30.33%	Related Parties
Pihak ketiga	9,172,780	8,316,448	856,332	10.30%	Third Parties
	9,182,096	8,323,596	858,500	10.31%	
Bank					Bank
Pihak ketiga	85,272	50,828	34,444	67.77%	Third Parties
Total dana syirkah temporer	9,267,368	8,374,424	892,944	10.66%	Total Temporary Syirkah Fund

Ekuitas

Ekuitas tahun 2023 mencapai Rp15,45 triliun, meningkat 4,77% dari tahun 2022 mencapai Rp14,75 triliun. Hal tersebut disebabkan kenaikan saldo laba yang belum ditentukan penggunaannya tahun 2023.

Equity

Equity in 2023 reached IDR15.45 trillion, an increase of 4.77% from 2022 which reached IDR14.75 trillion. This increase was in line with the increase in net profit in 2023.

Modal Ditempatkan dan Disetor Penuh

Modal ditempatkan dan disetor penuh tahun 2023 mencapai Rp2,63 triliun, tidak terdapat perubahan dibandingkan dengan tahun 2022.

Issued and Paid-Up Capital

The issued and paid-up capital in 2023 will reach IDR2.63 billion, there is no change compared to 2022.

Tabel Modal Ditempatkan dan Disetor Penuh

Table of Issued and Paid-Up Capital

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Total Saham Seri A	1,853,679	1,853,679	-	-	Total Series A Shares
Total Saham Seri B	776,682	776,682	-	-	Total Series B Shares
Modal ditempatkan dan disetor penuh	2,630,361	2,630,361	-	-	Issued and Paid-Up Capital

Tambahan Modal Disetor

Tambahan modal disetor tahun 2023 mencapai Rp1,81 triliun, tidak terdapat perubahan dibandingkan tahun 2022.

Additional Paid-In Capital

Additional Paid-In Capital in 2023 will reach IDR1,81 billion, there is no change compared to 2022.

Tabel Tambahan Modal Disetor

Table of Additional Paid-In Capital

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Masyarakat	987,821	987,821	-	-	Public
Pemerintah Provinsi Jawa Barat	404,511	404,511	-	-	West Java Provincial Government
Pemerintah Kab. Bandung	106,731	106,731	-	-	Bandung District Government
Pemerintah Kab. Bogor	30,485	30,485	-	-	Bogor District Government
Pemerintah Kab. Serang	22,606	22,606	-	-	Serang District Government
Pemerintah Kab. Tangerang	22,181	22,181	-	-	Tangerang District Government
Pemerintah Kota Tangerang	18,857	18,857	-	-	Tangerang City Government
Pemerintah Kab. Bandung Barat	16,839	16,839	-	-	West Bandung District Government Bandung Barat
Pemerintah Kab. Karawang	15,075	15,075	-	-	Karawang District Government Karawang
Pemerintah Kab. Indramayu	14,653	14,653	-	-	Indramayu District Government Indramayu
Pemerintah Kab. Sukabumi	13,079	13,079	-	-	Sukabumi District Government Sukabumi
Pemerintah Kab. Tasikmalaya	11,009	11,009	-	-	Tasikmalaya District Government Tasikmalaya
Pemerintah Kota Tasikmalaya	9,530	9,530	-	-	Tasikmalaya City Government Tasikmalaya
Pemerintah Kota Bekasi	9,405	9,405	-	-	Bekasi City Government Bekasi

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Pemerintah Kota Bandung	8,894	8,894	-	-	Bandung City Government Bandung
Pemerintah Kota Cilegon	8,827	8,827	-	-	Cilegon City Government Cilegon
Pemerintah Kab. Cirebon	8,448	8,448	-	-	Cilegon District Government Cirebon
Pemerintah Kab. Pandeglang	8,158	8,158	-	-	Pandeglang District Government Pandeglang
Pemerintah Kab. Majalengka	8,155	8,155	-	-	Majalengka District Government Majalengka
Pemerintah Kota Tangerang Selatan	8,155	8,155	-	-	South Tangerang City Government Tangerang Selatan
Pemerintah Kota Serang	8,155	8,155	-	-	Serang City Government Serang
Pemerintah Kota Cimahi	7,974	7,974	-	-	Cimahi City Government Cimahi
Pemerintah Kota Depok	6,923	6,923	-	-	Depok City Government Depok
Pemerintah Kab. Purwakarta	6,524	6,524	-	-	Purwakarta District Government Purwakarta
Pemerintah Kota Sukabumi	5,801	5,801	-	-	Sukabumi City Government Sukabumi
Pemerintah Kab. Lebak	5,665	5,665	-	-	Lebak District Government Lebak
Pemerintah Kab Bekasi	5,639	5,639	-	-	Bekasi District Government Bekasi
Pemerintah Kab Garut	4,893	4,893	-	-	Garut District Government Garut
Pemerintah Kab Ciamis	4,485	4,485	-	-	Ciamis District Government Ciamis
Pemerintah Kab. Kuningan	4,166	4,166	-	-	Kuningan District Government Kuningan
Pemerintah Kota Bogor	3,583	3,583	-	-	Bogor City Government Bogor
Pemerintah Kab Sumedang	3,531	3,531	-	-	Sumedang District Government Sumedang
Pemerintah Kab Subang	3,318	3,318	-	-	Subang District Government Subang
Pemerintah Kota Banjar	3,180	3,180	-	-	Banjar City Government Banjar
Pemerintah Kab. Pangandaran	2,936	2,936	-	-	Pangandaran District Government Pangandaran
Pemerintah Kota Cirebon	2,684	2,684	-	-	Cirebon City Government Cirebon
Tambahan modal disetor	1,812,876	1,812,876	-	-	Additional Paid-In Capital

Surplus Dari Revaluasi Aset Tetap

Surplus dari revaluasi aset tetap tahun 2023 mencapai Rp2,16 triliun, turun 0,22% dibandingkan dengan tahun 2022 sebesar Rp2,17.

Pengukuran Kembali Program Imbalan Pasti - Setelah Pajak Tanggahan

Pengukuran kembali program imbalan pasti - setelah pajak tanggahan tahun 2023 mencapai (Rp167,12) miliar, turun 0,51% dari tahun 2022 mencapai (Rp166,27) triliun. Penurunan tersebut terjadi karena adanya pemindahan manfaat pasti menjadi iuran pasti.

Surplus from Fixed Asset Revaluation

Surplus from fixed assets revaluation in 2023 reached as of IDR2.16 trillion, decrease 0.22% compared to 2022 as of IDR2.17 trillion.

Remeasurement of Defined Benefit Plans - After Tax Deferred

Remeasurement of defined benefit plans - after deferred tax in 2023 reached (IDR167.12) billion, an decrease of 0.51% from 2022 reaching (IDR166.27) trillion. This decrease occurred due to the transfer of defined benefits to defined contributions.

Saldo Laba

Saldo laba tahun 2023 mencapai Rp9,41 triliun, meningkat 7,73% dari tahun 2022 mencapai Rp8,73 triliun. Peningkatan tersebut berasal dari kenaikan saldo laba yang belum ditentukan penggunaannya pada tahun 2023.

Tabel Saldo Laba

Table of Retained Earning

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Telah ditentukan penggunaannya	4,786,067	4,785,382	685	0.01%	Appropriated
Belum ditentukan penggunaannya	4,622,656	3,947,964	674,692	17.09%	Unappropriated
Saldo Laba	9,408,723	8,733,346	675,377	7.73%	Retained Earning

Total Ekuitas Yang Dapat Diatribusikan Kepada Entitas Induk

Total ekuitas yang dapat diatribusikan kepada entitas induk tahun 2023 mencapai Rp15,56 triliun, meningkat 5,42% dari tahun 2022 mencapai Rp14,76 triliun. Peningkatan tersebut disebabkan kenaikan saldo laba yang belum ditentukan penggunaannya.

Kepentingan Non-Pengendali

Kepentingan non-pengendali tahun 2023 mencapai (Rp110,86) miliar, meningkat 746,96% dari tahun 2022 mencapai (Rp13,09) miliar. Penurunan tersebut dipengaruhi oleh kerugian pada entitas anak bank **bjb** yaitu BPR Intan Jabar.

Tabel Kepentingan Non-Pengendali

Table of Non-controlling interests

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Entitas Anak:					Subsidiaries
PT Bank Jabar Banten Syariah	10,528	(3,171)	13,699	(432.01%)	PT Bank Jabar Banten Syariah
PT BPR Intan Jabar	(123,169)	(38,021)	(85,148)	223.95%	PT BPR Intan Jabar
PT Karya Utama Jabar	-	26,558	(26,558)	(100.00%)	PT Karya Utama Jabar
Perusahaan Efek Daerah	1,782	1,545	237	15.34%	Regional Securities Company
Kepentingan non-pengendali	(110,859)	(13,089)	(97,770)	746.96%	Non-controlling interests

Retained Earning

The retained earnings in 2023 reached IDR9.41 trillion, an increase of 7.73% from 2022 reached IDR8.73 trillion. The increase came from an increase of unappropriated retained earning in 2023.

Total Equity Attributable to the Parent Entity

Total equity attributable to the parent entity in 2023 reached IDR15.56 trillion, an increase of 5.42% from 2022 reaching IDR14.76 trillion. This increase was due to an increase in unappropriated-retained earnings.

Non-Controlling Interests

Non-controlling interests in 2023 reached (IDR110.86) billion, an increase of 746.96% from 2022 reaching (IDR13.09) billion. The decrease was influenced by losses at bank **bjb** subsidiary, namely BPR Intan Jabar.

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)

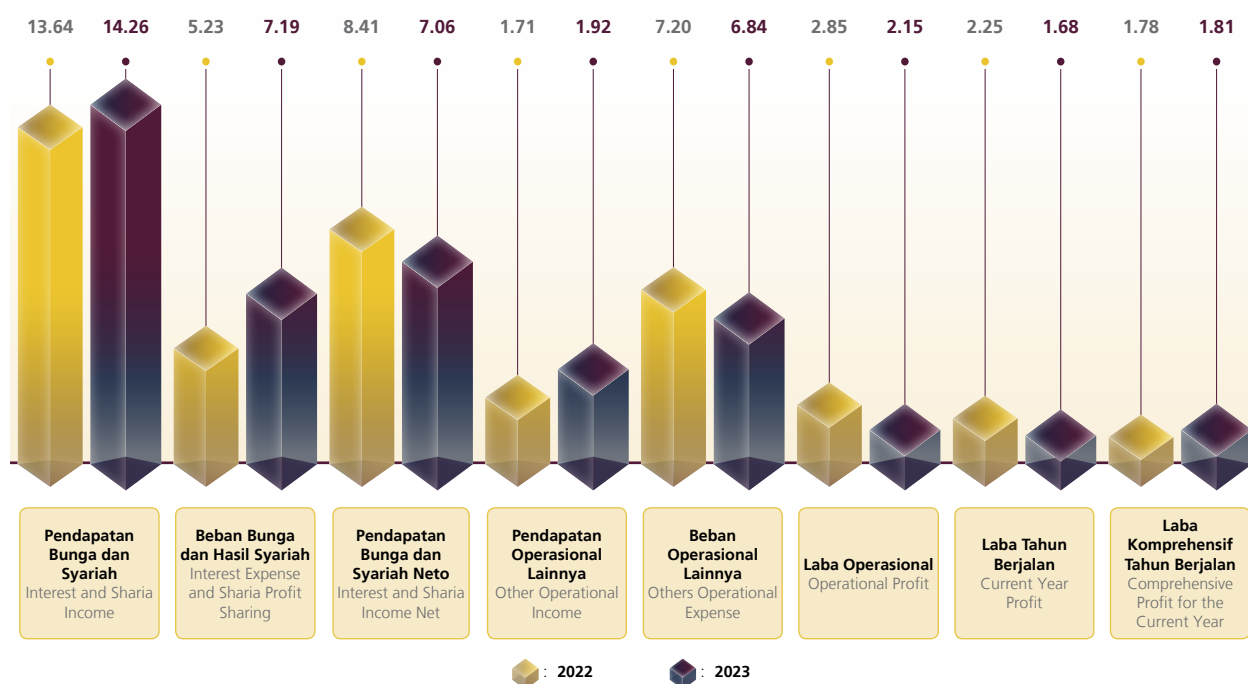
Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
PENDAPATAN BUNGA DAN SYARIAH			INTEREST AND SHARIA INCOME		
Pendapatan bunga dan syariah	14,203,734	13,588,549	615,185	4.53%	Interest and Sharia Income
Pendapatan provisi dan komisi pembiayaan syariah	54,475	47,425	7,050	14.87%	Sharia financing fee and commission income
	14,258,209	13,635,974	622,235	4.56%	
BEBAN BUNGA DAN BAGI HASIL SYARIAH			INTEREST EXPENSE AND SHARIA PROFIT SHARING		
	7,194,587	5,227,996	1,966,591	37.62%	
PENDAPATAN BUNGA DAN SYARIAH NETO			INTEREST AND SHARIA INCOME NET		
	7,063,622	8,407,978	(1,344,356)	(15.99%)	
PENDAPATAN OPERASIONAL LAINNYA			OTHER OPERATIONAL INCOME		
Provisi dan komisi selain dari kredit yang diberikan	1,196,432	1,051,115	145,317	13.83%	Provisi dan komisi selain dari kredit yang diberikan Fees and commissions other than loans
Penerimaan kembali kredit yang telah dihapus buku	335,778	365,404	(29,626)	(8.11%)	Penerimaan kembali kredit yang telah dihapus buku Recoveries from Written-off Loans
Keuntungan transaksi valuta asing - neto	14,095	23,826	(9,731)	(40.84%)	Keuntungan transaksi valuta asing - neto Gain on foreign exchange transactions - net
Keuntungan dari penjualan surat berharga yang diperdagangkan - neto	-	49,315	(49,315)	(100.00%)	Keuntungan dari penjualan surat berharga yang diperdagangkan - neto Gain from sale of traded securities - net
Keuntungan yang belum direalisasi dari perubahan nilai wajar surat berharga yang diperdagangkan - neto	86,529	-	86,529	100.00%	unrealized profit from changes in fair of traded securities-net
Keuntungan dari perubahan nilai wajar penyertaan saham	40,041	-	40,041	100.00%	Profit from changes in fair value of investment shares
Lain-lain	249,380	150,028	99,352	66.22%	Lain-lain Others
	1,922,255	1,639,688	282,567	17.23%	
BEBAN OPERASIONAL LAINNYA			OTHERS OPERATIONAL EXPENSE		
Beban umum dan administrasi	(2,725,498)	(2,744,760)	19,262	(0.70%)	General Expense and Administration
Beban tenaga kerja dan tunjangan	(2,580,668)	(3,242,167)	661,499	(20.40%)	Labor costs and benefits
Penyisihan kerugian penurunan nilai atas aset keuangan dan non keuangan - neto kerugian	(746,262)	(223,976)	(522,286)	233.19%	Provision for impairment losses on financial and non-financial assets - net Losses

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Kerugian dari penjualan surat berharga yang diperdagangkan - neto	(23,164)	(92,808)	69,644	(75.04%)	Loss from sales of traded securities-net
Pembalikan kerugian komitmen dan kontinjensi	631	13,192	(12,561)	(95.22%)	Reversal of loss commitments and contingencies
Lain-lain	(762,191)	(908,289)	146,098	(16.08%)	Others
	(6,837,152)	(7,198,808)	361,656	(5.02%)	
LABA OPERASIONAL	2,148,725	2,848,858	(700,133)	(24.58%)	OPERATIONAL PROFIT
BEBAN NON-OPERASIONAL - NETO	(22,358)	(13,240)	(9,118)	68.87%	NON-OPERATIONAL EXPENSES - NET
LABA SEBELUM BEBAN PAJAK	2,126,367	2,835,618	(709,251)	(25.01%)	PROFIT BEFORE TAX EXPENSES
BEBAN PAJAK - NETO	(445,190)	(590,336)	145,146	(24.59%)	TAX EXPENSE - NET
LABA TAHUN BERJALAN	1,681,177	2,245,282	(564,105)	(25.12%)	CURRENT YEAR PROFIT
PENGHASILAN KOMPREHENSIF LAIN:			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	(39,442)	(24,657)	(14,785)	59.96%	Remeasurement of defined benefit plans
Revaluasi aset tetap	(4,844)	(31,191)	26,347	(84.47%)	Revaluation of Fixed Assets
Pajak penghasilan	38,593	4,824	33,769	700.02%	income tax
Akun yang akan direklasifikasikan ke laba rugi					Accounts to be reclassified to profit or loss
Keuntungan (kerugian) yang belum direalisasi atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain - setelah pajak penghasilan	131,107	(412,236)	543,343	(131.80%)	Unrealized gain (loss) on financial assets measured at fair value through other comprehensive income - after income tax
Penghasilan komprehensif lain tahun berjalan - setelah pajak penghasilan	125,414	(463,260)	588,674	(127.07%)	Other comprehensive income for the year - after income tax
TOTAL LABA KOMPREHENSIF TAHUN BERJALAN	1,806,591	1,782,022	24,562	1.38%	TOTAL COMPREHENSIVE PROFIT FOR THE CURRENT YEAR
LABA TAHUN BERJALAN YANG DAPAT DIATRIBUSIKAN KEPADA:			PROFIT FOR THE YEAR ATTRIBUTABLE TO:		
Pemilik entitas induk	1,778,395	2,304,376	(525,981)	(22.83%)	Owner of the parent entity
Kepentingan non-pengendali	(97,218)	(59,094)	(38,124)	64.51%	Non-controlling interests
TOTAL	1,681,177	2,245,282	(564,105)	(25.12%)	TOTAL
TOTAL LABA KOMPREHENSIF YANG DAPAT DIATRIBUSIKAN KEPADA:			TOTAL COMPREHENSIVE PROFIT ATTRIBUTABLE TO:		
Pemilik entitas induk	1,903,820	1,840,482	63,338	3.44%	Owner of the parent entity
Kepentingan non-pengendali	(97,229)	(58,460)	(38,769)	66.32%	Non-controlling interests
TOTAL	1,806,591	1,782,022	24,569	1.38%	TOTAL
LABA PER SAHAM DASAR YANG DAPAT DIATRIBUSIKAN KEPADA PEMILIK ENTITAS INDUK (NILAI PENUH)	169.03	219.02	(50)	(22.82%)	BASIC EARNINGS PER SHARE ATTRIBUTABLE TO OWNERS OF THE PARENT ENTITY (FULL VALUE)

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 billion)



Total Pendapatan Bunga dan Syariah

Total pendapatan bunga dan syariah tahun 2023 mencapai Rp14,25 triliun, meningkat 4,56% dari tahun 2022 mencapai Rp13,64 triliun. Peningkatan tersebut terutama berasal dari pertumbuhan pendapatan bunga sebesar Rp471,02 miliar, pendapatan syariah sebesar Rp144,16 miliar dan pendapatan provisi dan komisi syariah sebesar Rp8,28 miliar. Keseluruhan peningkatan tersebut merupakan dampak dari ekspansi kredit yang dilakukan pada tahun 2023.

Total Interest and Sharia Income

Total interest and sharia income in 2023 reached IDR14.25 trillion, an increase of 4.56% from 2022 reached IDR13.64 trillion. This increase mainly came from growth in interest income of IDR471.02 billion and sharia income of IDR144.16 billion and fee and sharia commission income of IDR8.28 billion. Overall increase was due to loans expansion conducted in 2023.

Tabel Total Pendapatan Bunga dan Syariah

Table of Total Interest and Sharia Income

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Pendapatan bunga	13,287,106	12,816,082	471,024	3.68%	Interest Income
Pendapatan syariah	916,628	772,467	144,161	18.66%	Sharia Income
Pendapatan provisi dan komisi	34,001	35,228	(1,227)	(3.48%)	Fee and commission income
Pendapatan provisi dan komisi syariah	20,474	12,197	8,277	67.86%	Sharia fees and commission income
Total Pendapatan bunga dan syariah	14,258,209	13,635,974	622,235	4.56%	Total Interest and Sharia Income

Pendapatan Bunga dan Syariah

Pendapatan bunga dan syariah tahun 2023 sebesar Rp14,26 triliun, meningkat 4,56% dari tahun 2022 sebesar Rp13,64 triliun. Peningkatan tersebut terlihat pada pos kredit yang diberikan yang merupakan dampak dari ekspansi kredit dan kenaikan penempatan surat berharga berdampak juga pada peningkatan pendapatan bunganya.

Interest and Sharia Income

Interest and sharia income in 2023 amounted to IDR14.26 trillion, an increase of 4.56% from 2022 amounted to IDR13.64 trillion. The increase was seen from the given loans postal due to loans expansion and an increase of securities placements and its interest revenue.

Tabel Pendapatan Bunga dan Syariah

Table of Interest and Sharia Income

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Pendapatan Bunga			Interest Income		
Rupiah					Indonesia Rupiah
Kredit yang diberikan	11,525,355	11,020,502	504,853	4.58%	Loans
Penempatan pada Bank Indonesia dan bank lain	258,162	435,552	(177,390)	(40.73%)	Placements with Bank Indonesia and other banks
Giro pada Bank Indonesia	81,444	63,248	18,196	28.77%	Current Account with Bank Indonesia
Giro pada bank lain	1,484	1,690	(206)	(12.19%)	Current accounts with other banks
Wesel ekspor dan tagihan lainnya	23,553	16,499	7,054	42.75%	Export bills and other bills
Nilai wajar melalui laba rugi					Fair value through profit or loss
Surat berharga	120,071	164,730	(44,659)	(27.11%)	Securities
Biaya perolehan yang diamortisasi					Amortized cost
Surat berharga	271,793	648,024	(376,231)	(58.06%)	Securities
Nilai wajar melalui penghasilan komprehensif lain					Fair value through other comprehensive income
Surat berharga	955,632	440,920	514,712	116.74%	Securities
Mata uang asing					Foreign Currencies
Kredit yang diberikan					Loans given
Dolar Amerika Serikat	17,254	5,839	11,415	195.50%	Unites States Dollar
Penempatan pada Bank Indonesia dan bank lain					Placements with Bank Indonesia and other banks
Dolar Amerika Serikat	23,929	13,532	10,397	76.83%	USD
Wesel ekspor dan tagihan lainnya	8,429	5,546	2,883	51.98%	Export bills and other bills
	13,287,106	12,816,082	471,024	3.68%	
Pendapatan syariah			Sharia Income		
Rupiah					Indonesia Rupiah
Margin	460,359	436,167	24,192	5.55%	Margins
Bagi Hasil	441,534	321,371	120,163	37.39%	Profit sharing
Pendapatan Sewa Ijarah	14,735	14,929	(194)	(1.30%)	Ijarah Rental Income
	916,628	772,467	144,161	18.66%	
Provisi dan Komisi	34,001	35,228	(1,227)	(3.48%)	Fees and Commissions
Provisi dan Komisi Syariah	20,474	12,197	8,277	67.86%	Sharia Fees and Commissions
Pendapatan Bunga dan Syariah	14,258,209	13,635,974	622,235	4.56%	Interest and Sharia Income

Pendapatan Provisi dan Komisi Pembiayaan Syariah

Pendapatan provisi dan komisi pembiayaan syariah tahun 2023 mencapai Rp54,48 miliar, meningkat 14,87% dari tahun 2022 mencapai Rp47,43 miliar. Peningkatan tersebut sejalan dengan pertumbuhan pembiayaan syariah pada tahun 2023.

Beban Bunga dan Bagi Hasil Syariah

Beban bunga dan bagi hasil syariah tahun 2023 sebesar Rp7,19 triliun, meningkat 37,62% dari tahun 2022 sebesar Rp5,23 triliun. Hal ini disebabkan oleh adanya peningkatan BI Rate yang berdampak juga pada peningkatan rate yang diberikan kepada nasabah dalam penghimpunan dana.

Pendapatan Bunga dan Syariah Neto

Pendapatan bunga dan syariah neto tahun 2023 sebesar Rp7,06 triliun, menurun 15,99% dari tahun 2022 sebesar Rp8,41 triliun. Hal ini disebabkan kenaikan beban bunga dan bagi hasil syariah di tahun 2023.

Pendapatan Operasional Lainnya

Pendapatan operasional lainnya pada tahun 2023 sebesar Rp1,92 triliun, meningkat 17,23% dari 2022 sebesar Rp1,64 triliun. Peningkatan tersebut terutama disebabkan kenaikan provisi dan komisi selain dari kredit yang diberikan (*fee based income*).

Provisi dan Komisi Selain Dari Kredit Yang Diberikan

Provisi dan komisi selain dari kredit yang diberikan tahun 2023 mencapai Rp1,20 triliun, meningkat 13,83% dari tahun 2022 mencapai Rp1,05 triliun. Peningkatan provisi dan komisi selain dari kredit yang diberikan pada tahun 2023 didominasi dari peningkatan pos provisi dan komisi yang naik sebesar Rp143,23 miliar. Peningkatan tersebut berasal dari transaksi yang berhubungan dengan *e-channel* maupun transaksi lain selain kredit.

Tabel Provisi dan Komisi Selain dari Kredit Yang Diberikan

Table of Fees and commissions other than loans

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Rupiah:					Indonesia Rupiah:
Provisi dan komisi	1,157,083	1,013,852	143,231	14.13%	Fees and commissions
Fee komitmen	33,438	34,302	(864)	(2.52%)	Commitment fee

Sharia Financing Fee and Commission Income

Sharia financing fees and commission income in 2023 reached IDR54.48 billion, an increase of 14.87% from 2022 reached IDR47.43 billion. This decrease was in line with the increase in sharia financing in 2023.

Interest Expense and Sharia Profit Sharing

Interest expenses and sharia profit sharing in 2023 amounted to IDR7.19 trillion, an increase of 37.62% from 2022 amounted to IDR5.23 trillion. This was due to an increase in BI Rate resulting in an increase of rate given to customers in fund collection.

Interest and Sharia Income Net

Interest and sharia income net in 2023 amounted to Rp7.06 trillion, decreased 15.99% from year 2022 amounted Rp8.41 trillion. This was due to an increase in interest expenses and sharia profit sharing in 2023.

Other Operational Income

Other operating income in 2023 amounted to Rp1.92 trillion, an increase of 17.23% from 2022 amounted Rp1.64 trillion. The increase was mainly due to an increase in provisions and commissions aside from loan given (*fee based income*).

Fees and Commissions Other Than Loans

Non-loan related fees and commissions in 2023 reached IDR1.20 trillion, an increase of 13.83% from 2022 reaching IDR1.05 trillion. The increase in fees and commissions other than loans in 2023 was dominated by an increase in fees and commissions, which increased by IDR143.23 billion. The increase came from transactions related to *e-channels* and transactions other than loan.

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Mata uang asing:					Foreign Currencies:
Provisi dan komisi	5,910	2,960	2,950	99.66%	Fees and commissions
Fee komitmen	1	1	-	0.00%	Commitment fee
Provisi dan komisi selain dari kredit yang diberikan	1,196,432	1,051,115	145,317	13.83%	Fees and commissions other than loans

Penerimaan Kembali Kredit yang Telah Dihapus Buku

Penerimaan kembali kredit yang telah dihapus buku tahun 2023 mencapai Rp335,78 miliar, menurun 8,11% dari tahun 2022 mencapai Rp365,40 miliar. Penurunan tersebut antara lain dipengaruhi oleh kemampuan debitur yang menurun serta hasil penjualan agunan sukarela dan lelang yang belum optimal.

Keuntungan Transaksi Valuta Asing – Neto

Keuntungan transaksi valuta asing - neto tahun 2023 mencapai Rp14,09 miliar, menurun 40,84% dari tahun 2022 mencapai Rp23,83 miliar. Hal tersebut disebabkan oleh lemahnya nilai Rupiah terhadap mata uang asing pada tahun 2023.

Keuntungan dari Penjualan Surat Berharga yang Diperdagangkan – Neto

Pada tahun 2023 tidak terdapat keuntungan dari penjualan surat berharga yang diperdagangkan - turun 100,00% dari tahun 2022 mencapai Rp49,32 miliar. Hal tersebut disebabkan oleh tekanan inflasi yang tinggi, respon pengetatan kebijakan moneter, serta tensi geopolitik Rusia dan Ukraina.

Lain-Lain

Pendapatan operasional dari lain-lain tahun 2023 mencapai Rp762,19 miliar, menurun 16,08% dibandingkan tahun 2022 yang mencapai Rp908,29 miliar.

Beban Operasional Lainnya

Beban operasional lainnya tahun 2023 sebesar Rp6,84 triliun, menurun sebesar 5,02% dari tahun 2022 sebesar Rp7,20 triliun. Penurunan tersebut terutama disebabkan berkurangnya beban tenaga kerja dan tunjangan sebesar Rp661,50 miliar.

Laba Operasional

Laba operasional tahun 2023 sebesar Rp2,15 triliun, turun 24,58% dari 2022 sebesar Rp2,85 triliun. Hal tersebut disebabkan turunnya pendapatan bunga dan syariah neto di tahun 2023.

Recoveries From Written-Off Loans

Recoveries of loans written off in 2023 reached IDR335.78 billion, a decrease of 8.11% from 2022 reaching IDR365.40 billion. 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.

Gain on Foreign Exchange Transactions– Net

Profits from foreign exchange transactions - net in 2023 reached IDR14.09 billion, a decrease of 40.84% compared to 2022 reaching IDR23.83 billion. This was due to the weakening value of the Rupiah against foreign currencies in 2023.

Gain from Sale of Traded Securities – Net

In 2023, there was profits from sales in traded securities - decrease 100.00% from 2022, reached IDR49.32 million. This is caused by high inflationary pressure, the response to tightening monetary policy, and the geopolitical issues of Russia and Ukraine.

Others

Others in 2023 reached IDR762.19 billion, an decreased of 16.08% from 2022 which reached IDR908.29 billion.

Others Operational Income

Other operational expense in 2023 amounted to Rp6.84 trillion, decreased by 5.02% from 2022 which amounted Rp7.20 trillion. The decline was mainly due to the reduced of salary and benefits of Rp661.50 billion.

Income from Operations

Income from operations in 2023 amounted to IDR2.15 trillion, an decreased of 24.58% from 2022 amounted to IDR2.85 trillion. This is due to the decline in interest and sharia income net in 2023.

Beban Non-Operasional – Neto

Beban non-operasional – neto tahun 2023 mencapai Rp22,36 miliar, meningkat 68,87% dari tahun 2022 yang mencapai Rp13,24 miliar. Peningkatan tersebut disebabkan oleh adanya biaya terkait abdi bank **bjb**.

Laba Sebelum Beban Pajak

Laba sebelum beban pajak tahun 2023 mencapai Rp2,13 triliun, menurun 25,01% dari tahun 2022 mencapai Rp2,84 triliun. Penurunan tersebut sejalan dengan turunnya laba operasional di tahun 2023.

Beban Pajak – Neto

Beban pajak – neto tahun 2023 mencapai Rp445,19 miliar, menurun 24,59% dari tahun 2022 mencapai Rp590,34 miliar. Penurunan tersebut sejalan dengan turunnya laba kotor tahun 2023.

Laba Tahun Berjalan

Laba tahun berjalan tahun 2023 mencapai Rp1,68 triliun, menurun 25,12% dari tahun 2022 mencapai Rp2,25 triliun. Hal tersebut sejalan dengan turunnya laba sebelum pajak serta kenaikan beban bunga pada tahun 2023.

Adapun laba tahun berjalan yang dapat diatribusikan kepada pemilik entitas induk tahun 2023 mencapai Rp1,78 triliun, menurun 22,83% dari tahun 2022 mencapai Rp2,30 triliun. Sedangkan laba tahun berjalan yang dapat diatribusikan kepada kepentingan non pengendali tahun 2023 mencapai (Rp97,22) miliar, meningkat 64,51% dari tahun 2022 mencapai (Rp59,09) miliar.

Penghasilan Komprehensif Lain

Penghasilan komprehensif lain tahun 2023 sebesar Rp125,41 miliar, meningkat 127,07% dari tahun 2022 sebesar (Rp463,26) miliar. Hal tersebut dipengaruhi oleh adanya keuntungan yang belum direalisasi atas aset keuangan yang diukur melalui penghasilan komprehensif lainnya.

Total Laba Komprehensif Tahun Berjalan

Total laba komprehensif tahun berjalan tahun 2023 mencapai Rp1,81 triliun, meningkat 1,38% dari tahun 2022 mencapai Rp1,78 triliun. Hal tersebut sejalan dengan kenaikan penghasilan komprehensif lain tahun 2023.

Adapun laba komprehensif yang dapat diatribusikan kepada pemilik entitas induk tahun 2023 mencapai Rp1,90 triliun, meningkat 3,44% dibandingkan tahun 2022 mencapai Rp1,84 triliun. Demikian pula dengan laba komprehensif yang dapat diatribusikan kepada kepentingan non pengendali tahun 2023 mencapai (Rp97,23) miliar, meningkat 66,32% dibandingkan tahun 2022 mencapai (Rp58,46) miliar.

Non - Operational Expense – Net

Non-operating expenses - net in 2023 reached IDR22.36 billion, an increase of 68.87% from 2022 which reached IDR13.24 billion. This increase was due to costs related to bank **bjb** servants.

Profit Before Tax Expense

Income before tax expense in 2023 reached IDR2.13 trillion, a decrease of 25.01% from 2022 reaching IDR2.84 trillion. This increase is in line with the increase in operating profit in 2023.

Tax Expense – Net

Tax expense - net in 2023 reached IDR445.19 billion, a decrease of 24.59% from 2022 reaching IDR590.34 billion. This increase was in line with the increase in gross profit in 2023.

Current Year Profit

Income for the year 2023 reached IDR1.68 trillion, a decrease of 25.12% from 2022 reached IDR2.25 trillion. This was in line with a decrease of profit before tax and increase of interest expense in 2023.

Meanwhile, income for the year attributable to owners of the parent entity in 2023 reached IDR1.78 trillion, a decrease of 22.83% from 2022 reaching IDR2.30 trillion. Meanwhile, profit for the year attributable to non-controlling interests in 2023 reached (IDR97.22) billion, an increase 64.51% from 2022 reaching (IDR59.09) billion.

Other Comprehensive Income

Other comprehensive income in 2023 was IDR125.41 billion, an increase of 127.07% compared to 2022 of (IDR463.26) billion. This was influenced by unrealized profit of financial assets measured by other comprehensive incomes.

Comprehensive Profit of the Year

Comprehensive income for the year in 2023 reached IDR1.81 trillion, an increase of 1.38% from 2022 reaching IDR1.78 trillion. This was in line with an increase of the 2023 other comprehensive incomes.

Comprehensive income attributable to owners of the parent entity in 2023 reached IDR1.90 trillion, an increase of 3.44% from 2022 reaching IDR1.84 trillion. Meanwhile, comprehensive profit attributable to non-controlling interests in 2023 reached (IDR97.23) billion, an increase of 66.32% compared to 2022 reaching (IDR58.46) billion.

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 2023 mencapai Rp169,02 menurun 22,82% dari tahun 2022 yang mencapai Rp219,02. Penurunan tersebut sejalan dengan turunnya laba tahun berjalan di tahun 2023.

Basic Earnings Per Share Attributable to Owners of the Parent Entity (Full Value)

Basic earnings per share attributable to owners of the parent entity (full amount) in 2023 reached IDR169.02, a decrease of 22.82% from 2022 which reached IDR219.02. This decrease was in line with the current year's profit growth in 2023.

Laporan Arus Kas Konsolidasian

Statement of Consolidated Cash Flows

Tabel Laporan Arus Kas Konsolidasian

Table of Statement of Consolidated Cash Flows

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
ARUS KAS DARI AKTIVITAS OPERASI			CASH FLOWS FROM OPERATING ACTIVITIES		
Arus kas neto (digunakan untuk)/diperoleh dari aktivitas operasi	612,359	(9,870,642)	10,483,001	(106.20%)	Net cash flow (used for)/obtained from operating activities
ARUS KAS DARI AKTIVITAS INVESTASI			CASH FLOWS FROM INVESTMENT ACTIVITIES		
Arus kas neto (digunakan untuk)/diperoleh dari aktivitas investasi	(2,560,554)	(607,142)	(1,953,412)	321.74%	Net cash flow (used for)/obtained from investing activities
ARUS KAS DARI AKTIVITAS PENDANAAN			CASH FLOWS FROM FUNDING ACTIVITIES		
Arus kas neto diperoleh dari aktivitas pendanaan	694,591	5,366,615	(4,672,024)	(87.06%)	Net cash flow is obtained from financing activities
PENURUNAN NETO KAS DAN SETARA KAS	(1,253,604)	(5,058,486)	3,804,882	(75.22%)	DECREASE IN NET CASH AND CASH EQUIVALENTS
KAS DAN SETARA KAS PADA AWAL TAHUN	24,733,126	29,767,787	(5,034,661)	(16.91%)	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR
DAMPAK BERSIH PERUBAHAN NILAI TUKAR ATAS KAS DAN SETARA KAS	14,095	23,825	(9,730)	(40.84%)	NET IMPACT OF CHANGES IN EXCHANGE RATE ON CASH AND CASH EQUIVALENTS
KAS DAN SETARA KAS PADA AKHIR TAHUN	23,493,617	24,733,126	(1,239,509)	(5.01%)	CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR
Kas dan setara kas pada akhir tahun terdiri dari:			Cash and cash equivalents at the end of the year consisted of:		
Kas	3,530,074	3,300,031	230,043	6.97%	Cash
Giro pada Bank Indonesia	14,879,767	13,032,593	1,847,174	14.17%	Current Account with Bank Indonesia
Giro pada bank lain	1,196,787	1,243,695	(46,908)	(3.77%)	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain - jangka waktu jatuh tempo tiga bulan atau kurang sejak tanggal perolehan	3,886,989	7,156,807	(3,269,818)	(45.69%)	Placement with Bank Indonesia and other banks - maturity period of three months or less from the date of acquisition
Total kas dan setara kas	23,493,617	24,733,126	(1,239,509)	(5.01%)	Total cash and cash equivalents

Grafik Laporan Arus Kas Konsolidasian

Graph of Statement of Consolidated Cash Flows

(dalam triliun Rupiah / in
IDR trillion)



Arus Kas Dari Aktivitas Operasi

Arus kas neto diperoleh dari aktivitas operasi tahun 2023 sebesar Rp612,36 miliar, tberbanding terbalik dengan tahun 2022 yang mencatatkan arus kas neto digunakan untuk aktivitas operasi sebesar Rp9,87 triliun. Hal tersebut dipengaruhi sebagian besar oleh pos surat berharga dan *reverse repo* termasuk kredit yang diberikan.

Cash Flows from Operating Activities

Net cash flow obtained from operating activities in 2023 was IDR612.36 billion, in contrast to 2022 which recorded net cash flow used for operating activities of IDR 9.87 trillion. This is influenced largely by securities and reverse repo items including credit provided.

Tabel Arus Kas dari Aktivitas Operasi

Table of Cash Flows from Operating Activities

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Penerimaan bunga, provisi dan komisi	12,370,613	12,711,595	(340,982)	(2.68%)	Interest and commissions received
Penerimaan pendapatan syariah	937,102	784,664	152,438	19.43%	Sharia income receipts
Pembayaran bunga	(6,800,492)	(4,898,216)	(1,902,276)	38.84%	Interest payment
Pembayaran bagi hasil syariah	(363,064)	(244,294)	(118,770)	48.62%	Sharia profit sharing payments
Pembayaran beban karyawan	(2,578,967)	(3,125,806)	546,839	(17.49%)	Payment of employee expenses
Pembayaran beban umum dan administrasi	(2,348,388)	(2,744,760)	396,372	(14.44%)	General Expense and Administration payments
Penerimaan dari pendapatan operasional lainnya	1,163,489	1,138,447	25,042	2.20%	Receipts from other operating income
Penerimaan kredit yang telah dihapus buku	335,778	365,404	(29,626)	(8.11%)	Receipt of credits that have been written off
Pembayaran beban lainnya	(809,060)	(1,035,802)	226,742	(21.89%)	Payment of other expenses
Pembayaran pajak penghasilan	(459,714)	(563,340)	103,626	(18.39%)	Payment of income tax
Penerimaan kas sebelum perubahan dalam aset dan liabilitas operasi					Cash receipts before changes in operating assets and liabilities
Penurunan (kenaikan) dalam aset operasi:	1,447,297	2,387,892	(940,595)	(39.39%)	Decrease (increase) in operating assets:

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Surat berharga	(1,025,437)	(10,926,130)	9,900,693	(90.61%)	Securities
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali	5,468,915	(2,339,883)	7,808,798	(333.73%)	Receivable from marketable securities purchased under agreement to resell
Wesel ekspor dan tagihan lainnya	153,852	(355,914)	509,766	(143.23%)	Export bills and other bills
Kredit yang diberikan dan pembiayaan dan piutang syariah	(9,322,583)	(13,306,536)	3,983,953	(29.94%)	Loans given and Sharia financing and receivables
Tagihan Derivatif	16,099	(13,421)	29,520	(219.95%)	Derivative Receivables
Tagihan Akseptasi	(60,974)	(63,987)	3,013	(4.71%)	Acceptance claims
Aset lain-lain	(198,551)	(904,446)	705,895	(78.05%)	Other Assets
Kenaikan (penurunan) dalam liabilitas operasi:					The increase decrease) in operating liabilities:
Liabilitas segera	(191,151)	599,423	(790,574)	(131.89%)	Immediate Liabilities
Simpanan:					Savings:
Giro	(2,890,653)	(1,121,940)	(1,768,713)	157.65%	Current Account
Tabungan	4,584,519	2,262,626	2,321,893	102.62%	Savings
Deposito berjangka	3,358,122	8,352,744	(4,994,622)	(59.80%)	Time deposit
Simpanan dari bank lain	(1,920,250)	2,580,313	(4,500,563)	(174.42%)	Deposits from Other Banks
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	1,163,702	3,081,103	(1,917,401)	(62.23%)	Liabilities from marketable securities sold under agreements to repurchase
Liabilitas lain-lain	(39,503)	(177,915)	138,412	(77.80%)	Other Liabilities
Liabilitas akseptasi	60,974	63,987	(3,013)	(4.71%)	Acceptances Payable
Liabilitas derivatif	(2,184)	2,207	(4,391)	(198.96%)	Derivative Liabilities
Hutang pajak	10,165	9,235	930	10.07%	Tax Payable
Arus kas neto (digunakan untuk)/ diperoleh dari aktivitas operasi	612,359	(9,870,642)	10,483,001	(106.20%)	Net cash flow (used for)/obtained from operating activities

Arus Kas dari Aktivitas Investasi

Arus kas neto digunakan untuk aktivitas investasi tahun 2023 Rp535,25 miliar, menurun 11,68% dari tahun 2022 sebesar Rp607,14 juta. Hal tersebut dipengaruhi oleh sebagian besar penyertaan saham di tahun 2023.

Cash Flows from Investing Activities

Net-cash flow used for investment activities in 2023 was IDR535.25 billion, decreased 11.68% from 2022 as of IDR607.14 million. This was mostly due to investment in share in 2023.

Tabel Arus Kas dari Aktivitas Investasi

Table of Cash Flows from Investing Activities

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Penerimaan dividen kas	685	5,960	(5,275)	(88.51%)	Receipt of cash dividends
Penerimaan dari surat berharga yang telah jatuh tempo	438,147	-	438,147	100,00%	Proceeds from matured securities
Penempatan pada surat berharga	(2,511,135)	-	(2,511,135)	(100,00%)	Placement in securities
Pembelian aset tetap	(489,544)	(513,133)	23,589	(4.60%)	Purchase of Fixed Assets
Penjualan aset tetap	1,293	-	1,293	100,00%	Sale of fixed assets
Penyertaan saham	-	(99,969)	99,969	(100.00%)	Investments in shares
Arus kas neto (digunakan untuk)/ diperoleh dari aktivitas investasi	(536,247)	(607,142)	70,895	(11.68%)	Net cash flow (used for)/obtained from investing activities

Arus Kas Dari Aktivitas Pendanaan

Arus kas neto diperoleh dari aktivitas pendanaan tahun 2023 sebesar Rp694,59 miliar, menurun 87,06% dari tahun 2022 sebesar Rp5,37 triliun. Hal tersebut dipengaruhi oleh berkurangnya pinjaman yang diterima di tahun 2023.

Receipt of Cash Dividends

Net cash flow obtained from financing activities in 2023 amounted to IDR694,59 billion, a decrease of 87.06% from 2022 amounted to IDR5.37 trillion. This was influenced by a decrease in loans received in 2023.

Tabel Arus Kas dari Aktivitas Pendanaan

Table of Receipt of Cash Dividends

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Penerimaan dari pinjaman yang diterima	8,279,249	12,449,516	(4,170,267)	(33.50%)	Receipts from Loans Received
Pembayaran pinjaman yang diterima	(5,489,187)	(7,077,422)	1,588,235	(22.44%)	Payment of Loans Received
Pembayaran dividen kas	(1,100,017)	(1,042,780)	(57,237)	5.49%	Cash dividend payments
Pembayaran liabilitas sewa	(78,954)	(41,109)	(37,845)	92.06%	Payment of rental obligations
Penerimaan dari obligasi subordinasi	-	1,000,000	(1,000,000)	(100.00%)	Proceeds from subordinated bonds
Pembayaran obligasi subordinasi	-	(307,000)	307,000	(100.00%)	Payment for subordinated bonds
Pembayaran efek hutang yang diterbitkan	(916,500)	(534,300)	(382,200)	71.53%	Payment from debt securities issued
Penerimaan Penambahan Modal	-	923,345	(923,345)	(100.00%)	Proceeds from additional capital
Biaya Emisi Obligasi	-	(3,635)	3,635	(100.00%)	Bond Emission Costs
Arus kas neto diperoleh dari aktivitas pendanaan	694,591	5,366,615	(4,672,024)	(87.06%)	Net cash flow is obtained from financing activities

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. Selain itu, Perseoran memiliki kebijakan tentang pemenuhan hak-hak kreditor yang tertuang dalam Standar Operasional Prosedur (SOP) Asset & Liability Management Nomor 0358/SK/DIR-TRE/2023 tanggal 29 September 2023 dan Surat Keputusan Nomor 0013/SK/ITB-BSU/2023 tanggal 27 Juni 2023 Tentang Petunjuk Teknis *Term Loan (Borrowing)* yang digunakan sebagai pedoman dalam melakukan pinjaman kepada kreditor. Tujuan dari kebijakan dimaksud adalah untuk menjaga terpenuhinya hak-hak dan menjaga kepercayaan kreditor terhadap bank **bjb**. Dalam kebijakan tersebut mencakup pertimbangan dalam melakukan perjanjian, serta tindak lanjut dalam pemenuhan kewajiban bank **bjb** kepada kreditor. Kebijakan hak-hak dasar kreditor, antara lain adalah menerima pelunasan pokok dan pembayaran bunga pada waktu yang disepakati, memperoleh hak atas denda keterlambatan pelunasan pokok dan pembayaran bunga serta meminta keterangan, informasi, dan dokumen.

Ability to Pay Debt and Collectibility of Receivables

Ability to Pay Debt

The ability to pay debts is reflected in the Bank's liquidity and solvency. With regard to bonds issued, the ability to repay debt is reflected in the smooth payment of interest and the bond rating. In addition, the bank has a policy regarding the fulfillment of the creditors contained in the Asset & Liability Management Standard Procedure (SOP) Number 0358/SK/DIR TRE/2023 dated September 29, 2023 and Decree Number 0013/SK/ITB-BSU/ 2023 dated June 27, 2023 about Term Loan (borrowing) technical instructions used as Guidelines for Loans to Creditors. The purpose of the policy referred to is to maintain the fulfillment of rights and maintain creditors' trust in bank **bjb**. The policy includes consideration in entering into an agreement, as well as a follow -up in fulfilling the obligations of bank **bjb** to creditors. The basic rights of creditors, among others, is to receive principal repayment and interest payments at the agreed time, obtain rights to the delay in the principal repayment and interest payments and request information, information, and documents.

Kemampuan Membayar Utang Jangka Pendek (Likuiditas Bank)

Pada tahun 2023, rasio kredit terhadap dana pihak ketiga atau *Loan to Deposit Ratio* (LDR) sebesar 87,54 (*bank only*) mengalami peningkatan sebesar 2,51% dibandingkan dengan LDR pada tahun 2022 yang sebesar 85,03 (*bank only*). Hal ini menunjukkan bahwa tingkat likuiditas Bank masih terjaga. Hal ini menunjukkan bahwa tingkat likuiditas bank **bjb** mengalami pengetatan.

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 2023, CAR Bank mencapai 20,05% (*bank only*), mengalami peningkatan jika dibandingkan dengan CAR tahun 2022 sebesar 19,19% (*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 20,05%, 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.

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.

Capability to Pay Short Term Debt (Bank Liquidity)

In 2023, the loan to deposit ratio (LDR) of 87.54 (bank only) increase by 2.51% compared to the LDR in 2022 which was 85.03 (bank only). This shows that the level of bank liquidity is still maintained. This shows that the level of liquidity of the bank **bjb** was tightening.

Ability to Pay Long Term Debt (Bank Solvency)

bank **bjb** measures solvency through the bank's capital ratio. bank **bjb** ensures that the bank's capital is sufficient to meet credit risk, market risk and operational risk as reflected in the Capital Adequacy Ratio (CAR). CAR is the ratio of capital to risk -weighted assets (RWA).

In 2023, CAR Bank reached 20.05% (Bank only), increased compared to CAR in 2022 of 19.19% (bank only), in accordance with Bank Indonesia (BI) Regulations based on OJK Regulation Number 11/POJK.03 /2016 dated 29 January 2016 concerning the Minimum Capital Requirement for Commercial Banks. The minimum CAR set by BI is 14%.

With a CAR ratio at 20.05%, bank **bjb**'s capital structure has the capability to offset market risk, credit risk and operational risk where the ratio is higher than BI's minimum adequacy ratio and bank **bjb**'s capital structure complies with BI regulations. This means that bank **bjb** has managed the bank's capital well and has sufficient capital to protect against solvency risks.

Ability to Pay Debt from Securities Issued

The ability to pay debts can also be reflected based on the ratings of the securities issued by the Bank, namely bonds. Securities issued are routinely assessed by rating agencies to support the suitability of the securities. The quality of securities is largely determined by the ability of the securities issuing company to pay its securities at maturity and its ability to pay interest or coupons during the period during which the securities are issued.

Tabel Kemampuan Membayar Hutang dari Efek-Efek yang diterbitkan

Table of Ability to Pay Debt from Securities issued

(dalam jutaan Rupiah/in IDR million)

Keterangan	Peringkat Rating		Information
	2023	2022	
Obligasi			Bond
Obligasi Subordinasi Berkelanjutan III bank bjb Tahap II Tahun 2022 Seri A	^{id} A+	^{id} A+	Sustainable Subordinated Bonds III bank bjb Phase II 2022 Series A
Obligasi Subordinasi Berkelanjutan III bank bjb Tahap II Tahun 2022 Seri B	^{id} A+	^{id} A+	Sustainable Subordinated Bonds III bank bjb Phase II 2022 Series B

Tabel Arti Peringkat

Table of Meaning of Ratings

Lembaga Pemeringkat Rating Agency	Peringkat Rating	Arti Peringkat Rank Meaning
Pefindo Rating	^{id} AA	Obligor dengan peringkat ^{id} A memiliki kapasitas yang kuat untuk memenuhi komitmen keuangan jangka panjangnya dibandingkan dengan obligor Indonesia lainnya. Namun, obligor agak lebih rentan terhadap kerugian pengaruh perubahan keadaan dan kondisi ekonomi dibandingkan obligor berperingkat lebih tinggi. Obligors rated ^{id} A have a strong capacity to fulfill their long-term financial commitments compared to other Indonesian obligors. However, obligors are somewhat more susceptible to losses due to changes in circumstances and economic conditions than higher rated obligors.
	^{id} A	Obligor dengan peringkat ^{id} A memiliki kapasitas yang kuat untuk membayar kewajiban/utang jangka panjang dibandingkan dengan obligor Indonesia yang lain. Obligor dalam <i>rating</i> ini lebih rentan terhadap perubahan kondisi ekonomi dibanding obligor dengan <i>rating</i> ^{id} AAA dan ^{id} AA. Obligors with an ^{id} A rating have a strong capacity to pay long-term obligations/debts compared to other Indonesian obligors. Obligors in this rating are more vulnerable to changes in economic conditions than obligors with a rating ^{id} AAA and ^{id} AA.
Tanda tambah (+) Plus sign (+)		Pada peringkat tertentu menunjukkan bahwa peringkat tersebut relatif kuat dalam masing-masing kategori peringkat. A certain ranking indicates that the ranking is relatively strong in each ranking category.
Tanda minus (-) Minus sign (-)		Pada peringkat tertentu menunjukkan bahwa peringkat tersebut relatif lemah dalam masing-masing kategori peringkat. A certain ranking indicates that the ranking is relatively weak in each ranking category.

Kolektibilitas 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.

Collectibility of Receivables

The non-performing loan ratio is calculated in accordance with the guidelines for calculating financial ratios as stated in Bank Indonesia Circular Letter (SE-BI) No. 3/30/DPNP dated 14 December 2001 as amended by SE-BI No. 7/10/DPNP dated 31 March 2005 which was later amended through SE-BI No. 12/11/DPNP dated 31 March 2010 and SE-BI No. 13/30/DPNP dated 16 December 2011.

Details of conventional segment credit provided based on collectibility are as follows.

Tabel Rincian Kredit Segmen Konvensional Yang Diberikan Berdasarkan Kolektibilitas

Table of Details of Conventional Segment Credit Given Based on Collectibility

(dalam jutaan Rupiah/in IDR million)

Keterangan Information	31 Desember 2023 December 31, 2023		31 Desember 2022 December 31, 2022		Pertumbuhan Growth	
	Pokok Main	Cadangan Reserve	Pokok Main	Cadangan Reserve	Pokok Main	Cadangan Reserve
Individual						
Lancar Current	-	-	-	-	-	-
Dalam perhatian khusus Special Mention	1,325,209	99,876	-	-	1,325,209	99,876
Kurang lancar Substandard	259,923	96,243	12,950	3,468	246,973	92,775
Diragukan Doubtful	42,251	24,799	12,379	10,089	29,872	14,710
Macet Loss	377,653	262,510	355,431	333,652	22,222	(71,142)
Kolektif						
Collective						
Lancar Current	110,736,522	502,850	104,904,715	424,957	5,831,807	77,893
Dalam perhatian khusus Special Mention	2,521,763	447,362	2,083,481	396,916	438,282	50,446
Kurang lancar Substandard	55,342	14,860	132,110	26,603	(76,768)	(11,743)
Diragukan Doubtful	134,266	38,848	85,618	29,415	48,648	9,433
Macet Loss	847,140	426,603	753,008	406,711	94,132	19,892
Total	116,300,069	1,913,951	108,339,692	1,631,811	7,960,377	282,140

Tabel Kredit Yang Diberikan Berdasarkan Jangka Waktu Perjanjian Kredit

Table of Loans given Based on Credit Agreement Term

(dalam jutaan Rupiah/in IDR million)

Keterangan	31 Desember 2023 December 31, 2023		31 Desember 2022 December 31, 2022	
	Jumlah Nosional Mata Uang Asing (angka penuh) Notional Amount of Foreign Currencies (full figure)	Ekuivalen Rupiah IDR equivalent	Jumlah Nosional Mata Uang Asing (angka penuh) Notional Amount of Foreign Currencies (full figure)	Ekuivalen Rupiah IDR equivalent
Rupiah				
Indonesia Rupiah				
≤ 1 tahun ≤ 1 year		14,792,982		14,122,677
> 1 - 5 tahun > 1 - 5 years		27,278,657		25,383,622
> 5 - 10 tahun > 5 - 10 years		28,548,417		27,111,488
> 10 tahun > 10 years		45,163,727		40,545,741

Keterangan	31 Desember 2023 December 31, 2023		31 Desember 2022 December 31, 2022	
	Jumlah Nosional Mata Uang Asing (angka penuh) Notional Amount of Foreign Currencies (full figure)	Ekuivalen Rupiah IDR equivalent	Jumlah Nosional Mata Uang Asing (angka penuh) Notional Amount of Foreign Currencies (full figure)	Ekuivalen Rupiah IDR equivalent
Dolar Amerika Serikat Unites States Dollar				
≤ 1 tahun ≤ 1 year	-	307,940	-	1,102,724
> 1 - 5 tahun > 1 - 5 years	20,023,409	208,346	70,834,998	73,440
> 5 - 10 tahun > 5 - 10 years	13,547,432	516,286	4,717,528	1,176,164
Total		116,300,069 (1,913,951)		108,339,692 (1,631,811)
Cadangan kerugian penurunan nilai Allowance for Impairment Losses		114,386,118		106,707,881
Neto Net		14,792,982		14,122,677

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 Based on Economic Sector

(dalam jutaan Rupiah/in IDR million)

Keterangan Information	31 Desember 2023 December 31, 2023		31 Desember 2022 December 31, 2022		Pertumbuhan Growth	
	Kredit Non performing Non-performing credit	Cadangan Kerugian Penurunan Nilai Allowance for Impairment Losses	Kredit Non performing Non-performing credit	Cadangan Kerugian Penurunan Nilai Allowance for Impairment Losses	Kredit Non performing Non-performing credit	Cadangan Kerugian Penurunan Nilai Allowance for Impairment Losses
Rupiah Indonesia Rupiah						
Konstruksi Construction	654,872	371,884	397,318	291,119	257,554	80,765
Perdagangan Trading	24,621	19,057	282,248	174,120	(257,627)	(155,063)
Industri Industry	41,965	23,985	28,499	18,226	13,466	5,759
Pertanian Agriculture	33,669	12,581	20,134	13,881	13,535	(1,300)
Jasa dunia usaha Business world services	417,500	277,449	20,526	17,547	396,974	259,902
Pertambangan Mining	3,413	3,156	2,427	2,416	986	740

Keterangan Information	31 Desember 2023 December 31, 2023		31 Desember 2022 December 31, 2022		Pertumbuhan Growth	
	Kredit Non performing Non- performing credit	Cadangan Kerugian Penurunan Nilai Allowance for Impairment Losses	Kredit Non performing Non- performing credit	Cadangan Kerugian Penurunan Nilai Allowance for Impairment Losses	Kredit Non performing Non- performing credit	Cadangan Kerugian Penurunan Nilai Allowance for Impairment Losses
Jasa-jasa sosial Social services	657	294	3,383	3,192	(2,726)	(2,898)
Pengangkutan dan pergudangan Transportation and warehousing	80	73	468	224	(388)	(151)
Lain Other	539,798	155,384	596,493	289,213	(56,695)	(133,829)
Total	1,716,575	863,863	1,351,496	809,938	365,079	53,925

Rasio kredit yang diberikan *non-performing* - kotor terhadap total kredit yang diberikan adalah 1,35% dan 1,25% masing-masing pada tanggal 31 Desember 2023 dan 2022. Rasio kredit yang diberikan *non-performing* - bersih terhadap total kredit yang diberikan adalah 0,75% dan 0,50% masing-masing pada tanggal 31 Desember 2023 dan 2022.

The ratio of non-performing - gross loans given to total loans given was 1.35% and 1.25 % at December 31, 2023 and 2022 respectively . The ratio of non-performing loans given - net to total loans given was 0.75% and 0.50 % at December 31, 2023 and 2022 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, financing with Sharia principles is all provided in Indonesia Rupiah currency. The details of Sharia segment financing provided based on collectibility type are described in the table as follows.

Tabel Pembiayaan Syariah Berdasarkan Jenis Kolektibilitas

Table of Sharia Financing Based on Collectibility Type

(dalam jutaan Rupiah/in IDR million)

Uraian	2023						Description
	Lancar Current	Dalam Perhatian Khusus Special Mention	Kurang lancar Substandard	Diragukan Doubtful	Macet Loss	Total	
Pihak Berelasi							Related Parties
Konsumsi	10,881	-	-	-	-	10,881	Consumption
Investasi	-	-	-	-	-	-	Investment
Pihak ketiga							Third Parties
Konsumsi	5,222,022	225,536	5,629	4,684	89,645	5,547,516	Consumption
Modal kerja	1,602,854	30,512	-	92	175,728	1,809,186	Working capital
Investasi	1,369,806	27,075	-	317	13,333	1,410,531	Investment
Karyawan	-	-	-	-	-	-	Employee
Sindikasi	-	-	-	-	-	-	Syndication
Total	8,194,682	283,123	5,629	5,093	278,706	8,767,233	Total
Cadangan kerugian penurunan nilai	(35,505)	(10,036)	(110)	(636)	(170,659)	(216,946)	Allowance for Impairment Losses
Neto	8,170,058	273,087	5,519	4,457	108,047	8,561,168	Net

Uraian	2022						Description
	Lancar Current	Dalam Perhatian Khusus Special Mention	Kurang lancar Substandard	Diragukan Doubtful	Macet Loss	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	-	-	-	-	-	-	Employee
Sindikasi	-	-	-	-	-	-	Syndication
Total	6,913,459	257,953	11,355	5,879	197,825	7,386,471	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

Tabel Pembiayaan Syariah Berdasarkan Jangka Waktu Perjanjian Kredit

Table of Sharia Financing Based on Credit Agreement Term

Uraian Description	31 Desember 2023 December 31, 2023	31 Desember 2022 December 31, 2022	Pertumbuhan Growth
Rupiah			
Indonesia Rupiah			
≤ 1 tahun ≤ 1 year	848,940	574,943	273,997
> 1 - 5 tahun > 1 - 5 years	1,949,470	974,960	974,510
> 5 - 10 tahun > 5 - 10 years	2,425,031	2,041,277	383,754
> 10 tahun > 10 years	3,554,673	3,824,728	(270,055)
Total	8,778,114	7,415,908	1,362,206
Cadangan kerugian penurunan nilai Allowance for Impairment Losses	(216,946)	(159,875)	(57,071)
Neto Net	8,561,168	7,256,033	1,305,135

Tabel Pembiayaan Syariah Non Performing Berdasarkan Sektor Ekonomi

Table of Non-Performing Sharia Financing Based on Economic Sector

Keterangan Information	31 Desember 2023 December 31, 2023		31 Desember 2022 December 31, 2022		Pertumbuhan Growth	
	Pembiayaan Non performing Non- performing financing	Cadangan Kerugian Penurunan Nilai Allowance for Impairment Losses	Pembiayaan Non performing Non- performing financing	Cadangan Kerugian Penurunan Nilai Allowance for Impairment Losses	Pembiayaan Non performing Non- performing financing	Cadangan Kerugian Penurunan Nilai Allowance for Impairment Losses
Pengangkutan dan pergudangan Transportation and warehousing	28,824	(14,082)	11,088	(5,856)	17,736	(8,226)
Industri Industry	2,028	(991)	2,940	(1,553)	(912)	562
Perdagangan Trading	7,778	(3,800)	-	-	7,778	(3,800)
Konstruksi Construction	50,273	(29,562)	45,141	(23,841)	5,132	(5,721)
Jasa dunia usaha Business world services	92,798	(12,514)	72,053	(38,055)	20,745	25,541
Jasa-jasa sosial Social services	5,584	(2,728)	6,066	(3,204)	(482)	476
Pertanian Agriculture	109	(53)	2	(1)	(2,144)	1,137
Listrik, gas dan air Electricity, gas and water	2,076	(1,014)	-	-	2,076	(1,014)
Lain-lain Others	99,958	(57,676)	75,518	(48,721)	24,440	(8,955)
Total	289,428	(122,420)	215,059	(122,420)	74,369	-

Pada tanggal 31 Desember 2023 dan 2022, rasio pembiayaan syariah *non-performing*-kotor terhadap jumlah pembiayaan syariah masing-masing sebesar 3,30% dan 2,90%. Sedangkan rasio pembiayaan syariah *non-performing*-neto terhadap jumlah pembiayaan syariah pada tanggal 31 Desember 2023 dan 2022, masing-masing sebesar 1,69% dan 1,25%.

Rasio Keuangan Penting

Rasio keuangan penting bank **bjb** di tahun 2023 tidak mengalami perubahan yang signifikan dibandingkan dengan tahun 2022. 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.

Tabel Rasio Keuangan Penting

Table of Important Financial Ratios

(Bank Only/Bank Only)

Uraian	2023	2022	Description
RASIO KINERJA		PERFORMANCE RATIO	
Kewajiban Penyediaan Modal Minimum (KPMM)	20.05%	19.19%	Minimum Capital Requirement (KPMM)
Aset Produktif Bermasalah dan Aset Non Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non Produktif	1.09%	0.90%	Problematic Productive Assets and Problematic Non-Productive Assets to Total Productive Assets and Non-Productive Assets

As of December 31, 2023 and 2022, the ratio of non-performing Sharia financing - gross to total Sharia financing was 3.30% and 2.90% respectively. Meanwhile the non-performing Sharia financing ratio - net to the amount of Sharia financing on December 31, 2023 and 2022, respectively amounting to 1.69% and 1.25%.

Important Financial Ratio

bank **bjb**'s important financial ratios in 2023 did not experience significant changes compared to 2022. bank **bjb**'s financial ratios are presented in the following table. There are several ratios that appear to be improving, such as NPL which is lower than last year and ROA and ROE which have increased.

Uraian	2023	2022	Description
Aset Produktif Bermasalah Terhadap Total Aset Produktif	1.06%	0.88%	Problematic Productive Assets to Total Productive Assets
Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif	1.20%	1.09%	Allowance for Impairment Losses (CKPN) of Financial Assets against Productive Assets
NPL (Bank Saja)			NPL (Bank Only)
NPL Gross	1.35%	1.16%	Gross NPLs
NPL Nett	0.75%	0.46%	Net NPL
Return on Asset (ROA)	1.29%	1.75%	Return on Asset (ROA)
Return on Equity (ROE)	13.38%	18.63%	Return on Equity (ROE)
Net Interest Margin (NIM)	4.89%	5.86%	Net Interest Margin (NIM)
Biaya Operasional terhadap Pendapatan Operasional (BOPO)	85.65%	80.35%	Operational Costs to Operating Income (BOPO)
Loan to Deposit Ratio (LDR)	87.54%	85.03%	Loan to Deposit Ratio (LDR)
RASIO KEPATUHAN (COMPLIANCE)			COMPLIANCE RATIO (COMPLIANCE)
Persentase Pelanggaran BMPK			Percentage of LLL Violations
Pihak Terkait	0.00%	0.00%	Related parties
Pihak Tidak Terkait	0.00%	0.00%	Unrelated Parties
Persentase Pelampauan BMPK			Percentage of Exceeding LLL
Pihak Terkait	0.00%	0.00%	Related parties
Pihak Tidak Terkait	0.00%	0.00%	Unrelated Parties
Giro Wajib Minimum			Statutory Reserve Requirement
GWM Utama Rupiah			Main GWM IDR
Harian	0.00%	0.00%	Daily
Rata-Rata	7.91%	8.28%	Average
GWM Valuta Asing	4.35%	4.36%	Foreign Currency GWM
Posisi Devisa Neto (PDN) secara keseluruhan	8.09%	1.84%	Overall Net Foreign Exchange Position (PDN).

Rasio profitabilitas yang tercermin dari ROA dan ROE turun dari tahun lalu dikarenakan laba tahun berjalan pada tahun 2023 mengalami penurunan yang diakibatkan dari peningkatan beban bunga yang berdampak juga pada rasio NIM yang terlihat turun dari tahun 2022.

Selain itu adanya penurunan kualitas kredit yang berdampak pada peningkatan NPL pada tahun 2023 untuk beberapa debitur pada kredit produktif menyebabkan peningkatan pada beban pencadangan yang juga berdampak pada perolehan laba di tahun 2023 dan juga berdampak pada peningkatan rasio BOPO.

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

The profitability ratio reflected in ROA and ROE decrease from previous years due to the decreasing of profit on the year in 2023 resulted from an increase in interest expense that affected to NIM ratio, decreasing from 2022.

Additionally, there was a decline in loans quality, which had an impact on increasing NPLs in 2023 for several debtors on productive loans, resulting in an increase in reserve expense, profit earnings in 2022, and increase in BOPO ratio.

Basic Credit Interest Rates

The Basic Credit Interest Rate (SBDK) is used as the basis for determining the credit interest rate that will be charged by the Bank to Customers. The SBDK does not yet take into account the estimated risk premium component the amount of which

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).

depends on the Bank's assessment of the risk of each debtor or group debtor. Thus, the amount of credit interest rates charged to debtors is not necessarily the same with SBDK. Non-mortgage consumer credit does not include distribution of funds via credit cards and non-mortgage credit Collateral (KTA).

Tabel Suku Bunga Dasar Kredit (Prime Lending Rate) bank bjb Tanggal 31 Desember 2023
Table of bank **bjb** Prime Lending Rate December 31, 2023

Suku Bunga Dasar Kredit (Prime Lending Rate) Prime Lending Rate				
Berdasarkan Segmen Bisnis Based on Business Segment				
Kredit Korporasi Corporate Credit	Kredit Retail Corporate Credit	Kredit Mikro Corporate Credit	Kredit Konsumsi Corporate Credit	
			KPR Mortgage	Non KPR Non Mortgage
7.43%	9.95%	12.66%	9.42%	9.48%

Informasi SBDK yang berlaku setiap saat dapat dilihat pada publikasi di setiap kantor bank **bjb** dan/atau *website* bank **bjb** (www.bankbjb.co.id), Tingkat suku bunga yang disajikan adalah efektif p.a.

The prime lending rate information that is valid at any time can be seen in publications at every bank **bjb** office and/or the bank **bjb** website (www.bankbjb.co.id), The interest rate presented is effective p.a.

Suku Bunga Dana

Informasi suku bunga tabungan, deposito dan giro bank **bjb** per Desember 2023 disajikan sebagai berikut:

Fund Interest Rates

Information on interest rates for bank **bjb** savings, deposits and current accounts as of December 2023 is presented as follows:

Tabel Suku Bunga Tabungan
Table of Savings Interest Rates

Jenis Tabungan dan Tiering Types of Savings and Tiering	Suku Bunga Interest Rate
bjb Tandamata	0.00%-1.60%
Saldo < Rp10 juta Balance < IDR10 million	0.00%
Rp10 juta ≤ Saldo < Rp50 juta IDR10 million ≤ Balance < IDR50 million	0.25%
Rp50 juta ≤ Saldo < Rp500 juta IDR50 million ≤ Balance < IDR500 million	0.30%
Rp500 juta ≤ Saldo < Rp1 miliar IDR500 million ≤ Balance < IDR1 billion	0.70%
Saldo ≥ Rp50 juta Balance ≥ IDR50 million	1.60%
bjb Tandamata Purnabakti	0.00%-2.00%
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%

Jenis Tabungan dan Tiering Types of Savings and Tiering	Suku Bunga Interest Rate
Saldo ≥ Rp50 juta Balance ≥ IDR50 million	2.00%
Simpeda	0.00%-1.50%
Saldo < Rp500 ribu Balance < IDR50 0 thousand	0.00%
Rp500 ribu ≤ Saldo < Rp5 juta IDR500 thousand ≤ Balance < IDR5 million	0.50%
Rp5 juta ≤ Saldo < Rp50 juta IDR5 million ≤ Balance < IDR5 0 million	1.00%
Saldo ≥ Rp50 juta Balance ≥ IDR50 million	1.50%
bjb Tandamata Gold	0.00%-3.00%
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	0.00%-3.50%
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 Berjangka	3.5%
bjb Tandamata My First	0.00%-1.00%
Saldo < Rp500 ribu Balance < IDR500 thousand	0.00%
Rp500 ribu ≤ saldo < Rp1 juta IDR50 0 thousand ≤ balance < IDR1 million	0.25%
Saldo ≥ Rp1 juta Balance ≥ IDR1 million	1.00%

Tabel Suku Bunga bjb Deposito

Table of bjb Deposit Interest Rates

bjb Deposito Berjangka bjb Time Deposit					
Tiering	Jangka Waktu Time Period 01	Jangka Waktu Time Period 03	Jangka Waktu Time Period 06	Jangka Waktu Time Period 12	Jangka Waktu Time Period 24
< Rp100 juta < IDR100 million	2.50%	2.60%	2.70%	2.75%	2.90%
≥ Rp100 juta - < Rp500 juta ≥ IDR100 million - < IDR500 million	2.50%	2.60%	2.70%	2.75%	2.90%
Rp500 juta - < Rp2 miliar IDR500 million - < IDR2 billion	2.50%	2.60%	2.70%	2.90%	2.90%

bjb Deposito Berjangka
bjb Time Deposit

<i>Tiering</i>	Jangka Waktu Time Period 01	Jangka Waktu Time Period 03	Jangka Waktu Time Period 06	Jangka Waktu Time Period 12	Jangka Waktu Time Period 24
≥ Rp2 miliar ≥ IDR2 billion	2.50%	2.60%	2.70%	2.90%	2.90%

Tabel Suku Bunga Deposito Suka-suka
Table of Interest Rate Deposito Suka-suka

Deposito Suka-suka

<i>Tiering</i>	Jangka Waktu Time Period 01	Jangka Waktu Time Period 03	Jangka Waktu Time Period 06	Jangka Waktu Time Period 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

<i>Tiering</i>	Jangka Waktu Time Period 01	Jangka Waktu Time Period 03	Jangka Waktu Time Period 06	Jangka Waktu Time Period 12
USD				
1.000	0.25 %	0.25 %	0.25 %	0.25 %
SGD, EUR, JPY				
Setara USD 100,000 Equivalent to USD 100,000				
EUR	0.0%	0.0%	0.0%	0.0%
JPY	0.0%	0.0%	0.0%	0.0%
SGD	0.1%	0.1%	0.1%	0.1%

Tabel Suku Bunga Giro
Table of Current Account Interest Rates

Jenis Giro dan Tiering Types of Current Account and Tiering	Suku Bunga Interest rate
bjb Giro Perorangan bjb Individual Current Account	

Jenis Giro dan Tiering Types of Current Account and Tiering	Suku Bunga Interest rate
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%
bjb Giro Kasda bjb Current Account Kasda	
Saldo < Rp5 juta Balance < IDR5 million	0.00%
Saldo ≥ Rp5 juta Balance ≥ IDR50 million	3.00%
bjb Giro Bank Lain bjb Current Account Bank Others	
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 Currency Current Account	
bjb Giro Valas USD bjb USD Currency Current Account	
Saldo < USD1 ribu Balance < USD 1 thousand	0.00%
USD1 ribu ≤ Saldo < USD100 ribu USD1 thousand ≤ Balance < USD100 thousand	0.10%
Saldo ≥ USD 100 ribu Balance ≥ USD 100 thousand	0.25%
bjb Giro Valas Valas bjb Currency Currency Current Account	
SGD	0.15%
CNY	0.10%
EUR	0.10%
JPY	0.00%
AUD	0.00%

Kualitas Aset Produktif

Total aset produktif tahun 2023 mencapai Rp163,23 triliun, meningkat dibandingkan dengan 2022 mencapai Rp154,95 triliun. Komposisi tahun 2023 yang termasuk dalam kategori lancar sebesar Rp155,20 triliun, dalam perhatian khusus sebesar Rp5,92 triliun, kurang lancar sebesar Rp569,60 miliar, diragukan sebesar Rp247,26 miliar, dan macet sebesar Rp1,29 triliun.

Tabel Kualitas Aset Produktif

Table of Productive Assets Quality

No	POS-POS POSTS	INDIVIDUAL					
		31 Desember 2023 December 31, 2023					
		Lancar Current	Dalam Perhatian Khusus Special Mention	Kurang Lancar Substandard	Diragukan Doubtful	Macet Loss	
I PIHAK TERKAIT RELATED PARTIES							
1	Penempatan pada bank lain Placement with another bank						
a.	Rupiah Rupiah	300	-	-	-	-	
b.	Valuta asing Foreign exchange	-	-	-	-	-	
2	Tagihan <i>spot</i> dan derivatif/ <i>forward</i> Spot and derivative/ forward bills						
a.	Rupiah Rupiah	-	-	-	-	-	
b.	Valuta asing Foreign exchange	-	-	-	-	-	
3	Surat berharga yang dimiliki Securities owned						
a.	Rupiah Rupiah	-	-	-	-	-	
b.	Valuta asing Foreign exchange	-	-	-	-	-	
4	Surat Berharga yang dijual dengan janji dibeli kembali (<i>Repo</i>) Securities sold with an agreement to repurchase (<i>Repo</i>)						
a.	Rupiah Rupiah	-	-	-	-	-	
b.	Valuta asing Foreign exchange	-	-	-	-	-	

Productive Asset Quality

Total earning assets in 2023 reached IDR163.23 trillion, an increase compared to 2022 reached IDR154.95 trillion. The composition for 2023 which was included in the current category was IDR155.20 trillion, in special mention was IDR5.92 trillion; substandard was IDR569.60 billion; doubtful was IDR247.26 billion, and loss was IDR1.29 trillion.

(dalam jutaan Rupiah/in IDR million)

INDIVIDUAL							
		31 Desember 2022 December 31, 2022					
	Jumlah Amount	Lancar Current	Dalam Perhatian Khusus Special Mention	Kurang Lancar Substandard	Diragukan Doubtful	Macet Loss	Jumlah Amount
	300	300	-	-	-	-	300
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-

No	POS-POS POSTS	INDIVIDUAL					
		31 Desember 2023 December 31, 2023					
		Lancar Current	Dalam Perhatian Khusus Special Mention	Kurang Lancar Substandard	Diragukan Doubtful	Macet Loss	
5	Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (<i>Reverse Repo</i>) Receivables on securities purchased with an agreement to resell (<i>Reverse Repo</i>)						
a.	Rupiah Rupiah	-	-	-	-	-	
b.	Valuta asing Foreign exchange	-	-	-	-	-	
6	Tagihan akseptasi Acceptance claims						
7	Kredit yang diberikan dan pembiayaan yang diberikan Loans given and financing provided						
a.	Debitur Usaha Mikro, Kecil dan Menengah (UMKM) Micro, Small and Medium Enterprises (MSME) Debtors						
i.	Rupiah i. Rupiah	211,052	-	-	-	20,161	
ii.	Valuta asing ii. Foreign exchange	-	-	-	-	-	
b.	Bukan debitur UMKM Not MSME debtors						
i.	Rupiah i. Rupiah	482,150	16,333	-	-	-	
ii.	Valuta asing ii. Foreign exchange	-	-	-	-	-	
c.	Kredit yang direstrukturisasi **) Restructured credit **)						
i.	Rupiah i. Rupiah	176,292	16,333	-	-	20,161	
ii.	Valuta asing ii. Foreign exchange	-	-	-	-	-	
8	Penyertaan modal Equity capital	2,050,151	-	7,955	1,413	1,260	
9	Tagihan Lainnya Other Bills	-	-	-	-	-	

INDIVIDUAL							
		31 Desember 2022 December 31, 2022					
	Jumlah Amount	Lancar Current	Dalam Perhatian Khusus Special Mention	Kurang Lancar Substandard	Diragukan Doubtful	Macet Loss	Jumlah Amount
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
		-	-	-	-	-	-
	231,213	319,235	-	-	-	-	319,235
	-	-	-	-	-	-	-
	498,483	130,426	16,333				146,759
	-	-	-	-	-	-	-
	212,786	75,155	16,333	-	-	-	91,488
		-	-	-	-	-	-
	2,060,779	1,995,421	-	1,260	-	990	1,997,671
	-	-	-	-	-	-	-

No	POS-POS POSTS	INDIVIDUAL					
		31 Desember 2023 December 31, 2023					
		Lancar Current	Dalam Perhatian Khusus Special Mention	Kurang Lancar Substandard	Diragukan Doubtful	Macet Loss	
10	Komitmen dan kontinjensi Commitments and contingencies						
a.	Rupiah Rupiah	13,998	-	-	-	-	
b.	Valuta asing Foreign exchange	-	-	-	-	-	
	TOTAL PIHAK TERKAIT TOTAL RELATED PARTIES	2,933,943	32,666	7,955	1,413	41,582	
II PIHAK TIDAK TERKAIT UNRELATED PARTIES							
1	Penempatan pada bank lain Placement with another bank						
a.	Rupiah Rupiah	1,907,253	-	-	-	-	
b.	Valuta asing Foreign exchange	699,282	-	-	-	57	
2	Tagihan spot dan derivatif/forward Spot and derivative/forward bills						
a.	Rupiah Rupiah	-	-	-	-	-	
b.	Valuta asing Foreign exchange	1,289	-	-	-	-	
3	Surat berharga yang dimiliki Securities owned						
a.	Rupiah Rupiah	25,014,587	-	-	-	-	
b.	Valuta asing Foreign exchange	2,361,756	-	-	-	-	
4	Surat Berharga yang dijual dengan janji dibeli kembali (Repo) Securities sold with an agreement to repurchase (Repo)						
a.	Rupiah Rupiah	-	-	-	-	-	
b.	Valuta asing Foreign exchange	-	-	-	-	-	

INDIVIDUAL							
		31 Desember 2022 December 31, 2022					
	Jumlah Amount	Lancar Current	Dalam Perhatian Khusus Special Mention	Kurang Lancar Substandard	Diragukan Doubtful	Macet Loss	Jumlah Amount
	13,998	71,350	-	-	-	-	71,350
	-	-	-	-	-	-	-
	3,017,559	2,591,887	32,666	1,260	-	990	2,626,803
	1,907,253	1,934,039	-	-	-	-	1,934,039
	699,339	1,343,333	-	-	-	68	1,343,401
	-	-	-	-	-	-	-
	1,289	17,388	-	-	-	-	17,388
	25,014,587	21,866,504	-	-	-	-	21,866,504
	2,361,756	2,228,239	-	-	-	-	2,228,239
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-

No	POS-POS POSTS	INDIVIDUAL					
		31 Desember 2023 December 31, 2023					
		Lancar Current	Dalam Perhatian Khusus Special Mention	Kurang Lancar Substandard	Diragukan Doubtful	Macet Loss	
5	Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (<i>Reverse Repo</i>) Receivables on securities purchased with an agreement to resell (<i>Reverse Repo</i>)						
	a. Rupiah Rupiah	-	-	-	-	-	
	b. Valuta asing Foreign exchange	-	-	-	-	-	
6	Tagihan akseptasi Acceptance claims	288,944	-	-	-	-	
7	Kredit yang diberikan dan pembiayaan yang diberikan Loans given and financing provided						
	a. Debitur Usaha Mikro, Kecil dan Menengah (UMKM) Micro, Small and Medium Enterprises (MSME) Debtors						
	i. Rupiah i. Rupiah	10,791,155	441,637	62,689	94,730	640,759	
	ii. Valuta asing ii. Foreign exchange	-	-	-	-	-	
	b. Bukan debitur UMKM Not MSME debtors						
	i. Rupiah i. Rupiah	98,729,675	3,388,460	251,628	80,323	415,350	
	ii. Valuta asing ii. Foreign exchange	516,286	-	-	-	-	
	c. Kredit yang direstrukturisasi Restructured credit						
	i. Rupiah i. Rupiah	2,811,712	2,046,574	247,323	67,685	196,303	
	ii. Valuta asing ii. Foreign exchange	-	-	-	-	-	
8	Penyertaan modal Equity capital	-	-	-	-	-	
9	Tagihan Lainnya Other Bills	-	-	-	-	-	

INDIVIDUAL							
		31 Desember 2022 December 31, 2022					
	Jumlah Amount	Lancar Current	Dalam Perhatian Khusus Special Mention	Kurang Lancar Substandard	Diragukan Doubtful	Macet Loss	Jumlah Amount
	-	5,468,915	-	-	-	-	5,468,915
	-	-	-	-	-	-	-
	288,944	227,970	-	-	-	-	227,970-
	12,030,970	10,595,449	328,283	22,801	40,716	523,916	11,511,165
	-						
	102,865,436	92,481,120	1,693,670	126,678	40,960	497,355	94,839,783
	516,286	1,176,164	-	-	-	-	1,176,164
	5,369,597	3,177,097	840,836	105,013	21,133	247,987	4,392,066
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-

No	POS-POS POSTS	INDIVIDUAL					
		31 Desember 2023 December 31, 2023					
		Lancar Current	Dalam Perhatian Khusus Special Mention	Kurang Lancar Substandard	Diragukan Doubtful	Macet Loss	
10	Komitmen dan kontinjensi Commitments and contingencies						
	a. Rupiah Rupiah	8,760,212	10,528	-	3,113	97	
	b. Valuta asing Foreign exchange	335,441	-	-	-	-	
	TOTAL PIHAK TIDAK TERKAIT TOTAL UNRELATED PARTIES	152,217,593	5,887,199	561,640	245,851	1,252,566	
III	INFORMASI LAIN OTHER INFORMATION						
1	Total aset bank yang dijaminkan: Total bank assets pledged as collateral:						
	a. Pada Bank Indonesia At Bank Indonesia	-	-	-	-	-	
	b. Pada pihak lain On the other hand	-	-	-	-	-	
2	Agunan yang diambil alih Foreclosed collateral	48,710	-	-	-	-	
	TOTAL INFORMASI LAIN TOTAL OTHER INFORMATION	48,710	-	-	-	-	
	TOTAL	155,200,246	5,919,865	569,595	247,264	1,294,148	

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 kategori 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**.

Capital Structure

Management Policy And Basis For Selecting Management Policy On Capital Structure

The policy on capital structure is a profit reserve of 55% and is planned through a rights issue, the issuance of Subordinated Bonds and an allowance for last year's profits. Several significant regulatory developments affect future operational and business conditions of bank **bjb**, among others reflected in the issuance of Financial Services Authority Regulation Number 12/POJK.03/2021 concerning Commercial Banks. Based on POJK This is bank **bjb** which was previously in the Commercial Bank category based on Business Activities (BUKU) III, it becomes a Bank Group Based on Core Capital (KBMI) 2 (Banks with more Core Capital from IDR6 trillion to IDR14 trillion). Entry of core capital bank **bjb** in the KBMI 2 category makes the business activities that can be carried out by bank **bjb** wider, and can increase customer confidence in carrying out activities banking activities through bank **bjb**.

INDIVIDUAL							
		31 Desember 2022 December 31, 2022					
	Jumlah Amount	Lancar Current	Dalam Perhatian Khusus Special Mention	Kurang Lancar Substandard	Diragukan Doubtful	Macet Loss	Jumlah Amount
	8,773,951	6,815,819	3,109	-	960	138	6,820,026
	335,441	448,113	-	-	-	-	448,113
	160,164,849	147,780,150	2,865,898	254,492	103,769	1,269,464	152,273,773
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	48,710	-	-	-	-	-	52,542
	48,710	-	-	-	-	-	52,542
	163,231,118	150,372,037	2,898,564	255,752	103,769	1,270,454	154,953,118

Per akhir Desember 2023, modal inti dan modal pelengkap bank **bjb** (audited) mencapai Rp17,61 triliun (individu) Rp18,91 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.

Pada posisi bulan Desember 2023 rasio modal inti bank **bjb** baik secara individual dan konsolidasi terhadap total ATMR bank mencapai 20,05% dan 20,17%. 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 2023 mencapai 15,25% dan 15,61% yang berada di atas ketentuan yang telah ditetapkan Bank Indonesia dengan batasan minimum yaitu 4,50%.

As of the end of December 2023, bank **bjb** core and supplementary capitals (audited) reached IDR17.61 trillion (individuals), IDR18.91 trillion (consolidated) and was at the KBMI 2 category. An effective, strong and efficient capital strategy has been implemented become the focus of management as it continues to grow bank **bjb** is becoming a bank that is getting bigger and stronger. Bank capital components are dominated by components permanent capital, capital components Core is the largest component in the capital structure bank.

As of December 2023, the ratio of bank **bjb** core capital both individually and consolidated to the bank's total RWA reached 20.05% and 20.17%. The ratio is above provisions set by Bank Indonesia with limitations The minimum is 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 2023 reached 15.25% and 15.61% is 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 Quantitative Disclosure of Commercial Bank Capital Structure

(dalam jutaan Rupiah/in IDR million)

Komponen Modal	2023		2022		Capital Components
	Bank	Konsolidasi Consolidation	Bank	Konsolidasi Consolidation	
KOMPONEN MODAL					CAPITAL COMPONENTS
Modal Inti (<i>Tier 1</i>)	13,392,970	14,632,831	12,812,367	14,153,318	Core Capital (<i>Tier 1</i>)
Modal Inti Utama (CET1)	13,392,970	14,632,831	12,812,367	14,153,318	Main Core Capital (CET1)
Modal Disetor	2,630,361	2,630,361	2,630,361	2,630,361	Paid-up capital
Cadangan Tambahan Modal	12,783,347	12,219,214	12,179,677	11,698,354	Additional Capital Reserves
Kepentingan Non Pengendali yang dapat diperhitungkan	-	-	-	-	Non-Controlling Interests that can be taken into account
Faktor Pengurang Modal Inti	(2,020,738)	(216,744)	(1,997,671)	(175,397)	Core Capital Reduction Factor
Modal Inti Tambahan (AT1)	-	-	-	-	Additional Core Capital (AT1)
Modal Pelengkap (<i>Tier 2</i>)	4,209,279	4,279,495	4,147,915	4,216,313	Complementary Capital (<i>Tier 2</i>)
Instrumen modal dalam bentuk saham atau lainnya yang memenuhi persyaratan <i>Tier 2</i>	3,257,215	3,257,215	3,271,366	3,271,366	Capital instruments in the form of shares or other that meet Tier 2 requirements
<i>Agio/Disagio</i>	-	-	-	-	<i>Agio/Disagio</i>
Cadangan umum PPKA atas aset produktif yang wajib dihitung (paling tinggi 1,25% ATMR Risiko Kredit)	952,064	1,022,280	876,549	944,947	PPKA general reserves for productive assets that must be calculated (maximum 1.25% Credit Risk RWA)
Faktor Pengurang Modal Pelengkap	-	-	-	-	Complementary Capital Reduction Factors
Total Modal Inti dan Modal Pelengkap	17,602,249	18,912,326	16,960,282	18,369,631	Supplementary Capital
Aset Tertimbang Menurut Risiko (ATMR)					Risk Weighted Assets (RWA)
Aset Tertimbang Menurut Risiko (ATMR) Untuk Risiko Kredit	76,163,664	81,782,417	70,123,950	75,595,792	Risk Weighted Assets (RWA) for Credit Risk
Aset Tertimbang Menurut Risiko (ATMR) Untuk Risiko Operasional	6,703,526	7,050,353	3,482,497	3,482,497	Risk Weighted Assets (RWA) for Operational Risk
Aset Tertimbang Menurut Risiko (ATMR) Untuk Risiko Pasar	4,929,560	4,929,560	14,786,531	15,586,791	Risk Weighted Assets (RWA) For Market Risk

Komponen Modal	2023		2022		Capital Components
	Bank	Konsolidasi Consolidation	Bank	Konsolidasi Consolidation	
Total ATMR	87,796,750	93,762,330	88,392,978	94,665,080	Total RWA
Rasio KPMM Sesuai Profil Risiko (%)	9.24%	9.24%	9.24%	9.24%	KPMM Ratio According to Risk Profile (%)
ALOKASI PEMENUHAN KPMM SESUAI PROFIL RISIKO			ALLOCATION OF KPMM FULFILLMENT ACCORDING TO RISK PROFILE		
Dari CET 1	4.450%	4.666%	6.740%	6.880%	From CET 1
Dari AT 1	0.00%	0.00%	6.74%	0.00%	From AT 1
Dari Tier 2	4.79%	4.57%	2.50%	2.36%	From Tier 2
RASIO KPMM			KPMM RATIO		
Rasio CET1 (%)	15.25%	15.61%	14.49%	14.95%	CET1 Ratio (%)
Rasio Tier 1 (%)	15.25%	15.61%	14.49%	14.95%	Tier 1 Ratio (%)
Rasio Tier 2 (%)	4.79%	4.56%	4.69%	4.45%	Tier 2 Ratio (%)
Rasio KPMM (%)	20.05%	20.17%	19.19%	19.40%	KPMM Ratio (%)
CET 1 untuk BUFFER (%)	10.80%	9.24	9.24%	8.93%	CET 1 for BUFFER (%)
PERSENTASE BUFFER YANG WAJIB DIPENUHI OLEH BANK			BUFFER PERCENTAGE THAT MUST BE FULFILLED BY THE BANK		
Capital Conservation Buffer (%)	2.50%	2.50%	2.50%	2.50%	Capital Conservation Buffer (%)
Countercyclical Buffer (%)	0.00%	0.00%	0.00%	0.00%	Countercyclical Buffer (%)
Capital Surcharge Untuk Bank Sistemik (%)	1.00%	1.00%	1.00%	1.00%	Capital Surcharge Untuk Bank Sistemik (%)

Ikatan Material Terkait Investasi Barang Modal

Selama tahun 2023, bank **bjb** tidak memiliki ikatan material terkait investasi barang modal.

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.

Material Commitments Related to Investment In Capital Goods

During 2023, bank **bjb** had no material commitments related to investment in capital goods.

Investment In Capital Goods

Investment in the form of capital goods (*capital expenditure*) is the activity of spending funds used to purchase a number of Fixed Assets or increase the value of Fixed Assets which are expected to provide beneficial value in the future.

Jenis dan Nilai Investasi Barang Modal

Jenis dan investasi barang modal disajikan dalam tabel berikut.

Type and Value of Investment In Capital Goods

The types and investments in capital goods are presented in the following table.

Tabel Penambahan Aset Tetap Kepemilikan Langsung Yang Dimiliki Bank

Table of Addition of Fixed Assets Directly Owned by Banks

(dalam jutaan Rupiah/in IDR million)

Jenis	Nilai Tahun 2023 Value in 2023	Nilai Tahun 2022 Value in 2022	Perubahan Growth	Type
Tanah	-	55,531	(55,531)	Land
Bangunan	3,808	-	(3,808)	Building
Perlengkapan	279,198	106,184	173,014	Equipment
Kendaraan	210	1,028	(818)	Vehicle
Aset dalam penyelesaian	206,328	315,698	(109,370)	Assets in progress
Total	489,544	478,441	11,103	Total

Total penambahan investasi barang modal tahun 2023 sebesar Rp489,54 miliar, meningkat dari tahun 2022 yang sebesar Rp478,44 miliar. Peningkatan tersebut terutama dari penambahan aset dari perlengkapan sebesar Rp173,01 miliar sedangkan untuk aset dalam penyelesaian mengalami penurunan sebesar Rp109,37 miliar.

The total increase in investment in capital goods in 2023 amounted to IDR489.54 billion, an increase from 2022 which amounted to IDR478.44 billion. The increase was mainly due to asset addition from equipment as of IDR173.01 million, and asset in settlement decrease as of IDR109.37 million.

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 2023 terbesar terkonsentrasi 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 In Capital Goods

bank **bjb** invests 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 the smooth running of operational activities.

The 3 largest investments in capital goods in 202 were concentrated on office inventory in order to fulfill the requests of all work units, support the expansion of office networks from the Network and Services Division, Operations Division, as well as support for technological improvements 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.

Commitments and Contingencies

bank **bjb** has commitments and contingencies. An overview of the Bank's commitments and contingencies expressed in the contract value is as follows.

Tabel Komitmen dan Kontijensi

Table of Commitments and Contingencies

(dalam jutaan Rupiah/in IDR million)

Keterangan Information	2023	2022
Tagihan Komitmen Commitment Bill		
Fasilitas pinjaman/pembiayaan yang belum di tarik Loan/financing facilities that have not been withdrawn	108,000	108,000

Keterangan Information	2023	2022
Posisi valas yang akan diserahkan untuk transaksi <i>spot</i> dan derivatif/ <i>forward</i> Foreign exchange positions to be submitted for spot and derivative/ forward transactions	811,455	3,286,296
Lainnya Other	8,265,019	6,997,082
Total Tagihan Komitmen Total Commitment Bill	9,184,474	10,391,378
Liabilitas Komitmen Commitment Liabilities		
Fasilitas kredit kepada debitur yang belum digunakan Credit facilities to debtors that have not been used	7,617,674	5,887,321
Posisi valas yang akan diserahkan untuk transaksi <i>spot</i> dan derivatif/ <i>forward</i> Foreign exchange positions to be submitted for spot and derivative/ forward transactions	810,136	3,269,175
<i>Irrevocable letters of credit</i> yang masih berjalan Irrevocable letters of credit that are still outstanding	440,345	553,324
Lainnya Other	8,789,656	7,541,741
Total Liabilitas Komitmen Total Commitment Liabilities	17,657,811	17,251,561
Tagihan Kontinjensi Contingent Bills		
Lainnya Other	7,888	8,272
Total Tagihan Kontinjensi Total Contingent Receivables	7,888	8,272
Liabilitas Kontinjensi Contingent Liabilities		
Garansi yang diterbitkan Issued guarantee	1,065,371	1,183,057
Lainnya Other	-	-
Total Liabilitas Kontinjensi Total Contingent Liabilities	1,065,371	1,183,057

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 2023.

Information and Material Facts After the Date of the Accountant's Report

There is no significant material information and facts after the date of the accountant's report that have an impact on bank **bjb**'s financial position as of December 31, 2023 .

Prospek Usaha dan Strategi Ke Depan Tahun 2024

Di tengah perlambatan ekonomi global dengan ketidakpastian yang tinggi, tekanan inflasi secara global diperkirakan masih tinggi dipicu oleh kenaikan harga energi dan pangan akibat eskalasi konflik geopolitik, serta fenomena El Nino. Ekonomi global diperkirakan melambat menjadi 2,8% pada 2024. Penurunan inflasi di negara maju, termasuk AS, berlanjut, meski masih berada

Business Prospects and Future Strategies In 2024

In the midst of a global economic slowdown with high uncertainty, global inflationary pressures are expected to remain high, driven by increases in energy and food prices due to the escalation of geopolitical conflicts and the El Niño phenomenon. Global economic growth is anticipated to slow down to 2.8% in 2024. Although inflation in developed countries, including the United

di atas sasaran, sementara inflasi Tiongkok menurun dipengaruhi oleh pertumbuhan ekonomi yang melambat. Siklus kenaikan suku bunga kebijakan moneter negara maju, termasuk *Fed Funds Rate* (FFR), diperkirakan telah berakhir meskipun masih bertahan tinggi pada semester I 2024, dengan kemungkinan akan mulai menurun pada semester II 2024. *Yield* obligasi Pemerintah negara maju, termasuk US Treasury, menurun secara gradual tapi masih berada di level tinggi sejalan dengan premi risiko jangka panjang (*term-premia*) terkait besarnya pembiayaan fiskal dan utang pemerintah AS. Tekanan penguatan nilai tukar dolar AS terhadap berbagai mata uang dunia juga berkurang. Perkembangan tersebut mendorong berlanjutnya aliran masuk modal asing dan mengurangi tekanan pelemahan nilai tukar di *emerging market*.

Perekonomian Indonesia diproyeksikan tetap tumbuh baik dan berdaya tahan terhadap dampak rambatan global. Percepatan belanja negara terkait penyelenggaraan Pemilu dan penguatan peran APBN sebagai *shock absorber* diharapkan dapat mendorong konsumsi Pemerintah untuk menjaga daya beli masyarakat. Pada 2024, pertumbuhan ekonomi Indonesia diperkirakan meningkat dalam kisaran 4,7%-5,5% didukung oleh permintaan domestik utamanya berlanjutnya pertumbuhan konsumsi serta peningkatan investasi khususnya bangunan sejalan dengan berlanjutnya pembangunan Proyek Strategis Nasional (PSN) termasuk Ibu Kota Nusantara (IKN). Sementara itu, kinerja ekspor diperkirakan belum kuat sebagai dampak perlambatan ekonomi global dan penurunan harga komoditas.

Transmisi kebijakan moneter berjalan dengan baik. Suku bunga pasar uang (IndONIA) bergerak dalam kisaran BI-Rate sebesar 5,81% pada 16 Januari 2024. Suku bunga Sekuritas Rupiah Bank Indonesia (SRBI) tercatat menarik pada level 6,68%, 6,78% dan 6,87% masing-masing untuk tenor 6, 9, dan 12 bulan pada 15 Januari 2024 sehingga mendukung efektivitas SRBI sebagai instrumen moneter yang *pro-market*. Sementara itu, suku bunga perbankan tetap rendah dipengaruhi oleh likuiditas perbankan yang memadai serta kebijakan transparansi SBDK yang meningkatkan efisiensi suku bunga perbankan. Ke depan, pertumbuhan kredit diperkirakan meningkat dalam kisaran 10%-12% pada 2024, sejalan dengan tetap kuatnya pertumbuhan ekonomi domestik. Kinerja transaksi ekonomi dan keuangan *digital* tetap kuat didukung oleh sistem pembayaran yang aman, lancar, dan andal. Nilai transaksi *digital banking* diproyeksikan meningkat 9,11% (yoy) hingga mencapai Rp63.803,77 triliun pada tahun 2024. Sementara nilai transaksi Uang Elektronik (UE) diproyeksikan meningkat 25,77% (yoy) hingga mencapai Rp1.051,24 triliun pada tahun 2024.

Sumber:
Laporan Kebijakan Moneter Triwulan IV 2023, Bank Indonesia, Januari 2024

States, continues to decline, it remains above target. Meanwhile, inflation in China is decreasing due to slowing economic growth. The cycle of interest rate hikes in monetary policy by developed countries, including the Federal Funds Rate (FFR), is expected to have ended, although rates are still projected to remain high in the first half of 2024, with the possibility of beginning to decrease in the second half of 2024. The yield on government bonds of developed countries, including US Treasuries, is gradually decreasing but remains high in line with long-term risk premiums (*term premia*) related to fiscal financing and US government debt. The pressure of the US dollar's appreciation against world currencies is also diminishing. These developments encourage the continued inflow of foreign capital and reduce the pressure on currency devaluation in emerging markets.

The Indonesian economy is expected to continue growing and remain resilient against the impacts of global uncertainties. Increased state spending related to elections and a stronger role of the state budget as a shock absorber are expected to drive government consumption to maintain public purchasing power. In 2024, Indonesia's economic growth is projected to increase in the range of 4.7%-5.5%, supported by domestic demand, particularly ongoing consumption growth and increased investment, especially in construction sectors as part of the continuation of National Strategic Projects (NSP), including the new capital (IKN). However, export performance is predicted to remain weak due to the global economic slowdown and a decline in commodity prices.

The transmission of monetary policy is proceeding smoothly. The money market interest rate (IndONIA) moved within the BI-Rate range of 5.81% on January 16, 2024. The interest rates for Bank Indonesia's Rupiah Securities (SRBI) reached attractive levels at 6.68%, 6.78%, and 6.87% for tenors of 6, 9, and 12 months, respectively, on January 15, 2024, supporting the effectiveness of SRBI as a pro-market monetary instrument. Meanwhile, bank interest rates remain low, influenced by adequate banking liquidity and the transparency policy of the Reference Interest Rate (SBDK), which enhances the efficiency of banking interest rates. Looking ahead, credit growth is expected to increase in the range of 10%-12% in 2024, in line with the continued strong growth of the domestic economy. The performance of digital economic and financial transactions remains robust, supported by a secure, smooth, and reliable payment system. The value of digital banking transactions is projected to increase by 9.11% (yoy) to reach IDR63.803,77 trillion in 2024. Meanwhile, the value of Electronic Money (EM) transactions is expected to increase by 25.77% (yoy) to IDR1.051,24 trillion in 2024.

Source:
Fourth Quarter 2023 Monetary Policy Report, Bank Indonesia, January 2024

Dengan proyeksi 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 OJK 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 menasar segmen ritel dan membangun ekosistem 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 yang melantai 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.

With these projections, bank **bjb** is confident that it has good prospects and opportunities to continue to grow sustainably. Opportunities that bank **bjb** has include the following:

1. Based on market scale, most bank **bjb** branch offices are still market nichers in their operational areas so they still have quite a big opportunity to increase their market share in terms of assets, both deposits and credit.
2. The public's financial literacy is increasingly increasing through programs launched by Bank Indonesia and the OJK in order to implement inclusive financial policies as a form of financial service deepening aimed at the community at the bottom of the pyramid to utilize formal financial products and services such as facilities. 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 represents the potential for credit and funding development.
4. Various infrastructure development projects including National Strategic Projects are in the West Java and Banten working areas so that bank **bjb** has the opportunity to maximize credit distribution and be able to encourage optimal regional economic growth.
5. Consistent and continuous support from the regional government in developing bank **bjb** as a driver and driver of the regional economy.
6. There is still great potential in developing digital products to target the retail segment and build the bank **bjb** business ecosystem .

Based on what has been explained above, bank **bjb** is optimistic that it can continue to improve performance in the short and long term in a sustainable manner. This is based on the strengths possessed by bank **bjb**, namely:

1. Located in the provinces of West Java and Banten which have extensive natural resources, human resources and large industrial areas as well as economic activities that continue to develop.
2. As a regional treasury financial management institution, bank **bjb** has broad access to collect and distribute public funds and has been listed as a public company listed on the Indonesia Stock Exchange (BEI).
3. Having a very large loyal customer base, namely State Civil Apparatus (ASN), retirees and local communities, especially in the West Java and Banten regions, making it easier to develop a transaction ecosystem.

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 didukung 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 Pemerintahan 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 Produktif. Program Pesat Kapasitas Usaha dan Program 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.

Untuk dapat menangkap berbagai peluang yang dimiliki bank **bjb**, maka arahan strategi yang tertuang dalam bentuk Arahan Strategi Direksi Tahunan (ASDT) tahun 2024 adalah sebagai berikut:

1. Optimalisasi pangsa pasar kredit secara prudent dengan portofolio *management business* melalui pengembangan digitalisasi dan menjaga kualitas kredit.
2. Menjaga likuiditas yang sustain dengan optimalisasi *share of wallet* untuk mendukung akselerasi penyaluran dana.
3. Menyediakan solusi berbasis teknologi informasi guna mendukung bisnis dengan keamanan informasi yang terkendali.
4. Peningkatan pendapatan melalui pemanfaatan potensi bisnis lainnya dan pengembangan bisnis secara anorganik serta pengelolaan biaya secara efektif dan efisien.
5. Memperkuat struktur modal dan mendorong peningkatan kompetensi, produktivitas serta integritas *human capital*.
6. Memperkuat sinergi untuk membangun ekosistem inklusi keuangan dan akselerasi transaksi instrumen keuangan berkelanjutan.
7. Mendukung pengelolaan manajemen risiko yang efektif dan penguatan *governance* serta *compliance* dalam mencapai kinerja bank **bjb** yang berkelanjutan.

4. It has a network of offices that are relatively spread out in areas of fairly high economic activity in the provinces of West Java, Banten and DKI Jakarta, which are the centers and pillars of the economy in Indonesia. Apart from that, it is also supported by a network of other offices spread across 14 provinces in Indonesia.
5. **bjb** has been appointed as a partner of the Central Government which carries out the distribution of Central Government salaries placed in the regions.
6. bank **bjb**'s digital transformation through the development of digital- based services such as transactions with **bjb** Digi becomes easier because the service features are integrated through bank **bjb**'s mobile banking system .
7. Has an Integrated Community Economic Empowerment (PESAT) program which includes the Rapid Healthy and Productive Program. Rapid Business Capacity Program and Rapid New Entrepreneurship Program in order to increase the competency and capacity of Micro, Small and Medium Enterprises (MSMEs).
8. **bjb** has received various awards over several periods in regional, national and international categories from various private institutions, BUMD/ BUMD and the government and other institutions.

To be able to capture the various opportunities that bank **bjb** has, the strategic direction contained in the form of the 2024 Annual Board of Directors Strategy Direction (ASDT) is as follows :

1. Prudent optimization of credit market share through business portfolio management via digitalization and maintaining credit quality.
2. Sustaining liquidity with share of wallet optimization to support the acceleration of fund disbursement.
3. Providing technology-based solutions to support business with controlled information security.
4. Revenue enhancement through the utilization of other business potentials, inorganic business development, and effective and efficient cost management.
5. Strengthening capital structure and promoting the improvement of competence, productivity, and human capital integrity.
6. Reinforcing synergy to build a financial inclusion ecosystem and accelerate transactions in sustainable financial instruments.
7. Supporting effective risk management and strengthening governance and compliance to achieve sustainable performance for bank **bjb**..

Pencapaian Target dan Target Ke Depan

Pencapaian Target 2023

Realisasi rencana bisnis periode 2023 disajikan dalam bentuk perbandingan target dan pencapaian kinerja bank **bjb** Desember 2023.

Perbandingan Target dan Realisasi Keuangan

Informasi perbandingan target dan realisasi keuangan tahun 2023 disajikan sebagai berikut.

Tabel Perbandingan Target dan Realisasi Keuangan
Table of Comparison of Financial Targets and Realizations

(Bank Only, dalam jutaan Rupiah/
Bank Only, in IDR million)

Uraian Description	Target 2023	Realisasi 2023 Realization 2023	Pencapaian Achievement
1	2	3	4=3/2*100%
Keuangan Finance			
Aset Asset	175,887,228	176,477,958	100.34%
Dana Pihak Ketiga Third Party Funds	127,219,760	126,419,817	99.37%
Giro Current Account	26,706,109	21,259,883	79.61%
Tabungan Savings	28,747,747	31,276,436	108.80%
Deposito Deposit	71,765,904	73,883,498	102.95%
Kredit yang diberikan Loans given	117,044,084	116,142,388	99.23%
Pendapatan Bunga dan Syariah Interest and Sharia Income	13,179,166	13,318,759	101.06%
Laba Tahun Berjalan Current year profit	1,931,515	1,716,269	88.86%
Ekuitas Equity	16,339,291	16,026,358	98.08%
Rasio Keuangan Financial Ratios			
CAR	20.70	20.05	96.86%
ROE	16.80	13.38	79.64%
ROA	1.64	1.29	78.66%
NIM	5.18	4.89	94.40%
NPL (Gross)	1.42	1.35	95.07%

Achievement of Targets and Future Targets

Target Achievement 2023

The realization of the business plan for the 2023 period is presented in the form of a comparison of targets and performance achievements of bank **bjb** December 2023.

Comparison of Financial Target and Realization

Information on the 2023 financial target and realization is presented as follows.

bank **bjb** pada tahun 2023 berhasil melampaui target aset sebesar 100,34% dengan realisasi mencapai Rp176,48 triliun (*bank only*). Pencapaian dana pihak ketiga sebesar 99,37% sedikit berada di bawah target, namun jika dilihat dari sisi tabungan dan deposito berhasil melampaui target masing-masing mencapai 108,80% dan 102,95% yang menunjukkan tingginya tingkat kepercayaan masyarakat kepada bank **bjb**.

Pencapaian target kredit yang diberikan sedikit berada di bawah target yaitu sebesar 99,23% dengan realisasi mencapai Rp116,14 triliun (*bank only*). NPL gross bank **bjb** tahun 2023 dapat terjaga di level 1,35% (*bank only*) lebih baik dibandingkan target 1,42% (*bank only*) dikarenakan penyaluran kredit dilakukan secara selektif dengan senantiasa memperhatikan prinsip kehati-hatian (*prudent*).

Pendapatan bunga dan syariah berhasil mencapai target sebesar 101,06% dengan realisasi mencapai Rp13,32 triliun (*bank only*), namun dengan adanya pengaruh pertumbuhan kenaikan beban bunga yang mencapai 37,50%, bank **bjb** masih belum melampaui target laba tahun berjalan yang mencapai 88,86% atau terealisasi Rp1,72 triliun (*bank only*) di tahun 2023.

Dari sisi rasio, rasio CAR, ROE, ROA dan NIM berada di bawah target dengan pencapaian masing-masing sebesar 96,86%, 79,64%, 78,66% dan 94,40% yang merupakan dampak dari kenaikan beban bunga. Ke depannya bank **bjb** akan senantiasa melakukan evaluasi pelaksanaan strategi yang telah ditetapkan, sehingga kinerja bank **bjb** di masa yang akan datang akan mengalami peningkatan.

Perbandingan Target dan Realisasi Pemasaran

Uraian perbandingan target dan realisasi pemasaran bank **bjb** tahun 2023 disajikan sebagai berikut.

Tabel Perbandingan Target dan Realisasi Pemasaran
Table of Comparison of Marketing Targets and Realization

No.	Jenis Produk Bank Baru New Types of Bank Products	Deskripsi Umum General Description	Keterangan Realisasi Realization Description
1	Produk Bank Lanjutan Baru Berupa Penjualan Efek Reksa Dana Kerjasama PT Manulife Asset Management Indonesia. New Advanced Bank Product in the Form of Sale of Mutual Fund Securities in Collaboration with PT Manulife Asset Management Indonesia.	Penambahan pemasaran produk reksa dana yang dapat dijual melalui bank bjb bekerjasama dengan PT Manulife Asset Management Indonesia, diantaranya 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	Telah terealisasi dan selesai di Triwulan II Tahun 2023. It has been realized and completed in the second quarter of 2023.
2	Produk Bank Lanjutan Baru Berupa Penjualan Efek Reksa Dana Kerjasama PT Sucorinvest Asset Management. New Advanced Bank Product in the Form of Sale of Mutual Fund Securities in Collaboration with PT Sucorinvest Asset Management.	Penambahan pemasaran produk reksa dana yang dapat dijual melalui bank bjb bekerjasama dengan PT Sucorinvest Asset Management 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 Sucorinvest Asset Management include products: 1. Money Market Mutual Funds 2. Fixed Income Mutual Funds	Telah terealisasi dan selesai di Triwulan II Tahun 2023. It has been realized and completed in the second quarter of 2023.

In 2023, bank **bjb** had succeeded in exceeding its asset target as of 100.34% with realization reaching IDR 176.48 trillion (*bank only*). The achievement of third party funds as of 99.37% was slightly below the target, but, if in terms of savings and deposits, it succeeded in exceeding the target, reaching as of 108.80% and 102.95%, respectively, depicting the high level of public trust in bank **bjb**.

Achievement of the provided loans target was slightly below the target, such as 99.23% with realization reaching IDR 116.14 trillion (*bank only*). bank **bjb**'s NPL gross in 2023 could be maintained at the level of 1.35% (*bank only*), which was better than the target as of 1.42% (*bank only*). This was because credit distribution was performed selectively, while always considering the principle of prudence.

Interest and sharia income successfully reached the target as of 101.06% with realization reaching IDR 13.32 trillion (*bank only*). However, due to the influence of the growth in interest expenses reaching as of 37.50%, bank **bjb** still did not exceed the target of profit on the year, which reached as of 88.86% or realized IDR 1.72 trillion (*bank only*) in 2023.

In terms of ratio, the CAR, ROE, ROA and NIM ratios were below the target with achievements as of 96.86%, 79.64%, 78.66%, and 94.40%, respectively, which was due to the increase in interest expenses. In the future, bank **bjb** will always evaluate the implementation of the strategies that have been determined so that bank **bjb**'s performance will increase.

Comparison of Marketing Target and Realization

bjb marketing targets and realization in 2023 is presented as follows.

No.	Jenis Produk Bank Baru New Types of Bank Products	Deskripsi Umum General Description	Keterangan Realisasi Realization Description
3	Produk Bank Lanjutan Baru Berupa Penjualan Efek Reksa Dana Kerjasama PT Syailendra Capital. New Advanced Bank Product in the Form of Sale of Mutual Fund Securities in Collaboration with PT Syailendra Capital.	Penambahan pemasaran produk reksa dana yang dapat dijual melalui bank bjb bekerjasama 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 include the following products: 1. Money Market Mutual Funds 2. Fixed Income Mutual Funds	Telah terealisasi dan selesai di Triwulan II Tahun 2023. It has been realized and completed in the second quarter of 2023.
4	Produk Bank Lanjutan Baru Berupa Penjualan Efek Reksa Dana Kerjasama PT Trimegah Asset Management. New Advanced Bank Product in the Form of Sale of Mutual Fund Securities in Collaboration with PT Trimegah Asset Management.	Penambahan pemasaran produk reksa dana yang dapat dijual melalui bank bjb bekerjasama dengan PT Trimegah Asset Management diantaranya 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 include the following products: 1. Fixed Income Mutual Funds 2. Mixed Mutual Funds	Telah terealisasi dan selesai di Triwulan III Tahun 2023. It has been realized and completed in the third quarter of 2023.
5	<i>Smart Mobile Banking</i> dengan fitur bjb Onboarding System . Smart Mobile Banking with bjb Onboarding System features.	Smart Mobile Banking (SMB) adalah salah satu <i>delivery channel</i> bank berupa <i>mobile banking</i> yang berfungsi memberikan layanan perbankan dengan penggunaan berbagai sumber dana untuk dapat bertransaksi menggunakan <i>smartphone</i> yang terkoneksi dengan jaringan <i>internet</i> yang dilengkapi dengan Fitur bjb Onboarding System . Adapun bjb Onboarding System adalah LPD Bank berupa administrasi rekening seperti pembukaan rekening produk dana dan/ atau administrasi lainnya yang dikembangkan oleh bank bjb dengan memanfaatkan media elektronik untuk dilakukan verifikasi secara online melalui <i>delivery channel</i> bank bjb atau <i>platform mitra bisnis</i> yang telah bekerjasama dengan bank bjb . Smart Mobile Banking (SMB) is one of the bank's delivery channels in the form of mobile banking which functions to provide banking services using various sources of funds to be able to make transactions using a smartphone connected to an internet network equipped with the bjb Onboarding System feature. The bjb Onboarding System is a Bank LPD in the form of account administration such as opening fund product accounts and/or other administration developed by bank bjb by utilizing electronic media for online verification via bank bjb delivery channels or business partner platforms that have collaborated with bank bjb .	Telah terealisasi dan selesai di Triwulan IV Tahun 2023. It has been realized and completed in fourth quarter of 2023.
6	Pengembangan Kartu Visa <i>Contactless</i> bank bjb . bank bjb Contactless Visa Card Development.	Visa <i>contactless</i> merupakan fitur transaksi pembayaran pada <i>merchant</i> dengan mekanisme pembayaran menggunakan teknologi <i>contactless</i> atau nirsentuh. Visa <i>contactless</i> is a payment transaction feature for merchants with a payment mechanism using <i>contactless</i> technology.	Telah terealisasi dan selesai di Triwulan IV Tahun 2023. It has been realized and completed in the fourth quarter of 2023.
7	bjb Cardless Gerai. bjb Cardless Outlets.	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 Cardless . bank bjb is expanding services where previously cash withdrawals could only be done at bank bjb ATM machines, now it can be done at outlets that have collaborated with bank bjb for integration with the bjb Cardless system.	Telah terealisasi dan selesai di Triwulan III Tahun 2023. It has been realized and completed in the third quarter of 2023.
8	<i>Mobile Apps</i> Laku Pandai. Laku Pandai Mobile Apps.	<i>Mobile Apps</i> bjb Bisa merupakan <i>brand</i> untuk Agen Laku Pandai bank bjb dimana <i>device</i> yang digunakan adalah aplikasi untuk <i>smartphone</i> . Fitur yang ada pada aplikasi tersebut yaitu <i>mini banking</i> , pembukaan rekening <i>Basic Saving Account (BSA)</i> , dan <i>Payment Point Online Banking (PPOB)</i> . Mobile Apps bjb Bisa is a brand for the Laku Pandai agent of bank bjb where the device used is an application for smartphones. The features in this application are <i>mini banking</i> , opening a Basic Savings Account (BSA) account, and Payment Point Online Banking (PPOB).	Telah terealisasi dan selesai di Triwulan III Tahun 2023. It has been realized and completed in the third quarter of 2023.
9	Kerja Sama dengan Fliptech. Collaboration with Fliptech.	Kerjasama yang dilakukan dengan pihak ketiga untuk penyediaan Layanan Perbankan Elektronik (LPE) dan/atau Layanan Perbankan Digital (LPD) yang harus dilakukan pelaporan/ persetujuan/perizinan kepada regulator. Collaboration with third parties to provide Electronic Banking Services (LPE) and/or Digital Banking Services (LPD) which must be reported/approved/licensed to the regulator.	Telah terealisasi dan selesai di Triwulan III Tahun 2023. It has been realized and completed in the third quarter of 2023.
10	Layanan bjb Internet Banking Corporate (IBC) Fitur <i>Autodebet</i> . bjb Internet Banking Corporate (IBC) service <i>Autodebet</i> feature.	Layanan bjb Internet Banking Corporate (IBC) yang akan diluncurkan menyediakan fitur <i>auto debet</i> untuk mengakomodir kemudahan serta informasi bagi nasabah dalam menjalankan aktivitas perusahaannya. <i>auto debet</i> adalah menu yang digunakan oleh <i>corporate user</i> untuk melakukan transaksi pendebitan rekening pihak ketiga berdasarkan surat kuasa <i>auto debet</i> yang diisi dan ditandatangani oleh kedua belah pihak, dengan mengunggah dokumen sesuai dengan format standar oleh bank bjb yang dapat dibaca oleh aplikasi <i>corporate line</i> . The bjb Internet Banking Corporate (IBC) service which will be launched provides an <i>auto debit</i> feature to accommodate convenience and information for customers in carrying out their company activities. <i>Auto debit</i> is a menu used by corporate users to carry out third party account debit transactions based on an <i>auto debit</i> power of attorney which is filled in and signed by both parties, by uploading documents according to the standard format by bank bjb which can be read by the corporate line application.	Telah terealisasi dan selesai di Triwulan II Tahun 2023. It has been realized and completed in the second quarter of 2023.
11	Pengembangan QRIS dan pengembangan dari Regulator lainnya Untuk Perizinan QRIS KKPDP). QRIS development and development from other regulators (Use for KKPDP QRIS Licensing).	Fasilitas Kartu Kredit Pemerintah Domestik (KKPD) adalah kartu kredit yang dapat digunakan untuk melakukan pembayaran atas belanja yang dibebankan pada APBD, dimana pelaksanaannya melalui tiga tahapan yaitu menggunakan <i>mobile banking</i> dengan sumber dana KKPDP melalui kanal QRIS, menggunakan instrumen KKPDP (fisik) melalui kanal selain QRIS dan KKPDP untuk <i>online payment</i> . The Domestic Government Credit Card (KKPD) facility is a credit card that can be used to make payments for expenditure charged to the APBD, where the implementation goes through three stages, namely using <i>mobile banking</i> with KKPDP funding sources via the QRIS channel, using KKPDP instruments (physical) via channels other than QRIS and KKPDP for online payments.	Telah terealisasi dan selesai di Triwulan I Tahun 2023. It has been realized and completed in the first quarter of 2023.

No.	Jenis Produk Bank Baru New Types of Bank Products	Deskripsi Umum General Description	Keterangan Realisasi Realization Description
12	Kerjasama Bancassurance dengan perusahaan asuransi PT Asuransi Sinar Mas, Tbk Bancassurance collaboration with insurance company PT Asuransi Sinar Mas, Tbk	Kerjasama <i>bancassurance</i> dengan perusahaan asuransi PT Asuransi Sinar Mas, Tbk untuk produk asuransi kendaraan bermotor. Bancassurance collaboration with insurance company PT Asuransi Sinar Mas, Tbk for motor vehicle insurance products.	Telah terealisasi dan selesai di Triwulan I Tahun 2023. It has been realized and completed in the first quarter of 2023.
13	Kerjasama Bancassurance dengan perusahaan asuransi PT Asuransi Central Asia, Tbk. Bancassurance collaboration with insurance company PT Asuransi Central Asia, Tbk.	Penyelenggaraan produk bank bjb dasar baru berupa <i>bancassurance</i> model bisnis referensi dalam rangka produk bank bjb dengan PT Asuransi Central Asia, untuk produk: 1. Produk Asuransi Kebakaran 2. Produk Asuransi Kendaraan Bermotor 3. Produk Asuransi <i>Industrial All Risks/Property All Risks</i> (Asuransi Semua Risiko Industri) 4. Produk Asuransi Gempa Bumi Indonesia Implementation of new basic bank bjb products in the form of a reference business model <i>bancassurance</i> within the framework of bank bjb products with PT Asuransi Central Asia, for products: 1. Fire Insurance Products 2. Motor Vehicle Insurance Products 3. Industrial All Risks/Property All Risks Insurance Products (All Industrial Risk Insurance) 4. Indonesian Earthquake Insurance Products	Telah terealisasi dan selesai di Triwulan III Tahun 2023. It has been realized and completed in the third quarter of 2023.
14	Produk Bank Baru Bancassurance Model Bisnis Referensi Tidak Dalam Rangka Produk Bank dengan PT Allianz Life Indonesia. New Bank Products Bancassurance Reference Business Model Not Within the Framework of Bank Products with PT Allianz Life Indonesia.	Penambahan produk asuransi melalui kerjasama dengan PT Asuransi Allianz Life Indonesia berupa produk asuransi jenis tradisional dan/atau <i>unitlink</i> dengan model bisnis referensi tidak dalam rangka produk bank bjb . Addition of insurance products through collaboration with PT Asuransi Allianz Life Indonesia in the form of traditional and/or <i>unitlink</i> insurance products with a reference business model not within the framework of bank bjb products.	Telah terealisasi dan selesai di Triwulan IV Tahun 2023. It has been realized and completed in the fourth quarter of 2023.
15	Produk Bank Lanjutan Baru Berupa Penjualan Efek Reksa Dana Terproteksi melalui Kerjasama dengan PT Trimegah Asset Management. New Advanced Bank Product in the Form of Sales of Protected Mutual Fund Securities through Collaboration with PT Trimegah Asset Management.	Penambahan pemasaran produk reksa dana yang dapat dijual melalui bank bjb bekerjasama dengan PT Trimegah Asset Management Indonesia berupa Produk Reksa Dana Terproteksi. Additional marketing of mutual fund products that can be sold through bank bjb in collaboration with PT Trimegah Asset Management Indonesia in the form of Protected Mutual Fund Products.	Belum dapat terealisasi pada tahun 2023 dikarenakan masih terdapat beberapa proses yang harus dilalui oleh PT Trimegah Asset Management Indonesia. It cannot be realized in 2023 because there are still several processes that PT Trimegah Asset Management Indonesia must go through.
16	Produk bank bjb Lanjutan Baru <i>Bancassurance</i> Model Bisnis Distribusi dengan Jalur Pemasaran <i>Telemarketing</i> dengan PT Allianz Life Indonesia. New Advanced bank bjb Products Bancassurance Distribution Business Model with Telemarketing Marketing Channels with PT Allianz Life Indonesia.	Penambahan produk asuransi melalui kerjasama dengan PT Allianz Life Indonesia berupa produk asuransi kesehatan dengan model bisnis distribusi. Addition of insurance products through collaboration with PT Allianz Life Indonesia in the form of health insurance products with a distribution business model.	Belum dapat terealisasi pada tahun 2023 dikarenakan masih terdapat beberapa proses yang harus dilalui oleh PT Allianz Life Indonesia. It cannot be realized in 2023 because there are still several processes that PT Allianz Life Indonesia must go through.
17	Produk bank bjb Baru <i>Bancassurance</i> Model Bisnis Referensi Tidak Dalam Rangka Produk Bank dengan PT Asuransi Allianz Life Indonesia. New bank bjb product Bancassurance Business Model Reference Not Within the Framework of Bank Products with PT Asuransi Allianz Life Indonesia.	Penambahan produk asuransi melalui kerjasama dengan PT Asuransi Allianz Life Indonesia berupa produk asuransi jenis tradisional dan/atau <i>unitlink</i> dengan model bisnis referensi tidak dalam rangka produk bank bjb . Addition of insurance products through collaboration with PT Asuransi Allianz Life Indonesia in the form of traditional and/or <i>unitlink</i> insurance products with a reference business model not within the framework of bank bjb products.	Telah terealisasi. It has been realized.
18	Produk Bank Baru <i>Bancassurance</i> Model Bisnis Referensi Tidak Dalam Rangka Produk Bank dengan PT Taspen Life. New Bank Products Bancassurance Reference Business Model Not Within the Framework of Bank Products with PT Taspen Life.	Penambahan produk asuransi melalui kerjasama dengan PT Taspen Life berupa produk asuransi jenis tradisional dan/atau kesehatan dengan model bisnis referensi tidak dalam rangka produk bank. Addition of insurance products through collaboration with PT Taspen Life in the form of traditional and/or health insurance products with a reference business model not within the framework of bank products.	Belum dapat terealisasi pada tahun 2023 dikarenakan masih terdapat beberapa proses yang harus dilalui oleh PT Taspen Life. It cannot be realized in 2023 because there are still several processes that PT Taspen Life must go through.
19	Produk Bank Baru <i>Bancassurance</i> Model Bisnis Referensi Tidak Dalam Rangka Produk Bank dengan PT Equity Life Indonesia. New Bank Products Bancassurance Reference Business Model Not Within the Framework of Bank Products with PT Equity Life Indonesia.	Penambahan produk asuransi melalui kerjasama dengan PT Equity Life Indonesia berupa produk asuransi jenis tradisional dan/atau <i>unitlink</i> dengan model bisnis referensi tidak dalam rangka produk bank bjb . Addition of insurance products through collaboration with PT Equity Life Indonesia in the form of traditional and/or <i>unitlink</i> insurance products with a reference business model not within the framework of bank bjb products.	Belum dapat terealisasi pada tahun 2023 dikarenakan masih terdapat beberapa proses yang harus dilalui oleh PT Equity Life Indonesia. It cannot be realized in 2023 because there are still several processes that PT Equity Life Indonesia must go through.

No.	Jenis Produk Bank Baru New Types of Bank Products	Deskripsi Umum General Description	Keterangan Realisasi Realization Description
20	Pengembangan <i>Smart Mobile Banking (SMB)</i> dengan Fitur bjb Onboarding System . Development of Smart Mobile Banking (SMB) with bjb Onboarding System Features .	<i>Smart Mobile Banking (SMB)</i> adalah salah satu <i>delivery channel</i> bank berupa <i>mobile banking</i> yang berfungsi memberikan layanan perbankan dengan penggunaan berbagai sumber dana untuk dapat bertransaksi menggunakan <i>smartphone</i> yang terkoneksi dengan jaringan internet yang dilengkapi dengan fitur bjb Onboarding System . Adapun bjb Onboarding System adalah LPD bank bjb berupa administrasi rekening seperti pembukaan rekening produk dana dan/ atau administrasi lainnya yang dikembangkan oleh bank bjb dengan memanfaatkan media elektronik untuk dilakukan verifikasi secara <i>online</i> melalui <i>delivery channel</i> bank atau <i>platform mitra bisnis</i> yang telah bekerjasama dengan bank bjb . Smart Mobile Banking (SMB) is one of the bank's delivery channels in the form of mobile banking which functions to provide banking services using various sources of funds to be able to make transactions using a smartphone connected to an internet network equipped with the bjb Onboarding System feature. The bjb Onboarding System is bank bjb 's LPD in the form of account administration such as opening fund product accounts and/or other administration developed by bank bjb by utilizing electronic media for online verification via bank delivery channels or business partner platforms that have collaborated with bank bjb .	Telah terealisasi. It has been realized.
21	Kartu Kredit Pemerintah Domestik (KKPD). Domestic Government Credit Card (KKPD).	Fasilitas Kartu Kredit Pemerintah Domestik (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 <i>mobile banking</i> dengan sumber dana KKPD melalui kanal QRIS, menggunakan instrumen KKPD (fisik) melalui kanal selain QRIS dan KKPD untuk <i>online payment</i> . The Domestic Government Credit Card Facility (KKPD) is a Credit Card that can be used to make payments for expenditure charged to the APBD, after the card holder's payment obligations have been fulfilled by the Credit Card issuing bank in accordance with its obligations at the agreed time and the regional work unit is obliged to make repayment payment obligations at the agreed time with payment in full at once. Where the implementation goes through three stages, namely using mobile banking with KKPD funding sources via the QRIS channel, using KKPD (physical) instruments via channels other than QRIS and KKPD for online payments.	Belum dapat teralisasi dikarenakan masih menunggu permintaan penerbitan Kartu Fisik dari Instansi/Dinas Pemerintahan. This cannot be realized yet because we are still waiting for the application for the issuance of a Physical Card from the Government Agency/Department.
22	Pengembangan Uang Elektronik DigiRoad sebagai Pembayaran Jalan Tol dengan sistem <i>Multi Lane Free Flow (MLFF)</i> Development of DigiRoad Electronic Money as Toll Road Payment with Multi Lane Free Flow (MLFF) system	<ol style="list-style-type: none"> 1. PT Roatex Indonesia Toll System (RITS) merupakan perusahaan yang dibentuk oleh Hungaria Roatex Ltd sebagai tindaklanjut penetapan Kementrial PUPR melalui Surat Mentri PUPR Nomor PB.02.01-Mn/132 tanggal 27 Januari 2021. 2. Penunjukan PT Roatex Indonesia Toll System (RITS) merupakan salah satu langkah kementerian PUPR untuk meningkatkan sistem pembayaran tol di Indonesia dengan sistem <i>Multi Lane Free Flow (MLFF)</i>. 3. Aplikasi Cantas merupakan aplikasi milik PT Roatex Indonesia Toll System (RITS) sebagai aplikasi pendukung dalam sistem <i>Multi Lane Free Flow (MLFF)</i>. 4. PT Roatex Indonesia Toll System (RITS) menunjuk konsorsium PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk dan PT Digital Wahana International sebagai modul pembayaran dalam sistem <i>Multi Lane Free Flow (MLFF)</i> pada Aplikasi Cantas. 5. Peran bank bjb dan PT Digital Wahana International pada modul pembayaran tersebut yaitu: <ol style="list-style-type: none"> a. Uang Elektronik sebagai saldo dari Aplikasi Cantas. b. Integrasi Uang Elektronik lain di aplikasi Cantas. c. Pengelolaan transaksi aplikasi Cantas. <ol style="list-style-type: none"> 1. PT Roatex Indonesia Toll System (RITS) is a company formed by Hungarian Roatex Ltd as a follow-up to the determination of the Ministry of PUPR through the Letter of the Minister of PUPR Number PB.02.01-Mn/132 dated January 27, 2021. 2. The appointment of PT Roatex Indonesia Toll System (RITS) is one of the PUPR ministry's steps to improve the toll payment system in Indonesia with the Multi Lane Free Flow (MLFF) system. 3. The Cantas application is an application owned by PT Roatex Indonesia Toll System (RITS) as a supporting application in the Multi Lane Free Flow (MLFF) system. 4. PT Roatex Indonesia Toll System (RITS) appointed a consortium of PT Bank Pembangunan Daerah West Java and Banten, Tbk and PT Digital Wahana International as the payment module solution in the Multi Lane Free Flow (MLFF) system on the Cantas Application. 5. The role of bank bjb and PT Digital Wahana International in the payment module is: <ol style="list-style-type: none"> a. Electronic Money as balance from the Cantas Application. b. Integration of other Electronic Money in the Cantas application. c. Cantas application transaction management. 	Belum dapat teralisasi dikarenakan masih terdapat beberapa proses perizinan yang masih berlangsung. It cannot be realized yet because there are still several licensing processes that are still ongoing.
23	<i>Onboarding SSBM (Self Service Banking Machine)</i> . Onboarding SSBM (Self Service Banking Machine).	<i>Onboarding Self Service Banking Machine (SSBM)</i> adalah suatu <i>software</i> yang digunakan untuk mengakomodir perangkat SSBM berbasis <i>digital</i> yang memiliki fitur layanan antara lain: <ol style="list-style-type: none"> 1. Pembukaan rekening. 2. Penerbitan dan aktivasi kartu ATM. 3. Penggantian kartu ATM. 4. Registrasi E-Channel. 5. Pencetakan mutasi rekening koran dan mutasi rekening di buku tabungan. 6. Validasi data nasabah melalui perangkat E-KTP <i>reader</i> dan <i>biometric</i>. <i>Onboarding Self Service Banking Machine (SSBM)</i> is a <i>software</i> used to accommodate digital-based SSBM devices which have service features including: <ol style="list-style-type: none"> 1. Account opening. 2. Issuance and activation of ATM cards. 3. ATM card replacement. 4. E-Channel Registration. 5. Printing bank statements and account transfers in savings books. 6. Validate customer data via E-KTP reader and biometric devices. 	Belum dapat terealisasi dikarenakan proses persetujuan dari OJK masih belum terbit. It cannot be realized because the approval process from the FSA has not yet been published.

Perbandingan Target dan Realisasi Struktur Modal (*Capital Structure*)

Secara total, pencapaian target total modal inti dan modal pelengkap bank **bjb** berhasil melampaui target mencapai 105,05% dengan realisasi sebesar Rp16,83 triliun. Hal tersebut antara lain dipengaruhi oleh kebijakan untuk pemenuhan modal yang dilakukan melalui penerbitan obligasi subordinasi dan penyesihan laba tahun lalu.

Comparison of Target and Realization of Capital Structure (*Capital Structure*)

In total, the achievement of the total core capital target and bank **bjb** supplementary capital succeeded in exceeding the target by reaching 105.05% with a realization of IDR16.83 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 Realized Capital Structure

(dalam jutaan Rupiah/in IDR million)

Uraian Description	Target 2023	Realisasi 2023 Realization 2023	Pencapaian Achievement
1	2	3	4=3/2* 100%
Modal Inti Core Capital	12,659,488	13,454,294	106.28%
Modal Pelengkap Complementary Capital	4,167,526	4,222,200	101.31%
Total Modal Inti dan Modal Pelengkap Total Core Capital and Supplementary Capital	16,827,014	17,676,494	105.05%

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 2023 adalah sebagai berikut.

Comparison of Targets and Realization of HR Development

The HR development plan is adjusted to bank **bjb**'s growth and business needs . In accordance with the organizational development plan to support business development, the budget for the realization of HR development costs that has been issued by bank **bjb** during 2023 is as follows.

Tabel Biaya Pengembangan SDM
Table of HR Development Costs

(dalam Rupiah penuh/in full IDR)

Uraian Description	Target 2023	Realisasi 2023 Realization 2023	Pencapaian Achievement
1	2	3	4=3/2* 100%
Pembelajaran <i>Inhouse Training</i> Inhouse Training Learning	25,964,202,036	28,607,528,928	110.18%
Pembelajaran <i>Public Training</i> Public Training Learning	16,185,159,996	14,431,384,225	89.16%
Pembuatan Modul Pembelajaran Making Learning Modules	47,580,167	208,573,500	43.76%
Perpustakaan Library	45,169,500	455,200	1.01%
Beasiswa Scholarship	1,578,888,301	1,012,815,117	64.15%
Total	44,250,000,000	44,260,576,970	100.02%

Pencapaian realisasi biaya pembelajaran tahun 2023 sebesar 100,02%, berhasil melampaui target anggaran. Pencapaian target tersebut salah satunya didorong dengan meningkatnya

The realization of learning costs in 2023 is 100.02%, which is achieve the budget target. The target achievement is encouraged by an increase of the learning establishment and training

pelaksanaan pembelajaran serta pelatihan yang diselenggarakan secara *online* maupun *offline*. Pelaksanaan pembelajaran metode *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).

conducted online and offline. The implementation of learning is dominated by online learning methods with **bjb flash** (self learning) and **bjb e-class** methods (Online interactive learning via zoom meeting/google meet and so on) by optimizing **bjb University** (Elbu) E-Learning utilization.

Target Ke Depan (Proyeksi) 2024

Manajemen bank **bjb** telah menyusun Rencana Bisnis Bank untuk tahun 2024 dengan mempertimbangkan kondisi ekonomi saat ini dan proyeksi perekonomian di tahun 2024, baik dari segi makro maupun mikro.

Future Target (Projection) 2024

bank **bjb** management has prepared a Bank Business Plan for 2024 taking into account current economic conditions and economic projections for 2024, both from a macro and micro perspective.

Asumsi dalam Menyusun Proyeksi

Assumptions in Preparing Projections

Parameter	Asumsi/Assumption 2024				
	APBN	OK OTORITAS JASA KEUANGAN	BANK INDONESIA	Bloomberg	mandiri
Pertumbuhan Ekonomi Economic Growth	5.2%	-	4.7%-5.5%	5.0%	5.06%
Inflasi Inflation	2.8%	-	-	3.0%	3.19%
7 Day RR Rate	-	-	-	4.90%	5.00%
Fed Fund Rate	-	-	-	4.15%	4.75%
Kurs USD/IDR Exchange rate USD/IDR	15,000	-	14,500-15,100*	14,500	14,868
Pertumbuhan Kredit Loans Growth	-	-	10%-12%**	-	9.08%
Pertumbuhan Dana Fund Growth	-	-	-	-	8.01%

Sumber:
- Kementerian Keuangan, Otoritas Jasa Keuangan, Bank Indonesia
- *) *Statement* Gubernur Bank Indonesia Perry Warjiyo
- **) *Statement* Deputi Gubernur Bank Indonesia, Jуда Agung (Agustus 2023)
- ***) *Focus Group Discussion* (FGD) Proyeksi Perekonomian dan Perbankan Ke Depan

Source:
- Ministry of Finance, Financial Services Authority, Bank Indonesia
- *) *Statement* by the Governor of Bank Indonesia Perry Warjiyo
- **) *Statement* by the Deputy Governor of Bank Indonesia, Jуда Agung (August 2023)
- ***) *Focus Group Discussion* (FGD) Future Economic and Banking Projections

Proyeksi Keuangan

Uraian proyeksi keuangan bank **bjb** tahun 2024 disajikan sebagai berikut.

Financial Projections

Description of bank **bjb** financial projections for 2024 is presented as follows.

Tabel Proyeksi Keuangan

Table of Financial Projections

(dalam jutaan Rupiah/in IDR million)

Uraian Description	Proyeksi 2024 Projections 2024
Keuangan Finance	
Aset Asset	185,887,541
Dana Pihak Ketiga Third Party Funds	136,238,022
Giro Current Account	27,413,975
Tabungan Savings	28,678,134
Deposito Deposit	80,145,913
Kredit yang diberikan Loans	127,041,956
Pendapatan Bunga dan Syariah Interest and Sharia Income	14,004,099
Laba Tahun Berjalan Current year profit	1,826,559
Ekuitas Equity	16,894,290
Rasio Keuangan Financial Ratios	
NIM	4.94%
ROA	1.39%
ROE	15.05%
NPL (<i>Gross</i>)	1.40%
NPL (<i>Nett</i>)	0.66%
CAR	18.50%

Proyeksi Struktur Modal (*Capital Structure*)

Uraian proyeksi struktur modal bank **bjb** tahun 2024 disajikan sebagai berikut.

Capital Structure Projection

bjb capital structure projections for 2024 is presented as follows.

Tabel Proyeksi Struktur Modal Tahun 2024

Table of Capital Structure Projections for 2024

(dalam jutaan Rupiah/in IDR million)

Uraian Description	Proyeksi 2024 Projections 2024
Modal Inti Core Capital	12,490,485
Modal Pelengkap Complementary Capital	3,548,772
Total Modal Inti dan Modal Pelengkap Total Core Capital and Supplementary Capital	16,039,257

Proyeksi Kebijakan Dividen

Kebijakan pembagian dividen mengikuti mekanisme 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 2023 adalah menggunakan rasio pembayaran dividen atau *Dividend Payout Ratio* (DPR) paling sedikit 30% (tiga puluh persen) dari laba bersih bank **bjb** setelah dikurangi penyisihan untuk cadangan. Adapun besaran DPR dapat berubah bergantung pada kondisi keuangan bank **bjb** dan faktor-faktor yang dapat mempengaruhi kebijakan dividen.

Proyeksi Pemasaran

Uraian proyeksi pemasaran bank **bjb** tahun 2024 disajikan sebagai berikut.

Tabel Proyeksi Pemasaran

Table of Marketing Projection

No	Produk/Aktivitas baru New Product/Activity	Deskripsi Description
1.	Pengembangan BI- FAST Fase 1 Tahap 2 Layanan <i>Request for Payment</i> (RFP) dan Layanan <i>Direct Debit</i> . Development of BI-FAST Phase 1 Stage 2 featuring Request for Payment (RFP) and Direct Debit Services.	<ul style="list-style-type: none"> - Layanan <i>request for payment</i> merupakan layanan transfer dana antar nasabah yang pemrosesannya dilakukan dalam 2 dua tahap yaitu pengiriman permintaan pembayaran dan pelaksanaan pembayaran Layanan RFP juga dilengkapi dengan <i>addressing service (proxy)</i> untuk memvalidasi informasi nasabah pembayar. - Layanan <i>direct debit</i> merupakan layanan penagihan secara berkala oleh nasabah penagih Biller berdasarkan mandat pendebitan rekening yang telah disetujui oleh nasabah yang akan di debit. - Request for Payment service is a fund transfer service between customers processed in two stages: sending payment requests and executing payments. The RFP service is also equipped with addressing service (proxy) to validate payer customer information. - Direct Debit service is a periodic billing service by the biller customer based on the authorized debit mandate agreed upon by the customer to be debited.
2.	Pengembangan <i>Smart Mobile Banking</i> (SMB) dengan Fitur bjb <i>Onboarding System</i> . Enhancement of Smart Mobile Banking (SMB) with the bjb Onboarding System feature.	<ul style="list-style-type: none"> - <i>Smart Mobile Banking</i> (SMB) adalah salah satu <i>delivery channel</i> bank berupa <i>mobile banking</i> yang berfungsi memberikan layanan perbankan dengan penggunaan berbagai sumber dana untuk dapat bertransaksi menggunakan <i>smartphone</i> yang terkoneksi dengan jaringan internet yang dilengkapi dengan fitur bank bjb. - <i>Onboarding System</i> adalah LPD Bank berupa administrasi rekening seperti pembukaan rekening produk dana dan/atau administrasi lainnya yang dikembangkan oleh Bank dengan memanfaatkan media elektronik untuk dilakukan verifikasi secara <i>online</i> melalui <i>delivery channel</i>. - Smart Mobile Banking (SMB) is one of the bank's delivery channels, a mobile banking service that provides banking services using various funding sources for transactions through a smartphone connected to the internet, equipped with bjb bank features. - Onboarding System is a Bank's LPD in the form of account administration, such as opening fund accounts and/or other administrations developed by the Bank using electronic media for online verification through delivery channels.
3.	Pengembangan Kartu Visa <i>Contactless</i> bank bjb . Development of bank bjb 's Visa Contactless Card.	<p>Visa <i>contactless</i> merupakan fitur transaksi pembayaran pada merchant dengan mekanisme pembayaran menggunakan teknologi <i>contactless</i> atau nirsentuh.</p> <p>Visa Contactless is a payment transaction feature at merchants using contactless or touchless payment technology.</p>
4.	Kartu Kredit Indonesia (KKI). Indonesia Credit Card (KKI) Program.	<p>Fasilitas Kartu Kredit Indonesia (KKI) yang dulu disebut Kartu Kredit Pemerintah Domestik (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.</p> <p>Indonesia Credit Card (KKI), formerly known as Domestic Government Credit Card (KKPD), is a credit card used to make payments for charges on the APBD after the cardholder's payment obligation is fulfilled by the issuing bank.</p>

Dividend Policy Projections

bjb Annual General Meeting of Shareholders (AGMS). In determining dividends for shareholders, bank **bjb** always pays attention to future business growth projections so that the company's capital adequacy is always met in accordance with the targets that have been set. The nominal projection for dividend payments for the 2023 financial year is using a dividend payout ratio (DPR) of at least 30% (thirty percent) of bank **bjb**'s net profit after deducting the allowance for reserves. The DPR amount can change depending on bank **bjb**'s financial condition and factors that can influence dividend policy.

Marketing Projections

bjb marketing projections for 2024 is presented as follows.

No	Produk/Aktivitas baru New Product/Activity	Deskripsi Description
5.	<p>Pengembangan Uang Elektronik DigiRoad sebagai Pembayaran Jalan Tol dengan sistem <i>Multi Lane Free Flow</i> (MLFF).</p> <p>Development of DigiRoad Electronic Money for Toll Payments using the Multi Lane Free Flow (MLFF) system.</p>	<p>Salah satu strategi bank dalam memberikan layanan kepada nasabah dan dalam rangka memberikan kemudahan bagi nasabah dalam bertransaksi menggunakan <i>smartphone</i> yang dimiliki nasabah.</p> <p>One of the bank's strategies is to provide services to customers and facilitate their transactions using the customers' smartphones.</p>
6.	<p><i>Onboarding Self Service Banking Machine</i> (SSBM). Onboarding Self Service Banking Machine (SSBM).</p>	<p>Onboarding SSBM adalah suatu <i>software</i> yang digunakan untuk mengakomodir perangkat berbasis digital yang memiliki fitur layanan antara lain:</p> <ul style="list-style-type: none"> - Pembukaan rekening. - Penerbitandan aktivasi kartu ATM. - Penggantian kartu ATM - Registrasi <i>e-channel</i>. - Pencetakan mutasi rekening koran dan mutasi rekening di buku tabungan. - Validasi data nasabah melalui perangkat E-KTP <i>reader</i> dan <i>biometric</i>. <p>Onboarding Self Service Banking Machine (SSBM) is software used to accommodate digital-based devices that offer services such as:</p> <ul style="list-style-type: none"> - Account opening. - ATM card issuance and activation - ATM card replacement - e-channel registration - Printing of account statement and savings passbook transactions - Customer data validation through E-KTP reader and biometrics.
7.	<p>bjb Kredit Guna Bhakti Pinjaman ASN (KGB Pisan). Launch of bjb Kredit Guna Bhakti (KGB Pisan) Loan for Civil Servants.</p>	<p>Merupakan pemberian fasilitas kredit tambahan (<i>top up</i>) kepada debitur eksisting yang telah menikmati fasilitas Pertama Kredit Guna Bhakti (bjb KGB) dimana gajinya telah disalurkan melalui bank bjb, sepanjang jumlah angsuran dari kedua fasilitas tersebut tidak melebihi ketentuan maksimal angsuran pada ketentuan manual produk bjb KGB serta penyalurannya dapat disalurkan secara <i>digital</i>.</p> <p>KGB Pisan is an additional credit facility (top-up) to existing debtors who have enjoyed the First Credit Facility Guna Bhakti (bjb KGB) where their salary has been distributed through bank bjb. The disbursement can be done digitally as long as the installment amounts from both facilities do not exceed the maximum installment stipulated in the bjb KGB product manual.</p>
8.	<p>Kerja Sama bank bjb dengan Bank BCA untuk bjb Cardless. Collaboration between bank bjb and Bank BCA for bjb Cardless transactions.</p>	<p>Pengembangan fitur tarik dan setor tunai tanpa kartu pada mesin ATM BCA.</p> <p>The development of a cash withdrawal and deposit feature without a card at BCA ATMs</p>
9.	<p>Pengembangan QRIS <i>Cross Border</i>, CPM dan Tuntas. Development of Cross Border QRIS, CPM (Centralized Payment Mechanism), and Tuntas (a settlement system).</p>	<p>QRIS merupakan metode pembayaran menggunakan QR Code mengikuti ketentuan dari regulator.</p> <p>QRIS is a payment method using a QR Code following the regulator's provisions.</p>
10.	<p>Produk Bank Baru <i>Bancassurance</i> Model Bisnis Referensi Tidak Dalam Rangka Produk Bank dengan PT Taspen Life. New Bancassurance Product in a Non-Bank Product Reference Business Model with PT Taspen Life.</p>	<p>Penambahan produk asuransi melalui kerjasama dengan PT Taspen Life berupa produk asuransi jenis tradisional dan/atau kesehatan dengan model bisnis referensi tidak dalam rangka produk bank.</p> <p>The addition of insurance products through collaboration with PT Taspen Life, consisting of traditional and/or health insurance products, using a reference business model not within the framework of bank products.</p>
11.	<p>Produk Bank Dasar Baru <i>Bancassurance</i> Model Bisnis Referensi Tidak Dalam Rangka Produk Bank Melalui Kerjasama dengan PT Asuransi Jiwa Sinarmas/MSIG Life Insurance Indonesia. New Basic Bank Product in a Bancassurance Business Model through collaboration with PT Asuransi Jiwa Sinarmas/MSIG Life Insurance Indonesia.</p>	<p>Penambahan produk asuransi melalui kerjasama dengan PT Asuransi Jiwa Sinarmas MSIG/ PT MSIG Life Insurance berupa produk asuransi jenis tradisional dan/atau <i>unitlink</i> dengan model bisnis referensi tidak dalam rangka produk bank.</p> <p>Collaboration with PT Asuransi Jiwa Sinarmas MSIG/PT MSIG Life Insurance for traditional and/or unit-linked insurance products, using a reference business model not within the framework of bank products.</p>
12.	<p>Kerjasama <i>Bancassurance</i> Model Bisnis Referensi Dalam Rangka Produk Bank dengan PT Asuransi Binagriya Upakara. Bancassurance Collaboration in a Bank Product Reference Business Model with PT Asuransi Binagriya Upakara.</p>	<p>Penyelenggaraan produk bank dasar baru berupa <i>bancassurance</i> model bisnis referensi dalam rangka produk bank dengan PT Asuransi Binagriya Upakara untuk produk:</p> <ul style="list-style-type: none"> - Produk Asuransi Kebakaran - Produk Asuransi Gempa Bumi <p>Implementation of new basic bank products in bancassurance collaboration with PT Asuransi Binagriya Upakara for:</p> <ul style="list-style-type: none"> - Fire Insurance products - Earthquake Insurance products.

No	Produk/Aktivitas baru New Product/Activity	Deskripsi Description
13.	<p>Kerjasama <i>Bancassurance</i> Model Bisnis Referensi Dalam Rangka Produk Bank dengan PT Asuransi Tugu Pratama Indonesia, Tbk.</p> <p><i>Bancassurance</i> Collaboration in a Bank Product Reference Business Model with PT Asuransi Tugu Pratama Indonesia, Tbk.</p>	<p>Penyelenggaraan produk bank dasar baru berupa <i>bancassurance</i> model bisnis referensi dalam rangka produk bank dengan PT Asuransi Tugu Pratama, Tbk untuk produk:</p> <ul style="list-style-type: none"> - Produk Asuransi Harta Benda/Property <i>All Risk</i> TUGU - Produk Asuransi Rangka Kapal (Marine Hull) TUGU <p>Implementation of new basic bank products in <i>bancassurance</i> collaboration with PT Asuransi Tugu Pratama Indonesia for:</p> <ul style="list-style-type: none"> - Tbk for Property/Property All Risk TUGU products - Marine Hull TUGU products.
14.	<p>Produk Bank Lanjutan Baru Pemasaran Reksa Dana Melalui Kerjasama dengan PT Manulife Aset Manajemen Indonesia.</p> <p>New Advanced Bank Product for Mutual Fund Marketing through collaboration with PT Manulife Asset Management Indonesia.</p>	<p>Penambahan pemasaran produk reksa dana yang dapat dijual melalui bank bjb bekerjasama dengan PT Manulife Aset Management Indonesia berupa produk reksa dana pendapatan tetap.</p> <p>Addition of marketing for mutual fund products that can be sold through bjb bank in collaboration with PT Manulife Asset Management Indonesia, featuring fixed-income mutual fund products.</p>
15.	<p>Produk Bank Lanjutan Baru Berupa Penjualan Efek Reksa Dana Terproteksi melalui Kerjasama dengan PT Trimegah Asset Management.</p> <p>New Advanced Bank Product featuring the sale of Protected Mutual Fund Securities in collaboration with PT Trimegah Asset Management.</p>	<p>Penambahan pemasaran produk 1 reksa dana yang dapat dijual melalui bank bjb bekerjasama dengan PT Trimegah Asset Management Indonesia berupa produk reksa dana terproteksi.</p> <p>Additional marketing of one mutual fund product that can be sold through bjb bank in collaboration with PT Trimegah Asset Management Indonesia, featuring protected mutual fund products.</p>
16.	<p>Kartu Kredit Indonesia (KKI) <i>Online Payment</i> Tahap 2 <i>Consumer Present Token Secure</i> (CPTS).</p> <p>Indonesia Credit Card (KKI) Online Payment Phase 2 featuring the Consumer Present Token Secure (CPTS) system.</p>	<p>Pengembangan Kartu Kredit Indonesia Segmen Pemerintah untuk <i>online payment</i>.</p> <p>Development of Indonesia Government Segment Credit Card for online payment.</p>

Proyeksi Pengembangan SDM

Uraian proyeksi pengembangan SDM bank **bjb** tahun 2024 disajikan sebagai berikut.

Tabel Proyeksi Biaya Pengembangan SDM

Table of Projected HR Development Costs

(dalam jutaan Rupiah/in IDR million)

Uraian Description	Proyeksi 2024 2024 Projections
Pembelajaran <i>Inhouse Training</i> Inhouse Training Learning	52,125
Pembelajaran <i>Public Training</i> Public Training Learning	4,311
Pembelajaran Sertifikasi dan Program Lainnya Certification Learning and Other Programs	9,014
Program Tambahan (<i>beasiswa/scholarship</i> , modulasi akademik, perpustakaan, <i>knowledge management</i>) Additional Programs (scholarships , academic modulation, library, knowledge management)	4,490
Total	69,939

Kebijakan, Pengumuman dan Pembayaran Dividen

Kebijakan Dividen

Kebijakan mengenai dividen diatur pada Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor: 0062/SK/DIR-PST/2024 tentang Kebijakan Dividen yang

HR Development Projections

bjb HR development projections for 2024 is presented as follows.

Policies, Announcements and Payment of Dividend

Dividend Policy

The policy regarding dividends is regulated in the Decree of the Board of Directors of PT Bank Pembangunan Daerah West Java and Banten, Tbk. Number: 0062/SK/DIR-PST/2024 concerning

ditetapkan pada tanggal 16 Februari 2024. Kebijakan tersebut mengatur mengenai prinsip pembagian dividen, jenis dividen, pertimbangan bank **bjb** dalam pembagian dividen, perhitungan besaran dividen, dan mekanisme persetujuan usulan besaran dividen.

Evaluasi terhadap kebijakan dividen ini dilakukan secara berkala minimal 1 (satu) tahun sekali sesuai ketentuan yang berlaku atau kebutuhan khususnya apabila terdapat penetapan/perubahan ketentuan dari Regulator yang mempengaruhi kebijakan dividen. Berdasarkan kebijakan dividen, perhitungan besaran dividen yang diberikan, menggunakan rasio pembayaran dividen atau *Dividend Payout Ratio* (DPR) paling sedikit 30% (tiga puluh persen) dari laba bersih bank **bjb**.

Pertimbangan bank **bjb** dalam pembagian dividen memperhatikan pertimbangan internal dan eksternal antara lain:

1. Pertimbangan Internal

- Realisasi kinerja keuangan;
- Rencana pertumbuhan bisnis;
- Prospek profitabilitas yang akan datang;
- Tingkat kesehatan;
- Pemenuhan tingkat kecukupan permodalan;
- Potensi risiko dari internal bank; dan
- Kebutuhan penguatan permodalan di masa depan.

2. Pertimbangan Eksternal

- Kondisi dan prospek perekonomian (*market wide*);
- Potensi risiko dari eksternal bank; dan
- Pemenuhan ketentuan peraturan perundang-undangan, antara lain perpajakan.

Pengumuman dan Pembayaran Dividen

Berdasarkan Keputusan RUPST bank **bjb** melaksanakan pengumuman dan pembagian dividen sebagaimana diuraikan sebagai berikut.

Tabel Pengumuman dan Pembayaran Dividen

Table of Announcement and Dividend Payments

Uraian Description	Tahun Buku 2022 Fiscal Year 2022	Tahun Buku 2021 Fiscal Year 2021
Laba Bersih (jutaan Rp) Net Profit (IDR million)	2,223,637,871,682	2,014,277,161,078
Dividen Kas (jutaan Rp) *) Cash Dividend (IDR million) *)	1,100,016,937,371	1,042,780,283,718
Dividen Non Kas **) Non-Cash Dividends **)	-	-
Dividen Kas Per Saham (Rp) Cash Dividend Per Share (IDR)	104,55	99,11
Dividen Non Kas Per Saham **) Non-Cash Dividend Per Share **)	-	-
Jumlah Lembar Saham (lembar) Number of Shares (shares)	10,521,443,686	9,838,787,161
Dividend Pay Out Ratio (%) Dividend Pay Out Ratio (%)	49.47%	51.77%

Dividend Policy which was stipulated on February 16, 2024. This policy regulates the principles of dividend distribution, types of dividends, bank **bjb** considerations in distributing dividends, calculating the amount of dividends, and the mechanism for approving proposed dividend amounts .

Evaluation of the dividend policy is carried out periodically at least once a year in accordance with applicable regulations or needs, especially if there are stipulations/changes in provisions from the Regulator that affect the dividend policy. Based on the dividend policy, the calculation of the amount of dividends given uses a dividend payout ratio (DPR) of at least 30% (thirty percent) of bank **bjb's** net profit.

bank **bjb's** considerations in distributing dividends take into account internal and external considerations, including:

1. Internal Considerations

- Realization of financial performance;
- Business growth plan;
- Future profitability prospects;
- Soundness level;
- Fulfillment of capital adequacy levels;
- Potential risks from internal banks; And
- The need to strengthen capital in the future.

2. External Considerations

- Economic conditions and prospects (*market wide*);
- Potential risks from external banks; And
- Fulfillment of statutory provisions, including taxation.

Announcement and Payment of Dividend

Based on the AGMS Decision, bank **bjb** carries out the announcement and distribution of dividends as described as follows.

Uraian Description	Tahun Buku 2022 Fiscal Year 2022	Tahun Buku 2021 Fiscal Year 2021
Tanggal Pengumuman Announcement Date	6 April 2023 April 6, 2023	1 April 2022 April 1, 2022
Tanggal Pembayaran Dividen Kas Cash Dividend Payment Date	4 Mei 2023 May 4, 2023	27 April 2022 April 27, 2022
Tanggal Pembayaran Dividen Non Kas **) Non-Cash Dividend Payment Date **)	-	-

*) Seluruh dividen telah dibayarkan / All dividends have been paid

) 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 17 April 2023 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 17 April 2023.

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 4 Mei 2023. 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 ditransfer ke rekening Pemegang Saham.

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.

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 17 April 2023 pada pukul 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%.

bjb Shareholders Register (DPS) or recording date on 17 April 2023 and/or bank **bjb** share holders in securities sub accounts at PT Kustodian Sentral Efek Indonesia (KSEI) on closing of share trading on the Indonesia Stock Exchange on 17 April 2023 .

For Shareholders whose shares are placed in KSEI's collective custody, cash dividend payments will be made through KSEI and will be distributed to the Securities Company and/or Custodian Bank accounts on May 4, 2023 . Proof of cash dividend payment will be delivered by KSEI to Shareholders through the Securities Company and/or Custodian Bank where the Shareholder opened their account. Meanwhile, for Shareholders whose shares are not included in KSEI's collective custody, cash dividend payments will be transferred to the Shareholder's account.

On cash dividend payments to shareholders, Income Tax will be withheld in accordance with the tax provisions in effect at the time of the recording date . Income Tax on dividends received by the relevant shareholder (if any), is carried out by each shareholder .

Shareholders who are Domestic Taxpayers in the form of legal entities who have not included their Taxpayer Identification Number (NPWP) are asked to submit their NPWP to KSEI or the Securities Administration Bureau/BAE PT Datindo Entrycom (BAE) at the address Jl. Hayam Wuruk no.28 Jakarta 10120 no later than 17 April 2023 at 16.00 WIB.

Shareholders who are Overseas Taxpayers whose tax deductions will use rates based on the Double Taxation Avoidance Agreement (P3B) are required to fulfill the requirements of Director General of Taxes Regulation No. PER-25/PJ/2018 concerning Procedures for Implementing Double Taxation Avoidance Agreements and submitting DGT/SKD record evidence or receipt documents that have been uploaded to the Directorate General of Taxes' website to KSEI or BAE in accordance with KSEI's provisions and regulations regarding the DGT submission deadline. Without these documents, cash dividends paid will be 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.

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.

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.

Apabila terdapat masalah perpajakan dikemudian 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 after the recording date, a new implementing regulation regarding taxation on dividends is issued which applies retroactively to include the recording date and Income Tax withholding on dividends has been carried out previously, then if there is an excess of income tax withholding on dividends related to the implementation of the new implementing regulation, the completion of the tax refund carried out through a mechanism for returning taxes that should not be owed in accordance with the applicable tax provisions carried out by each shareholder affected by these regulations.

For shareholders whose shares are held in KSEI collective custody, proof of cash dividend tax deduction can be taken at the Securities Company and/or Custodian Bank where the shareholder opens a securities account. For script/ script shareholders, proof of cash dividend tax withholding is taken at the Company's Securities Administration Bureau, namely PT Datindo Entrycom, Jl. Hayam Wuruk No. 28 Jakarta 10120.

Securities Companies and/or Custodian Banks that have electronic records for Company shares in KSEI's collective custody are requested to submit their shareholder data and tax status documents to KSEI within 1 (one) day after the date of registration of the Shareholders' Register or in accordance with the provisions KSEI.

If there is a tax problem in the future or a claim for cash dividends that have been paid to and received by shareholders whose shares are held in KSEI collective custody other than the conditions in point 6, they are requested to resolve it with the Securities Company and/or Custodian Bank where the shareholder opened a securities account. by referring to the applicable tax provisions.

Tabel Rincian Jadwal Pembayaran Dividen Tunai

Table of Details of Cash Dividend Payment Schedule

Keterangan Information	Tanggal Date
TAHUN BUKU 2022 / FISCAL YEAR 2022	
Tanggal Pengumuman Dividen Tahun Buku 2022 Dividend Announcement Date for Fiscal Year 2022	6 April 2023 April 6, 2023
Akhir Periode Perdagangan Saham Dengan Hak Dividen (Cum Dividen) End of Stock Trading Period with Dividend Rights (Cum Dividend)	
Pasar Reguler dan Negosiasi Regular and Negotiated Markets	13 April 2023 April 13, 2023
Pasar Tunai Cash Market	17 April 2023 April 17, 2023
Awal Periode Perdagangan Saham Tanpa Hak Dividen (Ex Dividen) Beginning of Stock Trading Period Without Dividend Rights (Ex Dividend)	
Pasar Reguler dan Negosiasi Regular and Negotiated Markets	14 April 2023 April 14, 2023
Pasar Tunai Cash Market	18 April 2023 April 18, 2023
Tanggal Daftar Pemegang Saham yang berhak Dividen (<i>Recording Date</i>) Date of List of Shareholders entitled to Dividends (Recording Date)	17 April 2023 April 17, 2023
Tanggal Pembayaran Dividen Tunai Tahun Buku 2022 Cash Dividend Payment Date for Fiscal Year 2022	4 Mei 2023 May 4, 2023

Keterangan Information	Tanggal Date
TAHUN BUKU 2021 / FISCAL YEAR 2021	
Tanggal Pengumuman Dividen Tahun Buku 2021 Dividend Announcement Date for Fiscal Year 2021	1 April 2022 April 1, 2022
Akhir Periode Perdagangan Saham Dengan Hak Dividen (Cum Dividen) End of Stock Trading Period with Dividend Rights (Cum Dividend)	
Pasar Reguler dan Negosiasi Regular and Negotiated Markets	7 April 2022 April 7, 2022
Pasar Tunai Cash Market	11 April 2022 April 11, 2022
Awal Periode Perdagangan Saham Tanpa Hak Dividen (Ex Dividen) Beginning of Stock Trading Period Without Dividend Rights (Ex Dividend)	
Pasar Reguler dan Negosiasi Regular and Negotiated Markets	8 April 2022 April 8, 2022
Pasar Tunai Cash Market	12 April 2022 April 12, 2022
Tanggal Daftar Pemegang Saham yang berhak Dividen (Recording Date) Date of 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 Fiscal Year 2021	27 April 2022 April 27, 2022

Realisasi Penggunaan Dana Hasil Penawaran Umum

Pada tahun 2023 bank **bjb** tidak melakukan penawaran umum saham maupun obligasi ke publik melalui pasar modal, sehingga tidak menyajikan informasi tentang realisasi penggunaan dana hasil penawaran umum.

Realization of Use of Public Offering Proceeds

In 2023, bank **bjb** will not make a public offering of shares or bonds to the public through the capital market, so it will not provide information about the actual use of proceeds from the public offering.

Informasi Material Mengenai Investasi, Ekspansi, Penggabungan/ Peleburan Usaha, Divestasi, Akuisisi, atau Restrukturisasi Hutang/Modal

bank **bjb** memiliki aturan dan prosedur yang mengatur akuisisi, pengambil alihan, dan transaksi luar biasa seperti merger dan penjualan aset korporasi yang substansial untuk memastikan transaksi terjadi secara transparan dan dalam kondisi yang wajar dan melindungi hak-hak semua pemegang saham sesuai dengan kelasnya.

Information Regarding Investment, Expansion, Merger/Consolidation of Businesses, Divestment, Acquisition, or Debt/Capital Restructuring

bank **bjb** has rules and procedures governing acquisitions, takeovers and extraordinary transactions such as mergers and sales of substantial corporate assets to ensure transactions occur transparently and under fair conditions and protect the rights of all shareholders according to their class.

Investasi

bank **bjb** melakukan kegiatan investasi berupa penyertaan modal kepada entitas anak yaitu PT BPR Intan Jabar. Pada tanggal 7 November 2023, bank **bjb** mendapatkan persetujuan dari OJK Kantor Regional II Jawa Barat atas Penyertaan Modal Lanjutan (*subsequent investment*) kepada PT BPR Intan Jabar berdasarkan surat No. S-2/KO.12/2023 tanggal 7 November 2023 Hal Persetujuan Atas Penyertaan Modal Lanjutan (*Subsequent Investment*) pada PT BPR Intan Jabar. Pada tanggal 20 Desember 2023, PT BPR Intan Jabar mendapatkan persetujuan dari OJK Tasikmalaya atas penambahan modal disetor dari bank **bjb** berdasarkan surat OJK S-26/KO.1202/2023 tanggal 20 Desember 2023 Hal Laporan Pelaksanaan Penambahan Modal Disetor yang Tidak Menyebabkan Perubahan Pemegang Saham Pengendali – PT BPR Intan Jabar. Struktur Kepemilikan Saham PT BPR Intan Jabar sebelum dan setelah pengefektifan setoran modal menjadi sebagai berikut:

Investment

bank **bjb** engaged in investment activities through capital participation in its subsidiary, PT BPR Intan Jabar. On November 7, 2023, bank **bjb** received approval from the Financial Services Authority (OJK) Regional Office II West Java for a Subsequent Investment in PT BPR Intan Jabar, as per letter No. S-2/KO.12/2023 dated November 7, 2023, concerning Approval for Subsequent Investment in PT BPR Intan Jabar. On December 20, 2023, PT BPR Intan Jabar obtained approval from OJK Tasikmalaya for an increase in paid-up capital from bank **bjb**, based on OJK letter S-26/KO.1202/2023 dated December 20, 2023, regarding the Report on the Implementation of Paid-in Capital Increase That Does Not Result in a Change of Controlling Shareholders – PT BPR Intan Jabar. The shareholding structure of PT BPR Intan Jabar before and after the capital injection became as follows:

Sebelum Pengefektifan Setoran Modal Lanjutan

Prior to the Effectiveness of Further Capital Deposits

No	Pemegang Saham Shareholder	Modal Dasar (Rp) Capital Basic (IDR)	%	Jumlah Modal Disetor (Rp) Amount Capital Paid (IDR)	%
1.	PT BPD Jawa Barat dan Banten Tbk	8.800.000.000	10,00%	8.232.500.000	12,70%
2.	Pemerintah Provinsi Jawa Barat	44.880.000.000	51,00%	37.500.000.000	57,87%
3.	Pemerintah Kabupaten Garut	34.320.000.000	39,00%	19.069.955.000	29,43%
	Jumlah Amount	88.000.000.000	100,00%	64.802.455.000	100,00%

Setelah Pengefektifan Setoran Modal Lanjutan

After the Effectiveness of Further Capital Deposits

No	Pemegang Saham Shareholder	Modal Dasar (Rp) Capital Basic (IDR)	%	Jumlah Modal Disetor (Rp) Amount Capital Paid (IDR)	%
1.	PT BPD Jawa Barat dan Banten Tbk	8.800.000.000	10,00%	8.800.000.000	13,46%
2.	Pemerintah Provinsi Jawa Barat	44.880.000.000	51,00%	37.500.000.000	57,37%
3.	Pemerintah Kabupaten Garut	34.320.000.000	39,00%	19.069.955.000	29,17%
	Jumlah Amount	88.000.000.000	100,00%	65.369.955.000	100,00%

Ekspansi

Pada tahun 2023, bank **bjb** tidak melakukan kegiatan ekspansi.

Penggabungan/Peleburan Usaha

Pada tahun 2023, bank **bjb** tidak melakukan kegiatan penggabungan/peleburan usaha.

Divestasi

Pada tahun 2023, bank **bjb** tidak melakukan kegiatan divestasi.

Akuisisi

Pada tahun 2023, bank **bjb** tidak melakukan kegiatan akuisisi.

Restrukturisasi Hutang/Modal

Pada tahun 2023, bank **bjb** tidak melakukan kegiatan restrukturisasi hutang/modal.

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

Expansion

In 2023, bank **bjb** did not carry out expansion activities.

Business Merger/Consolidation

In 2023, bank **bjb** did not carry out business merger/consolidation activities.

Divestment

In 2023, bank **bjb** did not carry out divestment activities.

Acquisition

In 2023, bank **bjb** did not carry out acquisition activities.

Debt/Capital Restructuring

In 2023, bank **bjb** did not carry out activities debt / capital restructuring.

Material Information Containing Conflicts of Interest and/or Transactions with Affiliated Parties

A material transaction is any transaction carried out by a Public Company or Controlled Company that meets the value limits as regulated in the Financial Services Authority Regulation (POJK)

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.
- (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.

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** berkomitmen untuk menangani semua transaksi yang mengandung benturan kepentingan dengan mematuhi peraturan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan yang berlaku. Bank telah menetapkan ketentuan internal untuk mengatur pengelolaan terhadap benturan kepentingan. bank **bjb** telah memiliki pedoman benturan kepentingan untuk

No.17/POJK.04/2020 concerning Material Transactions and Changes in Business Activities.

Transaction Scope:

Public Companies that carry out Material Transactions in:

- a. 1 (one) transaction; or
- b. A series of transactions for a particular purpose or activity must comply with the provisions as regulated in POJK No.17/POJK.04/2020.

Value Limitations:

- (1) A transaction is categorized as a Material Transaction if the transaction value is equal to 20% (twenty percent) or more of the Public Company's Equity.
- (2) Transactions in the form of acquisitions and disposals of companies or operating segments are categorized as Material Transactions if:
 - a. The transaction value is equal to 20% (twenty percent) or more of the Public Company's Equity;
 - 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 transaction object divided by the net profit of the Public Company is equal to or more than 20% (twenty percent); or
 - d. The business income of the transaction object divided by the business income of the Public Company is equal to or more than 20% (twenty percent).
- (3) In the event that the transaction as intended in (1) and (2) is carried out 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 Public Company's total assets.

Conflict of Interest Transactions

Based on POJK Number 42/POJK.04/2020 concerning Affiliate Transactions and Conflict of Interest Transactions, what is meant by conflict of interest is the difference between the economic interests of a public company and the personal economic interests of members of the Board of Directors, members of the Board of Commissioners, Major Shareholders or Controllers which could be detrimental to the Company. Open in question.

Conflict of interest transactions are transactions carried out by a public company or controlled company with any party, both affiliates and parties other than affiliates that contain a conflict of interest.

bjb bank is committed to handling all transactions containing conflicts of interest by complying with Financial Services Authority regulations and applicable laws and regulations. The Bank has established internal provisions to regulate the management of conflicts of interest. bank **bjb** has conflict of interest guidelines to be able to handle conflict of interest situations faced, in the

dapat menangani situasi benturan kepentingan yang dihadapi, dalam rangka menjalankan kegiatan usaha Bank yang ditetapkan melalui:

1. Surat Keputusan Direksi Nomor 0705/SK/DIR-KAP/2021 tanggal 27 Oktober 2021 tentang Kebijakan Tata Kelola Bank.
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 0605/SK/DIR-KAP/2022 tanggal 25 Oktober 2022 tentang Standar Operasional Prosedur (SOP) Anti Korupsi.
4. Surat Keputusan Dewan Komisaris Nomor 02/SK/DKO/2022 tanggal 04 Januari 2022 tentang Pedoman dan Tata Tertib Kerja Dewan Komisaris.
5. Surat Keputusan Direksi Nomor 0422/SK/DIR-KAP/2022 tanggal 05 Agustus 2022 tentang Pedoman Benturan Kepentingan.

Mekanisme pengelolaan penerapan terhadap benturan kepentingan sebagai berikut:

1. Keputusan yang dibuat oleh insan bank **bjb** dalam rangka menjalankan kegiatan operasional bank **bjb** memberikan dampak kepada bank **bjb** dan merepresentasikan bank **bjb** sebagai suatu perusahaan.
2. Insan bank **bjb** wajib menghindari situasi benturan kepentingan agar keputusan yang diambil lebih objektif, independen, dan selalu mengedepankan kepentingan bank **bjb**.
3. Insan bank **bjb** yang berpotensi menghadapi atau telah berada pada situasi benturan kepentingan yang dapat mempengaruhi keputusannya wajib mengungkapkan situasi benturan kepentingan yang dihadapinya kepada pihak yang melaksanakan pengelolaan benturan kepentingan melalui surat deklarasi pada saat pertama kali diketahui adanya potensi atau telah berada pada situasi benturan kepentingan oleh yang bersangkutan.
4. Pihak yang melaksanakan pengelolaan benturan kepentingan wajib memberikan rekomendasi atas pengungkapan situasi benturan kepentingan yang dihadapi oleh insan bank **bjb** untuk tidak memperkenankan melanjutkan tugas dan tanggung jawabnya yang berkaitan dengan situasi benturan kepentingan atau tetap berada pada situasi benturan kepentingan tersebut pada surat deklarasi yang telah disampaikan oleh insan bank **bjb**.
5. Setiap insan bank **bjb** yang berpotensi menghadapi atau telah berada pada situasi benturan kepentingan tidak diperkenankan untuk melanjutkan tugas dan tanggung jawabnya dalam rangka mengundang, memberikan persetujuan, melakukan pembahasan, mengungkapkan informasi yang terkait, memanfaatkan fasilitas bank serta melakukan tindakan-tindakan lain yang berkaitan dengan situasi benturan kepentingan tersebut. Dalam hal ini, di antaranya pemberian perlakuan istimewa kepada pihak-pihak tertentu di luar prosedur dan ketentuan yang termasuk dalam kategori benturan kepentingan yang menimbulkan kerugian bank **bjb** atau mengurangi keuntungan bank **bjb** di antaranya

context of carrying out the Bank's business activities as determined through:

1. Board of Directors Decree Number 0705/SK/DIR-KAP/2021 dated 27 October 2021 concerning Bank Governance Policy .
2. Board of Directors Decree Number 0077/SK/DIR-CS/2019 dated January 14 2019 concerning Directors' Work Procedures Policy.
3. Board of Directors Decree Number 0605/SK/DIR-KAP/2022 dated 25 October 2022 concerning Anti-Corruption Standard Operating Procedures (SOP) .
4. Decree of the Board of Commissioners Number 02/SK/DKO/2022 dated 04 January 2022 concerning Guidelines and Work Rules for the Board of Commissioners.
5. Board of Directors Decree Number 0422/SK/DIR-KAP/2022 dated 05 August 2022 concerning Guidelines for Conflicts of Interest .

Mechanism for managing conflicts of interest is as follows:

1. Decisions made by bank **bjb** personnel in the course of carrying out the operational activities of bank **bjb** have an impact on bank **bjb** and represent bank **bjb** as a company.
2. bank **bjb** personnel must avoid situations of conflicts of interest to ensure that decisions made are more objective, independent, and always prioritize the interests of bank **bjb**.
3. bank **bjb** personnel who potentially face or are already in situations of conflicts of interest that may affect their decisions must disclose the conflict of interest to the party responsible for managing conflicts of interest through a declaration letter when the potential or existing conflict of interest is first known by the individual concerned.
4. The party responsible for managing conflicts of interest must provide recommendations on the disclosure of conflicts of interest faced by bank **bjb** personnel to prevent them from continuing their duties and responsibilities related to the conflict of interest situation, as stated in the declaration letter submitted by the bank **bjb** personnel.
5. Any bank **bjb** personnel who potentially face or are already in situations of conflicts of interest are not allowed to continue their duties and responsibilities related to the conflict of interest situation, including inviting, approving, discussing, disclosing related information, utilizing bank facilities, and taking other actions related to the conflict of interest situation. This includes providing preferential treatment to certain parties outside the procedures and provisions that fall into the category of conflicts of interest that cause losses to bank **bjb** or reduce bank **bjb**'s profits, such as offering lower interest rates or extending credit to debtors or prospective debtors deemed unfit, which do not comply with applicable

pemberian suku bunga lebih rendah atau pemberian kredit kepada debitur atau calon debitur yang dinilai tidak layak yang tidak sesuai dengan prosedur dan ketentuan yang berlaku dikarenakan adanya hubungan afiliasi atau hal lain yang dapat mempengaruhi keputusan insan bank **bjb**, namun demikian dalam hal keputusan tetap harus diambil maka pihak-pihak dimaksud wajib mengutamakan kepentingan ekonomis bank **bjb** dan menghindarkan bank **bjb** dari kerugian yang timbul atau kemungkinan berkurangnya keuntungan bank **bjb** serta wajib mengungkapkan kondisi benturan kepentingan dalam setiap keputusan.

6. Parameter situasi benturan kepentingan yang tetap mengharuskan pihak yang mengalami benturan kepentingan untuk tetap ikut serta dalam pengambilan keputusan, antara lain namun tidak terbatas pada:
 - a. Adanya keterbatasan sumber daya manusia baik dari sisi kuantitas maupun kualitas dalam hal pengambilan keputusan pada Unit Kerja Terkait dan/atau bank **bjb**.
 - b. Tidak mengakibatkan kerugian atau mengurangi keuntungan bagi Bank dalam setiap pengambilan keputusan.
7. Dalam hal terjadi rangkap jabatan oleh insan bank **bjb** yang berpotensi menimbulkan situasi benturan kepentingan dimungkinkan untuk tetap dilaksanakan selama terdapat ketentuan internal bank **bjb** yang mengatur mengenai rangkap jabatan dimaksud dan tidak bertentangan dengan peraturan perundang-undangan yang berlaku.
8. Insan bank **bjb** yang telah berada pada situasi benturan kepentingan dan harus memberikan keputusan melalui forum rapat, maka wajib mengungkapkan benturan kepentingan dimaksud dalam setiap keputusan yang dituangkan dalam notula rapat.

Sepanjang tahun 2023, tidak terdapat transaksi material yang mengandung 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

procedures and provisions due to affiliations or other factors that may influence the decisions of bank **bjb** personnel. However, in case a decision must still be made, the parties involved must prioritize the economic interests of bank **bjb**, avoid losses, or potential reduction of profits, and disclose the conflict of interest in every decision.

6. Parameters for conflict of interest situations that still require the involvement of the conflicted party in decision-making include, but are not limited to:
 - a. Limitations in human resources, both quantitatively and qualitatively, in decision-making at the Relevant Work Unit and/or bank **bjb**.
 - b. Not causing losses or reducing profits for the Bank in every decision-making.
7. In case of overlapping positions by bank **bjb** personnel that may create a conflict of interest situation, it is possible to proceed as long as there are internal regulations of bank **bjb** governing the said overlapping positions and it does not conflict with applicable laws and regulations
8. bank **bjb** personnel who are in situations of conflicts of interest and are required to make decisions through a meeting forum must disclose the conflict of interest in every decision documented in the meeting minutes.

Throughout 2023, there were no material transactions that contained a conflict of interest.

Affiliated Party Transactions

Based on POJK Number 42/POJK.04/2020, what is meant by affiliation is:

1. Family relationships due to marriage and descent up to the second degree, both horizontally and vertically;
2. The relationship between the party and the Employee, Board of Directors or Board of Commissioner of that party;
3. Relationship between 2 (two) companies where there are 1 (one) or more members of the same Board of Directors or Board of Commissioners;
4. The relationship between the Company and parties, whether directly or indirectly, controlling or controlled by the company;
5. Relationship between 2 (two) companies controlled, either directly or indirectly, by the same party; or
6. The relationship between the company and its major shareholders.

Affiliate Transaction is any activity and/or transaction carried out by a public company or controlled company with an affiliate

dengan afiliasi dari perusahaan terbuka atau afiliasi dari anggota 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.

Pada tahun 2023 terdapat transaksi material dengan pihak afiliasi yang diuraikan sebagai berikut

Tanggal Transaksi Transaction date	: 21 Desember 2023 December 21, 2023
Objek Transaksi dan Nilai Transaksi Transaction Object and Transaction Value	: Pengefektifan Penyertaan Modal Lanjutan (<i>subsequent investment</i>) kepada PT BPR Intan Jabar sebesar Rp567.500.000 The enactment of a Subsequent Investment to PT BPR Intan Jabar amounting to IDR567,500,000
Pihak Terafiliasi Yang Melakukan Transaksi dan Sifat Hubungan Afiliasi Affiliated Party Conducting the Transaction and the Nature of the Affiliation	: bank bjb melakukan transaksi dengan PT BPR Intan Jabar. Dalam hal ini, bank bjb sebagai Pemegang Saham PT BPR Intan Jabar. bank bjb conducted a transaction with PT BPR Intan Jabar, where bank bjb acts as a Shareholder of PT BPR Intan Jabar.
Dampak kejadian, Informasi atau Fakta Material tersebut terhadap kegiatan operasional, hukum, kondisi keuangan atau kelangsungan usaha Perseroan Impact of the event, Information, or Material Fact on the operational, legal, financial condition, or business continuity of the Company	: Perubahan komposisi penyertaan modal bank bjb kepada PT BPR Intan Jabar sebagai dampak dari kegiatan Penyertaan Modal Lanjutan (<i>subsequent investment</i>). Tidak terdapat perubahan status pengendalian, saat ini PT BPR Intan Jabar sebagai Entitas Anak bank bjb . The change in the composition of bank bjb 's capital investment in PT BPR Intan Jabar as a result of the Subsequent Investment activity does not alter the control status, with PT BPR Intan Jabar remaining as a Subsidiary of bank bjb .
Pemenuhan Ketentuan terkait Compliance with Related Regulations	: POJK 42/2020

Transaksi pihak afiliasi tersebut tidak memerlukan persetujuan Pemegang Saham Independen. 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. Direksi menyatakan 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 (*arm's length principle*).

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".

of a public company or an affiliate of a member of the Board of Directors, member of the Board of Commissioners, Major Shareholders or Controller, including every activity and/or transaction carried out by the Company Public or Controlled Companies for the benefit of affiliates of Public Companies or affiliates of members of the Board of Directors, members of the Board of Commissioners, Major Shareholders or Controllers.

In 2023, there were material transactions with affiliated parties, described as follows:

Affiliated party transactions do not require Independent Shareholder approval. As previously mentioned in the section on conflict of interest transactions, bank **bjb** has established policies regarding conflict of interest transactions, including transactions with affiliated parties. Material transactions are decided by the highest officials at each relevant level and in the Board of Directors' meeting for conflict of interest situations related to the Board of Directors. As an effort to ensure transactions are conducted in the interest of the Company and to prevent potential conflicts of interest that may arise from planned affiliate transactions, the Audit Committee is tasked and responsible for reviewing and advising the Board of Commissioners on potential conflicts of interest. Material transactions with affiliated parties are decided while always considering the principles of prudence and independence and have complied with the OJK Regulation (POJK) and other applicable laws. The Board of Directors states that affiliate transactions have gone through adequate procedures to ensure that affiliate transactions are carried out in accordance with generally accepted business practices, including by complying with the arm's length principle.

Transaction Related Parties

In carrying out their business, bank **bjb** and Subsidiaries carry out transactions with Related Parties as defined in PSAK No. 7 (Revised 2015) concerning "Disclosure of Related Parties".

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, 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

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.

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.

A party is considered related to the Bank and Subsidiaries if:

- i. A party directly, or indirectly through one or more intermediaries, a party (i) controls, or controlled by, or are under joint control, with Banks and Subsidiaries; (ii) has significant influence over the Bank and Subsidiaries; or (iii) has joint control over the Bank and Subsidiaries;
- ii. A party that is in the same business group as the Bank and Subsidiaries
- iii. A party which is a joint venture where the Bank and Subsidiaries are venturers;
- iv. A party is a member of the Bank's key management personnel and Subsidiaries;
- v. A party is a close family member of the individual described in (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 program for employee benefits from the Bank and Subsidiaries or entities related to the Bank and Subsidiaries

Transactions with Related Parties are carried out with conditions and the same conditions as transactions with Third Parties. Transactions carried out by Banks and Subsidiaries have been carried out complies with POJK Number 42/POJK.04/2020 concerning Transactions Affiliates and Transactions Conflict of Interest at the time of transactions is done.

All material transactions and balances with Related Parties are disclosed in the notes to the relevant financial statements and the details are presented in the Financial Statements.

Name of the Transacting Party and Nature of the Relationship

In normal business activities, bank **bjb** and Subsidiaries carry out transactions with Related Parties due to ownership and/or management relationships. All transactions with Related Parties have been carried out with mutually agreed policies and conditions.

No.	Pihak-Pihak Berelasi Parties-Related Parties	Sifat Hubungan Istimewa The Nature of Special Relationships	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 perusahaan Relationship control of company activities	a. Kredit yang diberikan b. Simpanan nasabah a. Disbursed Loans b. Customer deposits

No.	Pihak-Pihak Berelasi Parties-Related Parties	Sifat Hubungan Istimewa The Nature of Special Relationships	Transaksi Transaction
3	BPR dan PD-LPK BPR and PD-LPK	Hubungan kepemilikan melalui Pemerintah provinsi 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 provinsi 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 **bjb** dan entitas anak telah memenuhi POJK Nomor 42/POJK.04/2020 Tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan pada saat transaksi-transaksi tersebut dilakukan. 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.

Realisasi Transaksi Pihak Berelasi

Tabel berikut menunjukkan jumlah agregat dari transaksi pihak yang berelasi (selain manajemen kunci) pada tanggal-tanggal 31 Desember 2023 dan 2022.

Reasonableness and Reasons For the Transaction

Transactions with Related Parties are carried out with conditions and the same conditions as transactions with Third Parties (*arm's length*). Transactions carried out by banks **bjb** and Subsidiaries have complied with POJK Number 42/POJK.04/2020 concerning Affiliate Transactions and Conflict of Interest Transactions on when these transactions are carried out. Transaction _ with Related Parties has been carried out in a reasonable manner legislation. Transactions are carried out on the basis of reasons for the need for bank **bjb** and free from conflicts of interest.

Realization of Related Parties Transactions

The following table shows the aggregate amount of related party transactions (other than key management) as of December 31, 2023 and 2022 .

Tabel Transaksi dengan Pihak Berelasi Selain Manajemen Kunci
Table of Transactions with Related Parties Other than Key Management

(dalam jutaan Rupiah/in IDR million)

Keterangan Information	31 Desember 2023 December 31, 2023	31 Desember 2022 December 31, 2022
Aset Asset		
Kredit yang diberikan Loans given	710,248	466,150
Penyertaan saham Investments in shares	190,089	142,093
Total aset dari pihak – pihak berelasi Total assets of the parties – Related Parties	900,337	608,243
Cadangan kerugian penurunan nilai dari pihak-pihak berelasi Allowance for Impairment Losses from Related Parties	(12,403)	(10,040)
Total aset dari pihak -pihak berelasi - neto Total assets of -Related Parties - net	887,934	598,203
Persentase total aset pihak be relasi terhadap total aset - neto Percentage of total assets of related parties to total assets - net	0.47%	0.33%
Liabilitas Liabilities		
Simpanan nasabah dan simpanan nasabah syariah Deposits from Customers and Deposits from Customers Sharia	6,401,344	9,884,863
Simpanan dari bank lain Deposits from Other Banks	86,755	96,339
Dana syirkah temporer Temporary Syirkah Fund	9,316	7,148
Total liabilitas dan dana syirkah temporer kepada pihak-pihak berelasi Total liabilities and Teporary Syirkah Fund to Related Parties	6,497,415	9,988,350

Keterangan Information	31 Desember 2023 December 31, 2023	31 Desember 2022 December 31, 2022
Persentase total liabilitas dan dana syirkah temporer pihak berelasi terhadap total liabilitas dan total dana syirkah temporer Percentage of total liabilities and Temporary Syirkah Fund Related Parties to total liabilities and total Temporary Syirkah Fund	3.76%	6.00%
Pendapatan bunga dan bagi hasil Interest income and profit sharing		
Kredit yang diberikan dan pembiayaan/piutang syariah Loans given and Sharia financing/receivables	47,821	26,866
Total pendapatan bunga dan syariah dari pihak-pihak berelasi Total Interest and Sharia Income from Related Parties	47,821	26,866
Persentase terhadap total pendapatan bunga dan syariah Percentage of total Interest and Sharia Income	0.34%	0.20%
Beban bunga Interest expense		
Simpanan nasabah, simpanan nasabah syariah, dan dana syirkah temporer Deposits from Customers, Deposits from Customers Sharia, and Temporary Syirkah Fund	365,711	282,771
Simpanan dari bank lain Deposits from Other Banks	1,690	2,665
Total beban bunga dan bonus dari pihak - pihak berelasi Total interest expenses and bonuses from related parties	367,401	285,436
Persentase terhadap total beban bunga dan bonus Percentage of total interest and bonus expenses	5.29%	5.46%

Rincian nama pihak terkait realisasi (nilai) transaksi pihak berelasi disajikan pada catatan atas Laporan Keuangan No. 43 yang terlampir pada Laporan Tahunan ini. Transaksi berelasi tersebut merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang, dan/atau berkelanjutan.

Kebijakan Mekanisme Review 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 serta memenuhi prinsip transaksi yang wajar (*arm's length principle*). Jika transaksi dengan pihak berelasi memerlukan persetujuan pemegang saham maka persetujuan dilakukan oleh pemegang saham yang tidak memiliki kepentingan dengan transaksi tersebut.

Selama tahun 2023, tidak terdapat pelanggaran atas peraturan perundang-undangan terkait dengan transaksi dengan pihak berelasi serta tidak terdapat transaksi yang mengandung benturan kepentingan.

The details of the related party transactions (amount) realization are presented in the notes to the Financial Statements No. 43 attached to this Annual Report. These related party transactions constitute business activities conducted to generate operating income and are carried out on a regular, recurring, and/or ongoing basis.

Review Mechanism Policy on Transactions and Compliance with Related Regulations and Conditions

As stated in the section on conflict of interest transactions, bank **bjb** has a policy regarding conflict of interest transactions, including transactions with Related Parties. Material transactions are decided by the highest officials at each relevant level and at Board of Directors Meeting for conflict of interest situations related to the Board of Directors. In an effort to ensure transactions are carried out in the interests of the Company and prevent potential conflicts of interest that may occur over planned related transactions, in accordance with duties and responsibilities the answer is, the Audit Committee is enabled to review and provide advice to the Board of Commissioners regarding potential conflicts of interest. Material transactions with Related Parties are decided by always taking into account the principles of prudence and independence has complied with the provisions of the Financial Services Authority and other applicable laws and regulations and fulfill the principle of fair transactions (*arm's length principle*). If transactions with related parties require shareholder approval, the approval is carried out by shareholders who have no interest in the transaction.

During 2023, there were no violations of laws and regulations related to transactions with Related Parties and there were no transactions containing conflicts of interest.

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 2023 adalah sebagai berikut:

Tabel Perubahan Peraturan Perundang-Undangan Tahun 2023

Table of Amendments to the 2023 Regulations

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description
1.	Surat Edaran Otoritas Jasa Keuangan Nomor 16/SEOJK.03/2023 tentang Perhitungan Permodalan untuk Eksposur Bank Terhadap Lembaga <i>Central Counterparty</i> . OJK Circular Letter (SEOJK) Number 16/SEOJK.03/2023 on Capital Calculation for Bank Exposures to Central Counterparty Institutions.	19 Oktober 2023 October 19, 2023	Perhitungan Permodalan untuk Eksposur Bank Terhadap Lembaga <i>Central Counterparty</i> . Capital Calculation for Bank Exposures to Central Counterparty Institutions.	<ol style="list-style-type: none"> Lembaga <i>Central Counterparty</i> (CCP) merupakan lembaga yang dibentuk untuk melakukan kliring atas transaksi yang dilakukan oleh anggotanya. Anggota CCP merupakan pihak yang memenuhi persyaratan untuk menggunakan layanan jasa kliring berdasarkan kriteria yang ditetapkan oleh CCP. Secara umum CCP menempatkan dirinya di antara para pihak yang melakukan transaksi, sehingga CCP akan bertindak sebagai penjual bagi pembeli dan sebagai pembeli bagi penjual. Penyelenggaraan CCP di dalam negeri sesuai dengan peraturan perundang-undangan mengenai penyelenggaraan lembaga <i>central counterparty</i>. Tujuan pembentukan CCP antara lain: <ol style="list-style-type: none"> mendukung pengembangan pasar keuangan; menurunkan risiko kredit; dan meningkatkan efisiensi transaksi seperti transaksi derivatif. Dalam ketentuan ini diatur terkait perhitungan permodalan untuk eksposur Bank terhadap CCP. Eksposur tersebut meliputi: <ol style="list-style-type: none"> Derivatif <i>Over-The-Counter</i> (OTC); Derivatif melalui bursa (<i>exchange traded derivative</i>); <i>Long settlement transaction</i>; dan <i>Securities Financing Transaction</i> (SFT), yang memiliki risiko kredit sehingga perlu diperhitungkan dalam kewajiban penyediaan modal minimum Bank. Eksposur yang berasal dari kegagalan penyerahan kas dan/atau instrumen keuangan pada tanggal penyelesaian (<i>settlement date</i>) dari transaksi penjualan atau pembelian instrumen keuangan, termasuk default fund contribution untuk eksposur dimaksud, dikecualikan dari cakupan perhitungan eksposur yang ditransaksikan dengan CCP. Instrumen keuangan antara lain saham, spot nilai tukar, atau <i>spot</i> komoditas. Perhitungan eksposur transaksi penjualan atau pembelian instrumen keuangan yang diikuti penyerahan kas dan/atau instrumen keuangan sebagaimana dimaksud pada angka 4 sesuai dengan Surat Edaran Otoritas Jasa Keuangan mengenai perhitungan aset tertimbang menurut risiko untuk risiko kredit dengan menggunakan pendekatan standar bagi bank umum. Bank harus memelihara kecukupan modal untuk eksposur yang timbul dari transaksi dengan <i>qualifying</i> CCP (QCCP) maupun nonQCCP. QCCP merupakan entitas yang memiliki izin untuk beroperasi sebagai CCP, termasuk izin untuk memperoleh pengecualian, dan memperoleh izin dari regulator atau pengawas yang sesuai untuk beroperasi sebagai CCP sesuai dengan produk yang ditawarkan. Dalam hal: <ol style="list-style-type: none"> Transaksi dengan CCP meningkatkan eksposur risiko; Belum terdapat kejelasan terkait pemenuhan persyaratan CCP sebagai QCCP; dan/atau Otoritas yang berwenang menemukan kelemahan signifikan pada CCP yang belum diselesaikan oleh CCP dimaksud, Bank harus mempertimbangkan untuk menambah modal. Dalam hal Bank bertindak sebagai anggota CCP, Bank harus melakukan penilaian menggunakan skenario yang memadai dan <i>stress testing</i> terhadap kecukupan permodalan untuk eksposur kepada CCP guna memitigasi risiko inheren dari transaksi tersebut. Penilaian ini mencakup potensi eksposur di kemudian hari atau eksposur kontinjensi yang berasal dari penarikan di kemudian hari atas default fund <i>commitment</i> dan/atau <i>secondary commitment</i> untuk mengambil alih atau mengganti transaksi saling hapus (<i>offsetting transaction</i>) dari nasabah yang berasal dari anggota CCP lain dalam hal anggota CCP tersebut mengalami gagal bayar atau insolven.

Changes In Legal Regulations and Its Impact on Bank

Changes in laws and regulations that affect bank **bjb** along with the impact of changes and information on adjustments made by bank **bjb** of these changes during 2023 are as follows:

Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustment Made by bank bjb
<ol style="list-style-type: none"> 1. Central Counterparty (CCP) institutions are established to clear transactions conducted by their members. CCP members are parties that meet the criteria for using clearing services based on criteria set by the CCP. Generally, the CCP positions itself between the transacting parties, acting as a seller to the buyer and as a buyer to the seller. 2. The operation of domestic CCPs is in accordance with laws and regulations regarding the operation of central counterparty institutions. The purposes of establishing a CCP include: <ol style="list-style-type: none"> a. supporting the development of the financial market; b. reducing credit risk; c. increasing transaction efficiency, such as for derivative transactions. 3. This provision regulates the capital calculation for a bank's exposure to CCPs. These exposures include: <ol style="list-style-type: none"> a. Over-The-Counter (OTC) derivatives; b. Exchange-traded derivatives; c. Long settlement transactions; d. Securities Financing Transactions (SFT), which carry credit risk and thus need to be considered in the Bank's minimum capital requirements. 4. Exposures arising from failure to deliver cash and/or financial instruments on the settlement date of financial instrument sale or purchase transactions, including default fund contributions for said exposures, are excluded from the exposure calculation transacted with the CCP. Financial instruments include stocks, spot exchange rates, or spot commodities. 5. The exposure calculation for the sale or purchase of financial instruments that involves the delivery of cash and/or financial instruments as mentioned in point 4 is in accordance with the OJK Circular Letter (SEOJK) on risk-weighted asset calculations for credit risk using the standard approach for general banks. 6. The Bank must maintain capital adequacy for exposures arising from transactions with qualifying CCPs (QCCPs) and non-QCCPs. 7. A QCCP is an entity that is licensed to operate as a CCP, including obtaining exemptions, and is authorized by the appropriate regulator or supervisor to operate as a CCP in accordance with the offered products.. 8. In cases where: <ol style="list-style-type: none"> a. Transactions with a CCP increase exposure risk; b. There is no clarity regarding the CCP's compliance as a QCCP; and/or c. The competent authority finds significant weaknesses in the CCP that have not been resolved by the CCP, the Bank should consider increasing capital. 9. When the Bank acts as a CCP member, it must assess using adequate scenarios and stress testing the capital adequacy for exposures to the CCP to mitigate the inherent risks of such transactions. This assessment includes potential future exposure or contingent exposure arising from future calls on default fund commitments and/or secondary commitments to take over or replace offsetting transactions from clients originating from other CCP members in case of default or insolvency. 	<ol style="list-style-type: none"> 1. Standar mengenai <i>Capital requirements for bank exposures to central counterparties</i> yang diterbitkan oleh Basel Committee on Banking Supervision (BCBS) pada tahun 2020 merupakan respon krisis tahun 2007-2008 yang menunjukkan lemahnya ketahanan bank dan pelaku pasar lain terhadap adanya <i>shock</i>. Dalam konteks transaksi derivatif <i>Over-The-Counter</i> (OTC), hal ini menunjukkan pentingnya memitigasi risiko sistemik yang disebabkan oleh transaksi derivatif OTC sehingga G20 menginisiasi program reformasi antara lain agar transaksi derivatif OTC diklirngkan melalui <i>central counterparty</i> (CCP). Oleh karena itu, diperlukan adanya standar di Indonesia yang dapat menjadi dasar pengaturan dan perhitungan eksposur terhadap transaksi derivatif yang diklirngkan melalui lembaga CCP. 2. Payung hukum SEOJK ini sebagaimana diamankan dalam Pasal 42A POJK No. Nomor 27 Tahun 2022 tentang Perubahan Kedua atas Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum 3. SEOJK ini berlaku bagi Bank umum konvensional termasuk kantor cabang dari bank yang berkedudukan di luar negeri. 4. Dalam SEOJK ini mengatur antara lain terkait: <ol style="list-style-type: none"> a. Ketentuan umum mengenai perhitungan permodalan untuk eksposur Bank terhadap CCP. b. Pedoman perhitungan eksposur terkait transaksi melalui CCP yang mencakup transaksi dengan QCCP (bagi bank sebagai anggota CCP maupun bagi bank sebagai nasabah dari anggota CCP) dan transaksi dengan nonQCCP, agunan atas transaksi dengan CCP, eksposur <i>default fund</i> (bagi bank yang bertransaksi dengan QCCP maupun nonQCCP), batas atas penyediaan modal, serta penyesuaian perhitungan untuk eksposur SFT. c. SEOJK ini juga mengatur mengenai laporan kepada OJK serta publikasi mengenai eksposur terkait transaksi dengan CCP. <p>Perhitungan eksposur yang ditransaksikan melalui dengan CCP sesuai SEOJK ini mulai dilakukan untuk posisi akhir bulan berikutnya setelah QCCP pertama mulai beroperasi di Indonesia.</p> <ol style="list-style-type: none"> 1. The Basel Committee on Banking Supervision (BCBS) released the Standard on Capital Requirements for Bank Exposures to Central Counterparties in 2020 as a response to the 2007-2008 crisis, highlighting the vulnerability of banks and other market participants to shocks. In the context of Over-The-Counter (OTC) derivative transactions, this underscores the importance of mitigating systemic risks caused by OTC derivative transactions. Consequently, the G20 initiated a reform program, including the clearing of OTC derivative transactions through central counterparties (CCP). Therefore, it is essential to establish standards in Indonesia that can serve as the basis for the regulation and calculation of exposures to derivatives transactions cleared through CCP institutions 2. The legal framework for this SEOJK is in accordance with Article 42A of OJK Regulation No. 27/2022, the Second Amendment to OJK Regulation (POJK) No. 11/POJK.03/2016 concerning the Minimum Capital Adequacy Requirements for Commercial Banks. 3. The SEOJK applies to conventional commercial banks, including branches of banks domiciled abroad. 4. The SEOJK covers, among other things: <ol style="list-style-type: none"> a. General provisions regarding the calculation of capital for the Bank's exposure to CCP. b. Guidelines for calculating exposure related to transactions through CCP, including transactions with QCCP (for banks as CCP members or as customers of CCP members) and transactions with non-QCCP, collateral for transactions with CCP, default fund exposure (for banks transacting with QCCP or non-QCCP), capital adequacy limits, and adjustments to calculations for SFT exposure.

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				<p>10. Bank harus memastikan kecukupan kualitas penerapan manajemen risiko atas aktivitas terkait dengan CCP dan melaporkan secara berkala semua eksposur kepada CCP termasuk eksposur yang berasal dari transaksi dengan CCP dan eksposur yang berasal dari kewajiban keanggotaan CCP seperti default fund contribution kepada anggota Direksi dan komite manajemen risiko.</p> <p>11. Bank harus melakukan perhitungan eksposur terkait transaksi dengan CCP. Perhitungan eksposur dimaksud dibedakan menjadi transaksi yang diklirinkan dengan QCCP dan nonQCCP.</p> <p>12. Perhitungan eksposur terkait transaksi dengan CCP yang dihitung Bank mencakup:</p> <ol style="list-style-type: none"> a. Eksposur dalam hal Bank bertindak sebagai: <ol style="list-style-type: none"> 1) anggota CCP; dan/atau 2) nasabah; b. Eksposur terkait agunan transaksi dengan CCP; dan c. Eksposur default fund contribution dalam hal Bank bertindak sebagai anggota CCP. <p>13. Untuk perhitungan eksposur sebagaimana dimaksud pada angka 2 huruf a merupakan hasil perkalian antara tagihan bersih dan bobot risiko.</p> <p>14. Secara umum, perhitungan tagihan bersih sesuai dengan perhitungan eksposur yang menimbulkan risiko kredit akibat kegagalan pihak lawan (<i>counterparty credit risk</i>) sebagaimana diatur dalam Surat Edaran Otoritas Jasa Keuangan mengenai perhitungan aset tertimbang menurut risiko untuk risiko kredit dengan menggunakan pendekatan standar bagi bank umum. Namun, terdapat penyesuaian pada beberapa indikator dalam perhitungan tagihan bersih sebagaimana tercantum dalam Lampiran A yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini antara lain besaran minimum margin period of risk (MPOR) dan perhitungan untuk eksposur SFT.</p> <p>15. Penetapan bobot risiko sebagaimana tercantum dalam Lampiran A yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini.</p> <p>16. Dalam hal terdapat <i>leg</i> anggota CCP kepada nasabah dari transaksi derivatif melalui bursa yang didasarkan pada perjanjian bilateral, anggota CCP maupun nasabah menghitung kebutuhan modal atas transaksi dimaksud sebagai transaksi derivatif OTC. Perlakuan ini juga diterapkan untuk transaksi antara nasabah tingkat yang lebih tinggi (<i>higher level client</i>) dan nasabah tingkat yang lebih rendah (<i>lower-level client</i>) pada struktur nasabah bertingkat (<i>multi-level client structure</i>).</p> <p>17. Tata cara perhitungan eksposur terkait transaksi dengan CCP tercantum dalam Lampiran A yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini.</p> <p>18. Apabila selama 3 (tiga) bulan CCP tidak lagi memenuhi syarat sebagai QCCP, perhitungan eksposur atas transaksi dengan CCP yang sebelumnya diakui sebagai QCCP dapat tetap diperlakukan sebagai transaksi dengan QCCP. Setelah jangka waktu tersebut, perhitungan eksposur terhadap CCP harus dilakukan sesuai dengan perhitungan eksposur terhadap non QCCP.</p> <p>19. Bank mulai menghitung eksposur yang ditransaksikan dengan CCP sesuai dengan Surat Edaran Otoritas Jasa Keuangan ini untuk posisi akhir bulan berikutnya setelah QCCP pertama mulai beroperasi di Indonesia.</p> <p>20. Bank menyampaikan laporan eksposur terkait transaksi dengan CCP secara daring melalui sistem pelaporan Otoritas Jasa Keuangan.</p> <p>21. Bank menyampaikan laporan eksposur terkait transaksi dengan CCP secara:</p> <ol style="list-style-type: none"> a. Bulanan, untuk Bank secara individu yang disampaikan untuk posisi akhir bulan; dan b. Triwulanan, untuk Bank secara konsolidasi yang disampaikan untuk posisi akhir bulan Maret, bulan Juni, bulan September, dan bulan Desember, bagi Bank yang memiliki perusahaan anak.

	<p>Uraian Pokok Pengaturan Main Setting Description</p>	<p>Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustment Made by bank bjb</p>
<p>10. The Bank must ensure adequate quality of risk management practices related to CCP activities and regularly report all exposures to CCPs, including exposures arising from transactions with CCPs and exposures arising from CCP membership obligations such as default fund contributions to Board of Directors and risk management committee.</p> <p>11. The Bank must calculate exposure related to transactions with CCPs. The exposure calculation is differentiated between transactions cleared with QCCPs and non-QCCPs.</p> <p>12. The Bank's exposure calculation related to transactions with CCPs includes:</p> <ol style="list-style-type: none"> a. Exposure in cases where the Bank acts as: <ol style="list-style-type: none"> 1) a CCP member; and/or 2) a client; b. Exposure related to collateral transactions with CCPs; and c. Exposure to default fund contributions in cases where the Bank acts as a CCP member. <p>13. The exposure calculation as mentioned in point 2 letter a is the result of multiplying the net claim by the risk weight.</p> <p>14. Generally, the net claim calculation is in accordance with the exposure calculation that generates credit risk due to counterparty failure as regulated in the OJK Circular Letter (SEOJK) on risk-weighted asset calculations for credit risk using the standard approach for general banks. However, there are adjustments to several indicators in the net claim calculation as listed in Appendix A, which is an integral part of this OJK Circular Letter (SEOJK), including the minimum margin period of risk (MPOR) and calculations for SFT exposure.</p> <p>15. The determination of risk weights as listed in Appendix A, which is an integral part of this OJK Circular Letter (SEOJK).</p> <p>16. In cases where there is a CCP leg to clients from exchange-traded derivative transactions based on bilateral agreements, both the CCP member and the client calculate capital requirements for the transaction as if it were an OTC derivative transaction. This treatment is also applied to transactions between higher-level clients and lower-level clients within a multi-level client structure.</p> <p>17. The procedure for calculating exposure related to transactions with CCPs is contained in Appendix A, which is an integral part of this OJK Circular Letter (SEOJK).</p> <p>18. If, during a period of 3 (three) months, a CCP no longer meets the requirements as a QCCP, the exposure calculation for transactions with the CCP previously recognized as a QCCP may still be treated as transactions with a QCCP. After this period, exposure calculations towards the CCP must be conducted according to the calculation.</p> <p>19. The Bank initiates the calculation of exposure transacted with CCP in accordance with the OJK Circular Letter (SEOJK) for the month-end position following the commencement of the first QCCP operations in Indonesia.</p> <p>20. The Bank submits exposure reports related to transactions with CCP electronically through the Financial Services Authority (OJK) reporting system.</p> <p>21. The Bank submits exposure reports related to transactions with CCP as follows:</p> <ol style="list-style-type: none"> a. Monthly, individually to the bank, provided for the end-of-month positions; and b. Quarterly, to the Bank on a consolidated basis for the end-of-month position of March, June, September, and December, for Banks that have subsidiaries. 	<ol style="list-style-type: none"> c. This SEOJK also regulates reporting to OJK and publication regarding exposure related to transactions with CCP. <p>The calculation of exposures transacted through CCP in accordance with SEOJK begins for the month-end position following the commencement of the first QCCP operations in Indonesia.</p>	

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description
				<ul style="list-style-type: none"> 22. Bank menyampaikan laporan eksposur terkait transaksi dengan CCP sebagai bagian dari Laporan Perhitungan ATMR untuk Risiko Kredit sesuai dengan Surat Edaran Otoritas Jasa Keuangan mengenai perhitungan aset tertimbang menurut risiko untuk risiko kredit dengan menggunakan pendekatan standar bagi bank umum. 23. Laporan eksposur terkait Transaksi dengan CCP disampaikan pertama kali: <ul style="list-style-type: none"> a. Bagi Bank secara individu untuk posisi akhir bulan berikutnya setelah QCCP pertama mulai beroperasi di Indonesia; dan b. Bagi Bank secara konsolidasi untuk posisi akhir bulan Maret, bulan Juni, bulan September, atau bulan Desember terdekat setelah QCCP pertama mulai beroperasi di Indonesia. 24. Format dan pedoman pengisian Laporan eksposur terkait transaksi dengan CCP sebagaimana tercantum dalam Lampiran B yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini. 25. Bank mengumumkan laporan eksposur terkait transaksi dengan CCP secara individu dan konsolidasi untuk posisi akhir bulan Juni dan bulan Desember. 26. Bank mengumumkan laporan eksposur terkait transaksi dengan CCP sebagai bagian dari laporan publikasi eksposur risiko dan Permodalan untuk ATMR Risiko Kredit-Pendekatan Standar sesuai dengan Surat Edaran Otoritas Jasa Keuangan mengenai perhitungan aset tertimbang menurut risiko untuk risiko kredit dengan menggunakan pendekatan standar bagi bank umum. 27. Pengumuman atas laporan eksposur terkait transaksi dengan CCP pertama kali dilakukan untuk posisi akhir bulan Juni atau bulan Desember terdekat setelah QCCP pertama mulai beroperasi di Indonesia. 28. Format dan pedoman pengisian laporan eksposur terkait transaksi dengan CCP sebagaimana tercantum dalam Lampiran C yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini.
2.	Surat Edaran Otoritas Jasa Keuangan Nomor 17/SEOJK.03/2023 OJK Circular Letter (SEOJK) Number 17/SEOJK.03/2023	19 Oktober 2023 October 19, 2023	Persyaratan Margin untuk Transaksi Derivatif yang Tidak Diklirangkan melalui Lembaga <i>Central Counterparty</i> . Margin Requirements for Non-Cleared Derivatives Transactions through a Central Counterparty Institution.	<ul style="list-style-type: none"> 1. Transaksi derivatif <i>Over-The-Counter</i> (OTC) terekspos atas risiko sistemik yang muncul di pasar keuangan. Oleh karena itu, dalam POJK KPMM diatur mengenai kewajiban Bank untuk memenuhi persyaratan margin khususnya untuk transaksi derivatif yang tidak diklirangkan melalui lembaga CCP, yang selanjutnya disebut sebagai transaksi <i>Non-Centrally Cleared Derivative</i> (NCCD). 2. Penerapan persyaratan margin untuk transaksi NCCD mengacu pada 8 (delapan) prinsip sebagai berikut: <ul style="list-style-type: none"> a. Cakupan transaksi derivatif margin diterapkan untuk semua transaksi derivatif NCCD, dengan pengecualian untuk instrumen derivatif tertentu sebagaimana dimaksud dalam Surat Edaran Otoritas Jasa Keuangan ini. b. Cakupan pihak yang harus memenuhi persyaratan margin bank harus memenuhi persyaratan margin atas transaksi NCCD yang dilakukan dengan setiap pihak lawan (<i>counterparty</i>) sebagaimana dimaksud dalam Surat Edaran Otoritas Jasa Keuangan ini. Margin yang dipertukarkan mencakup initial margin dan variation margin sesuai dengan risiko pihak lawan (<i>counterparty</i>) yang ditimbulkan oleh transaksi tersebut. c. Jumlah minimum dan metodologi untuk perhitungan initial margin dan variation margin metode perhitungan margin berlaku secara konsisten dan ditujukan untuk melindungi eksposur risiko pihak lawan (<i>counterparty</i>) sepenuhnya. d. Aset yang memenuhi persyaratan untuk margin aset yang dapat digunakan untuk memenuhi persyaratan margin harus memenuhi kriteria antara lain bersifat likuid dan dapat terjaga nilainya dalam kondisi <i>financial stress</i> setelah memperhitungkan <i>haircut</i> yang sesuai. e. Perlakuan atas margin yang diterima initial margin harus dipertukarkan secara bruto (<i>gross basis</i>). margin yang telah diterima tidak dapat diagunkan kembali atau digunakan kembali. f. Transaksi dengan afiliasi pertukaran margin sebagaimana dimaksud dalam Surat Edaran Otoritas Jasa Keuangan ini tidak diwajibkan untuk transaksi dengan afiliasi.

	Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustment Made by bank bjb
	<ol style="list-style-type: none"> 22. The Bank submits exposure reports related to transactions with CCP as part of the ATMR Calculation Report in accordance with the OJK Circular Letter (SEOJK) regarding the calculation of risk-weighted assets for credit risk using the standard approach for commercial banks. 23. The exposure report related to transactions with CCP is initially submitted: <ol style="list-style-type: none"> a. Individually to the bank for the end-of-month position following the commencement of the first QCCP operation in Indonesia; and b. On a consolidated basis to the bank for the end-of-month positions in March, June, September, or the nearest December following the commencement of the first QCCP operation in Indonesia. 24. The format and guidelines for filling out the exposure report related to transactions with CCP are as outlined in Annex B, an integral part of this OJK Circular Letter (SEOJK). 25. The Bank announces exposure reports related to transactions with CCP for individual and consolidated positions at the month-end of June and December. 26. The Bank announces exposure reports related to transactions with CCP as part of the public disclosure of risk exposure and Capital for AMA Credit Risk - Standard Approach in accordance with the OJK Circular Letter (SEOJK) regarding the calculation of risk-weighted assets for credit risk using the standard approach for commercial banks. 27. The first announcement of exposure reports related to transactions with CCP is made for the month-end of June or December closest to the commencement of the first QCCP operations in Indonesia. 28. The format and guidelines for filling out the exposure report related to transactions with CCP are as outlined in Annex C, an integral part of this OJK Circular Letter (SEOJK). 	
	<ol style="list-style-type: none"> 1. Over-The-Counter (OTC) derivative transactions are exposed to systemic risks in the financial market. Therefore, in the Regulation on KPMM, the Bank is obliged to meet margin requirements, especially for derivative transactions not cleared through a central counterparty (CCP), referred to as Non-Centrally Cleared Derivative (NCCD) transactions.). 2. The implementation of margin requirements for NCCD transactions is based on 8 (eight) principles as follows: <ol style="list-style-type: none"> a. Margin coverage for derivative transactions applies to all NCCD derivative transactions, with exceptions for certain derivative instruments as specified in this OJK Circular Letter (SEOJK). b. Margin coverage for banks applies to NCCD transactions with each counterparty as specified in this SEOJK. The exchanged margin includes initial margin and variation margin according to the counterparty's risk arising from the transaction. c. The minimum amount and methodology for calculating initial margin and variation margin calculation methods apply consistently and aim to fully protect the counterparty's risk exposure. d. Assets meeting margin requirements must be liquid and retain their value under financial stress conditions after considering appropriate haircuts. e. Treatment of received initial margin must be on a gross basis, and received margin cannot be rehypothecated or reused. f. Transactions with affiliated margin exchanges, as specified in this OJK Circular Letter (SEOJK), are not mandatory for transactions with affiliates. 	<ol style="list-style-type: none"> 1. Standar mengenai <i>Margin Requirements for Non-Centrally Cleared Derivatives</i> (NCCD) yang diterbitkan oleh Basel Committee on Banking Supervision (BCBS) merupakan respon krisis tahun 2007-2008 yang menunjukkan lemahnya ketahanan bank dan pelaku pasar lain terhadap adanya <i>shock</i>. Oleh karena itu, G20 menginisiasi program reformasi yang antara lain mendorong agar transaksi derivatif <i>over-the-counter</i> (OTC) dikliringkan melalui <i>central counterparty</i> (CCP), serta perlunya penyediaan margin yang cukup untuk transaksi derivatif yang tidak dikliringkan melalui CCP (transaksi NCCD) dalam rangka mitigasi risiko. Dalam hal ini, diperlukan adanya standar bagi perbankan di Indonesia yang dapat menjadi dasar pengaturan persyaratan margin dimaksud. 2. Payung hukum SEOJK ini sebagaimana diamanatkan dalam Pasal 42B POJK Nomor 27 Tahun 2022 tentang Perubahan Kedua atas Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum. 3. Ketentuan umum mengenai persyaratan margin untuk transaksi derivatif yang tidak dikliringkan melalui lembaga <i>central counterparty</i> yang mencakup 8 (delapan) prinsip. 4. Pengaturan pengelolaan margin baik initial margin maupun variation margin termasuk perjanjian antara pihak yang melakukan transaksi NCCD dan juga pengadministrasian data di internal Bank. 5. Kewajiban penerapan persyaratan margin sesuai SEOJK ini mulai berlaku untuk kontrak transaksi NCCD yang disepakati sejak tanggal 1 September tahun berikutnya setelah <i>qualifying</i> CCP pertama mulai beroperasi di Indonesia. 1. The standards on Margin Requirements for Non-Centrally Cleared Derivatives (NCCD) issued by the Basel Committee on Banking Supervision (BCBS) are a response to the 2007-2008 crisis, which exposed the banking sector and other market participants' vulnerability to shocks. Consequently, the G20 initiated a reform program that, among other measures, encourages the clearing of over-the-counter (OTC) derivative transactions through a central counterparty (CCP) and requires adequate margin provisioning for non-CCP cleared derivative transactions (NCCD transactions) as a risk mitigation measure. This necessitates a standard for banking in Indonesia that can serve as the basis for setting the aforementioned margin requirements.

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description
				<p>g. Transaksi lintas batas persyaratan margin diberlakukan secara konsisten dan tidak tumpang tindih untuk transaksi NCCD di yurisdiksi lain.</p> <p>h. Penerapan persyaratan margin penerapan persyaratan margin berlaku untuk kontrak transaksi NCCD baru yang disepakati oleh para pihak setelah berlakunya kewajiban penerapan persyaratan margin sebagaimana dimaksud dalam Surat Edaran Otoritas Jasa Keuangan ini.</p> <p>3. Tata cara penerapan persyaratan margin untuk transaksi NCCD sebagaimana prinsip pada angka 2 tercantum dalam lampiran yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini</p> <p>4. Pengelolaan initial margin initial margin harus dihitung dan dikumpulkan pada awal transaksi, kemudian dikumpulkan secara rutin dan konsisten berdasarkan perubahan dalam potential <i>future exposure</i>. Bank harus melakukan revaluasi dan perhitungan tambahan initial margin secara bulanan atau lebih cepat dalam hal terjadi perubahan material.</p> <p>5. Pengelolaan <i>variation margin</i> harus diperhitungkan untuk transaksi NCCD secara harian, namun untuk periode penukarannya dapat ditetapkan berdasarkan kesepakatan pihak yang bertransaksi dengan mempertimbangkan praktik yang berlaku secara umum.</p> <p>6. Perjanjian antara pihak yang melakukan transaksi NCCD mekanisme pengadministrasian margin yang dipertukarkan, antara lain terkait pihak yang menyimpan margin serta prosedur penyelesaian sengketa, harus tertuang dalam perjanjian bilateral antara pihak yang bertransaksi dan disepakati sebelum dimulainya transaksi.</p> <p>7. Pengadministrasian data oleh bank bank harus menjaga dan mengelola segala bentuk informasi terkait transaksi NCCD maupun margin yang dipertukarkan dari transaksi dimaksud secara memadai. Dalam hal dibutuhkan, Otoritas Jasa Keuangan dapat meminta data tersebut kepada Bank.</p> <p>8. Kewajiban penerapan persyaratan <i>initial margin</i> dan <i>variation margin</i> berlaku untuk kontrak transaksi NCCD yang disepakati sejak tanggal 1 September tahun berikutnya setelah <i>qualifying CCP</i> (QCCP) pertama mulai beroperasi di Indonesia. QCCP merupakan entitas yang memiliki izin untuk beroperasi sebagai CCP, termasuk izin untuk memperoleh pengecualian, dan memperoleh izin dari regulator atau pengawas yang sesuai untuk beroperasi sebagai CCP sesuai dengan produk yang ditawarkan</p> <p>9. Penerapan Persyaratan Initial Margin</p> <p>a. Bank yang secara konsolidasi memiliki rata-rata agregat jumlah nosional transaksi NCCD untuk posisi akhir bulan Maret, April, dan Mei tahun berjalan sama dengan atau lebih dari Rp10.000.000.000.000,00 (sepuluh triliun rupiah) harus menghitung <i>initial margin</i> untuk transaksi NCCD. <i>Initial margin</i> dihitung untuk transaksi NCCD Bank dengan masing-masing pihak lawan (<i>counterparty</i>).</p> <p>b. Perhitungan <i>initial margin</i> untuk Bank yang memenuhi kondisi sebagaimana dimaksud pada huruf a dilakukan untuk periode 1 (satu) tahun, yaitu sejak posisi bulan September tahun tersebut hingga posisi bulan Agustus tahun berikutnya. Kewajiban perhitungan initial margin tetap berlaku dalam hal terjadi penurunan jumlah nosional transaksi NCCD selama periode tersebut.</p> <p>c. Dalam hal terjadi penurunan jumlah nosional transaksi NCCD pada posisi akhir bulan Maret, April, dan Mei sehingga Bank tidak lagi memenuhi kondisi sebagaimana dimaksud pada huruf a, Bank tidak perlu memperhitungkan <i>initial margin</i> atas kontrak baru sejak posisi bulan September tahun tersebut sampai dengan posisi bulan Agustus tahun berikutnya. Perlakuan atas initial margin yang telah dikumpulkan pada periode sebelumnya disesuaikan dengan kesepakatan antara kedua pihak.</p>

	Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustment Made by bank bjb
	<p>g. Cross-border transactions' margin requirements are applied consistently and do not overlap for NCCD transactions in other jurisdictions.</p> <p>h. The implementation of margin requirements applies to new NCCD transaction contracts agreed upon by the parties after the obligation to implement margin requirements specified in this OJK Circular Letter (SEOJK) comes into effect.</p> <p>3. The procedures for implementing margin requirements for NCCD transactions, as outlined in point 2, are included in the annex, an integral part of this OJK Circular Letter (SEOJK).</p> <p>4. Initial margin management involves calculating and collecting initial margin at the beginning of the transaction, regularly collecting it based on changes in potential future exposure. Banks must reevaluate and perform additional initial margin calculations monthly or sooner in the event of material changes.</p> <p>5. Variation margin management must be considered for NCCD transactions on a daily basis, with the exchange period determined by mutual agreement considering generally accepted practices.</p> <p>6. Agreements between parties involved in NCCD transactions, including the margin administration mechanism and dispute resolution procedures, must be documented in a bilateral agreement between the transacting parties and agreed upon before the transaction commences.</p> <p>7. Data administration by banks must adequately preserve and manage all information related to NCCD transactions and exchanged margins. If needed, the Financial Services Authority (OJK) may request such data from the Bank.</p> <p>8. The obligation to implement initial margin and variation margin requirements applies to NCCD transaction contracts agreed upon from September 1 of the year following the commencement of the first qualifying CCP (QCCP) operation in Indonesia. QCCP is an entity authorized to operate as a CCP, including obtaining exemptions and approvals from the relevant regulator or supervisor to operate as a CCP for the offered products</p> <p>9. Implementation of Initial Margin Requirements</p> <p>a. Banks with a consolidated average aggregate notional amount of NCCD transactions for the end-of-month positions in March, April, and May equal to or exceeding IDR10,000,000,000,000.00 (ten trillion Rupiah) must calculate initial margin for NCCD transactions with each counterparty.</p> <p>b. The calculation of initial margin for the Bank that meets the conditions as referred to in letter a is carried out for a period of 1 (one) year, from the position in September of that year until the position in August of the following year. The obligation to calculate initial margin remains applicable in the event of a decrease in the notional amount of NCCD transactions during that period.</p> <p>c. In the event of a decrease in the notional amount of NCCD transactions at the end of March, April, and May, resulting in the Bank no longer meeting the conditions referred to in letter a, the Bank is not required to consider the initial margin for new contracts from September of that year until the end of August the following year. The treatment of the initial margin collected in the previous period is adjusted in accordance with the agreement between both parties.</p>	

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description
				<p>d. Pertukaran <i>initial margin</i> antara Bank yang memenuhi kondisi sebagaimana dimaksud pada huruf a dengan pihak lawan (<i>counterparty</i>) dilakukan setelah memperhitungkan <i>threshold</i> sebagaimana tercantum dalam lampiran yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini.</p> <p>10. Penerapan persyaratan <i>variation margin</i> berlaku untuk seluruh Bank yang melakukan transaksi NCCD tanpa mempertimbangkan besaran jumlah nosional.</p>
3.	<p>Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 17 Tahun 2023 Financial Services Authority regulation republic of Indonesia Number 17 of 2023</p>	<p>14 September 2023 September 14, 2023</p>	<p>Penerapan Tata Kelola Bagi Bank Umum The Implementation of Governance for Commercial Banks</p>	<ol style="list-style-type: none"> 1. Bank wajib menerapkan Tata Kelola yang Baik pada Bank dalam penyelenggaraan kegiatan usaha. 2. Kegiatan usaha sebagaimana dimaksud terdiri atas: <ol style="list-style-type: none"> a. Kegiatan usaha Bank; dan b. Kegiatan lain yang dilakukan Bank selain kegiatan usaha, Pada seluruh tingkatan atau jenjang organisasi, sesuai dengan ketentuan peraturan perundang-undangan 3. Penerapan Tata Kelola yang Baik pada Bank sebagaimana dimaksud paling sedikit mencakup prinsip: <ol style="list-style-type: none"> a. Keterbukaan; b. Akuntabilitas; c. Tanggung jawab; d. Independensi; dan e. Kewajaran. 4. Penerapan Tata Kelola yang Baik pada Bank sebagaimana dimaksud paling sedikit diwujudkan dalam: <ol style="list-style-type: none"> a. Pelaksanaan tugas, tanggung jawab, dan wewenang Direksi; b. Pelaksanaan tugas, tanggung jawab, dan wewenang Dewan Komisaris; c. Kelengkapan dan pelaksanaan tugas komite; d. Penanganan benturan kepentingan; e. Penerapan fungsi kepatuhan; f. Penerapan fungsi audit intern; g. Penerapan fungsi audit ekstern; h. Penerapan manajemen risiko termasuk sistem pengendalian intern; i. Pemberian remunerasi; j. Penyediaan dana kepada pihak terkait dan penyediaan dana besar; k. Integritas pelaporan dan sistem teknologi informasi; l. Rencana strategis Bank; m. Aspek pemegang saham; n. Penerapan strategi anti <i>fraud</i>, termasuk anti o. Penyuapan; p. Penerapan keuangan berkelanjutan, termasuk penerapan tanggung jawab sosial dan lingkungan; dan q. Penerapan tata kelola dalam kelompok usaha Bank 5. Selain penerapan tata kelola sebagaimana dimaksud, Bank harus mengikuti perkembangan dinamika industri untuk mendorong penerapan Tata Kelola yang Baik pada Bank. 6. Bank wajib memiliki prosedur internal mengenai penerapan Tata Kelola yang Baik pada Bank dalam penyelenggaraan kegiatan usaha. 7. Bank wajib melakukan evaluasi dan pengkinian terhadap prosedur internal agar memenuhi ketentuan peraturan perundang-undangan. 8. Otoritas Jasa Keuangan melakukan penilaian terhadap penerapan Tata Kelola yang Baik pada Bank. 9. Bank wajib memiliki anggota Direksi dengan jumlah paling sedikit 3 (tiga) orang. 10. Seluruh anggota Direksi sebagaimana dimaksud wajib berdomisili di Indonesia. 11. Mayoritas anggota Direksi wajib memiliki pengalaman paling sedikit 5 (lima) tahun di bidang operasional sebagai Pejabat Eksekutif bank. 12. Bank menetapkan dalam anggaran dasar mengenai periode masa jabatan anggota Direksi paling lama 5 (lima) tahun untuk 1 (satu) periode masa jabatan yang dimulai sejak tanggal efektif pengangkatan anggota Direksi oleh RUPS, serta menetapkan kondisi lain dalam pemenuhan jabatan anggota Direksi.

	Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustment Made by bank bjb
	d. The exchange of initial margin between banks meeting the conditions in point a and counterparties is done after considering the threshold as specified in the annex, an integral part of this OJK Circular Letter (SEOJK).	
	10. The implementation of variation margin requirements applies to all banks conducting NCCD transactions regardless of the notional amount.	
	<ol style="list-style-type: none"> 1. Banks are required to implement Good Governance in Banks in the implementation of business activities. 2. Business activities as intended consisted of: <ol style="list-style-type: none"> a. The Bank's business activities; and b. Other activities carried out by the Bank other than business activities, At all levels or organization levels based on the provisions of laws and regulations 3. Implementation of Good Governance at the bank as referred to at least includes the principles of: <ol style="list-style-type: none"> a. Openness; b. Accountability; c. Liability; d. Independence; dan e. Fairness. 4. Implementation of Good Governance at the Bank as intended at least embodied in: <ol style="list-style-type: none"> a. Implementation of duties, responsibilities, and authority of the Board of Directors; b. Implementation of duties, responsibilities, and authorities of the Board of Commissioners; c. Completeness and implementation of the duties of the committee; d. Conflict of interest handling; e. Application of compliance functions; f. Implementation of internal audit function; g. Implementation of external audit function; h. Implementation of risk management including systems internal control; i. Provision of remuneration; j. Provision of funds to related parties and provision of large funds; k. Integrity of reporting and technology systems information; l. The Bank's strategic plan; m. Shareholder aspect; n. Implementation of anti-fraud strategies, including anti-fraud o. Bribery; p. Implementation of sustainable finance, including implementation of social and environmental responsibility; and q. Implementation of governance in business groups Bank 5. In addition to the implementation of governance as intended, the Bank must follow the development of industry dynamics to encourage the implementation of Good Governance at the bank. 6. Banks are required to have internal procedures regarding implementation of Good Governance at Banks in implementation of business activities. 7. Banks are required to evaluate and update internal procedures to comply with the provisions of laws and regulations. 8. The Financial Services Authority assesses the implementation of Good Governance at the Bank. 9. Banks are required to have members of the Board of Directors with the number of at least 3 (three) people. 10. All members of the Board of Directors as referred to must be domiciled in Indonesia. 11. The majority of members of the Board of Directors must have at least 5 (five) years of experience in the field of operations as Executive Officers of the bank. 12. The Bank stipulates in its articles of association regarding the term of office of members of the Board of Directors is no longer than 5 (five) years for 1 (one) term of office commenced from the effective date of appointment of members Board of Directors by GMS, as well as establishing other conditions in fulfilling the position of members of the Board of Directors. 	<ol style="list-style-type: none"> 1. Kewajiban Bank menerapkan prinsip Tata Kelola yang Baik pada Bank dalam penyelenggaraan kegiatan usaha. 2. Penerapan prinsip Tata Kelola yang Baik pada Bank, yang paling sedikit mencakup keterbukaan, akuntabilitas, tanggung jawab, independensi dan kewajaran, dan paling sedikit diwujudkan dalam pelaksanaan tugas, tanggung jawab, dan wewenang Direksi dan Dewan Komisaris, kelengkapan dan pelaksanaan tugas komite, penangan benturan kepentingan, penerapan fungsi kepatuhan, penerapan fungsi audit intern, penerapan fungsi audit ekstern, penerapan manajemen risiko, pemberian remunerasi, penyediaan dana kepada pihak terkait dan penyediaan dana besar, integritas pelaporan dan sistem teknologi informasi, rencana strategis Bank, aspek pemegang saham, penerapan strategi anti fraud, penerapan keuangan berkelanjutan, dan penerapan tata kelola dalam kelompok usaha bank. 3. Kewajiban Bank memiliki prosedur internal penerapan prinsip Tata Kelola yang Baik pada Bank, dan melakukan evaluasi dan pengkajian terhadap prosedur internal. 4. OJK melakukan penilaian terhadap penerapan prinsip Tata Kelola yang Baik pada Bank. 5. Jumlah, komposisi, kriteria dan independensi anggota Direksi wajib memenuhi ketentuan. 6. Seluruh anggota Direksi Bank yang melaksanakan kegiatan usaha secara konvensional yang memiliki unit usaha syariah (UUS) memiliki tanggung jawab dalam pengembangan UUS. 7. Pemberhentian atau penggantian anggota Direksi wajib mengedepankan kepentingan utama dari Bank. 8. Pemberhentian atau penggantian anggota Direksi sebelum masa jabatannya berakhir wajib memperhatikan kepentingan utama Bank dan dilakukan dengan kriteria tertentu. 9. Pemberhentian atau penggantian Direktur Utama dan/atau Direktur yang membawahkan fungsi kepatuhan sebelum periode masa jabatan berakhir wajib mendapatkan persetujuan OJK terlebih dahulu. 10. Kewenangan OJK untuk melakukan tindakan korektif dan evaluasi terhadap tindakan pengangkatan, pemberhentian, penggantian dan/atau pengunduran diri anggota Direksi. 11. Penetapan struktur organisasi Bank termasuk pembidangan tugas anggota Direksi, mekanisme direktur pengganti (plt), dan mekanisme dalam hal direktur pengganti tidak dapat menjalankan tugasnya. 12. Larangan dan pengecualian rangkap jabatan bagi anggota Direksi. 13. Pengaturan terkait tugas, tanggung jawab, dan kewenangan yang dimiliki anggota Direksi. 14. Kewajiban Direksi memiliki pedoman dan tata tertib kerja (piagam Direksi) 15. Pengaturan rapat Direksi dan aspek transparansi Direksi. 16. Jumlah, komposisi, kriteria dan independensi anggota Dewan Komisaris wajib memenuhi ketentuan. 17. Tanggung jawab pengembangan UUS bagi Dewan Komisaris Bank yang melaksanakan kegiatan usaha secara konvensional. 18. Persyaratan bagi Komisaris Independen. 19. Pemberhentian atau penggantian anggota Dewan Komisaris wajib mengedepankan kepentingan utama dari Bank. 20. Pemberhentian atau penggantian anggota Dewan Komisaris sebelum masa jabatannya berakhir wajib memperhatikan kepentingan utama Bank dan dilakukan dengan kriteria tertentu. 21. Pemberhentian atau penggantian Komisaris Independen sebelum periode masa jabatan berakhir wajib mendapatkan persetujuan OJK terlebih dahulu. 22. Kewenangan OJK untuk melakukan tindakan korektif dan evaluasi terhadap tindakan pengangkatan, pemberhentian, penggantian dan/atau pengunduran diri anggota Dewan Komisaris.

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description
				<p>13. Salah seorang anggota Direksi sebagaimana dimaksud dalam Pasal 6 ayat (1) wajib diangkat sebagai direktur utama.</p> <p>14. Dalam hal diperlukan, anggota Direksi lain dapat diangkat sebagai wakil direktur utama.</p> <p>15. Direktur utama sebagaimana dimaksud wajib berasal dari pihak yang independen terhadap pemegang saham pengendali</p> <p>16. Bagi Bank yang melaksanakan kegiatan usaha secara konvensional yang memiliki UUS, pengaturan mengenai:</p> <ol style="list-style-type: none"> Tanggung jawab pengembangan UUS bagi seluruh Direksi Bank yang melaksanakan kegiatan usaha secara konvensional; dan Direktur yang membawahkan UUS <p>Dilaksanakan sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai unit usaha syariah</p> <p>17. Setiap usulan penggantian dan/atau pengangkatan anggota Direksi kepada RUPS wajib memperhatikan rekomendasi komite yang menjalankan fungsi nominasi.</p> <p>18. Penggantian dan/atau pengangkatan anggota Direksi mengedepankan komposisi secara profesional, independensi, kesesuaian kompetensi, dan memperhatikan keberagaman, yang dibutuhkan secara tepat dalam pelaksanaan tugas dan tanggung jawab Direksi.</p> <p>19. Bank menetapkan dalam anggaran dasar mengenai kriteria, mekanisme dan tata cara pengangkatan, penggantian, pemberhentian, dan/atau pengunduran diri anggota Direksi, termasuk kewenangan yang melekat kepada Direksi, sesuai dengan ketentuan peraturan perundang-undangan.</p> <p>20. Pemberhentian atau penggantian anggota Direksi wajib mengedepankan kepentingan utama dari Bank.</p> <p>21. Pemberhentian atau penggantian anggota Direksi sebagaimana dimaksud yang dilakukan sebelum periode masa jabatan anggota Direksi berakhir wajib memperhatikan paling sedikit:</p> <ol style="list-style-type: none"> Anggota Direksi dinilai tidak mampu melaksanakan tugas dan tanggung jawab dalam pengelolaan dan pelaksanaan strategi Bank yang sehat; Pemberhentian atau penggantian anggota Direksi tidak didasarkan atas penilaian subjektif dari pemegang saham, namun didasarkan dari penilaian yang objektif terkait pengelolaan Bank; Pemberhentian atau penggantian anggota Direksi telah melalui perencanaan dan mekanisme yang berlaku, yang paling sedikit memperhatikan penilaian dari komite yang menjalankan fungsi nominasi dan telah diagendakan dalam RUPS; Pemberhentian atau penggantian anggota Direksi tidak mengakibatkan terjadinya permasalahan dalam pengorganisasian dan kegiatan usaha Bank; Pelaksanaan pemberhentian atau penggantian anggota Direksi mengedepankan pola komunikasi yang baik dari berbagai pihak terkait; dan Dilakukan dengan mengedepankan penerapan Tata Kelola yang Baik pada Bank dan aspek kehati-hatian. <p>22. Pemberhentian atau penggantian Direktur Utama dan/atau Direktur yang membawahkan fungsi kepatuhan sebelum periode masa jabatan berakhir wajib mendapatkan persetujuan terlebih dahulu dari Otoritas Jasa Keuangan sebelum diputuskan dalam RUPS.</p> <p>23. Dalam memberikan persetujuan sebagaimana dimaksud, Otoritas Jasa Keuangan melakukan penilaian terhadap kelayakan rencana pemberhentian atau penggantian Direktur Utama dan/atau Direktur yang membawahkan fungsi kepatuhan.</p> <p>24. Sebagai bahan penilaian oleh Otoritas Jasa Keuangan sebagaimana dimaksud pada ayat (2), Bank menyampaikan permohonan kepada Otoritas Jasa Keuangan dengan memuat informasi mengenai:</p> <ol style="list-style-type: none"> Alasan atau pertimbangan dilakukannya pemberhentian atau penggantian Direktur utama dan/atau Direktur yang membawahkan fungsi kepatuhan; dan Bank dapat menyertakan profil calon pengganti yang dinilai memenuhi persyaratan untuk dilakukan penilaian kemampuan dan kepatutan.

Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustment Made by bank bjb
<ol style="list-style-type: none"> 13. One member of the Board of Directors as referred to in Article 6 paragraph (1) must be appointed as President Director. 14. If necessary, other members of the Board of Directors may Appointed as Vice President Director. 15. The President Director as referred to must be from a party independent of the controlling shareholder 16. Banks that carry out conventional business activities that have sharia business units, regulations regarding:: <ol style="list-style-type: none"> a. UUS development responsibility for all bank Directors who carry out conventional business activities; and b. Director subordinate to UUS Carried out based on OJK Regulation regarding sharia business units 17. Any proposed replacement and/ or appointment members of the Boiard of Directors to the GMS must pay attention to Recommendations of committees performing functions nomination. 18. The replacement and/ or appointment of members of the Board of Directors prioritizes professional composition, independence, competency suitability, and takes into account diversity, which is needed appropriately in carrying out the duties and responsibilities of the Board of Directors. 19. The Bank stipulates in its articles of association regarding criteria, mechanisms and procedures for appointing, replacing, dismissing, and/ or resigning members of the Board of Directors, including the authority attached to the Board of Directors, according to the provisions of laws and regulations. 20. The dismissal or replacement of members of the Board of Directors must prioritize the main interests of the Bank. 21. Dismissal or replacement of members of the Board of Directors as intended to be done before the end of the term of office of members of the Board of directors must at least pay attention to: <ol style="list-style-type: none"> a. Members of the Board of Directors are considered unable to carry out their duties and responsibilities in the management and implementation of sound bank strategies; b. The dismissal or replacement of members of the Board of Directors is not based on the subjective assessment of the shareholders, but is based on an objective assessment related to the management of the Bank; c. The dismissal or replacement of members of the Board of Directors has gone through the applicable planning and mechanisms, which at least pay attention to the assessment of the committee carrying out the function nominations and have been scheduled at the GMS; d. The dismissal or replacement of members of the Board of Directors does not result in problems in the organization and business activities of the Bank; e. Execution of termination or replacement members of the Boardof Directors prioritize good communication patterns from various related parties; and f. Carried out by prioritizing the implementation of Good Governance at the bank and prudential aspects . 22. The dismissal or replacement of the President Director and/ or Director in charge of the compliance function before the end of the term of office must obtain prior approval from Financial Services Authority before being decided at the GMS. 23. In giving consent as in question, the Financial Authority Assess the feasibility of the plan dismissal or replacement of the president Director and/ or Director in charge of the compliance function. 24. As an assessment material by the Financial Services Authority as referred to in paragraph (2), Bank submit a request to the Service Authority Finance by containing information about: <ol style="list-style-type: none"> a. Reasons or considerations for dismissing or replacing the President Director and/ or Director under the compliance function; and b. Banks may include profiles of potential replacements who are judged to meet the requirements for capability and appropriateness assessments. 	<ol style="list-style-type: none"> 23. Larangan dan pengecualian rangkap jabatan bagi anggota Dewan Komisaris. 24. Pengaturan terkait tugas, tanggung jawab, dan kewenangan yang dimiliki anggota Dewan Komisaris. 25. Kewajiban Dewan Komisaris memiliki pedoman dan tata tertib kerja (piagam Dewan Komisaris). 26. Pengaturan rapat Dewan Komisaris dan aspek transparansi Dewan Komisaris. 27. Untuk membantu dan mendukung pelaksanaan tugas dan tanggung jawab Direksi, Direksi wajib membentuk komite Direksi yang paling sedikit terdiri dari Komite Manajemen Risiko, Komite Kebijakan Perkreditan atau Pembiayaan, Komite Kredit atau Pembiayaan dan Komite Pengarah Teknologi Informasi. 28. Untuk membantu dan mendukung pelaksanaan tugas dan tanggung jawab Dewan Komisaris, Dewan Komisaris wajib membentuk Komite Dewan Komisaris yang paling sedikit terdiri dari Komite Audit, Komite Pemantau Risiko, Komite Remunerasi dan Nominasi. 29. Bank wajib memiliki pedoman dan tata tertib kerja Komite (Piagam Komite) untuk Komite Direksi dan Komite Dewan Komisaris. 30. Keanggotaan, tugas, tanggung jawab, dan kewenangan Komite serta aspek lain dilakukan sesuai ketentuan. 31. Pihak internal Bank harus menghindarkan diri dari segala bentuk benturan kepentingan dan wajib mengungkapkan benturan kepentingan dalam setiap keputusan yang memenuhi kondisi adanya benturan kepentingan serta dilarang mengambil tindakan yang berpotensi merugikan Bank atau mengurangi keuntungan Bank. 32. Kewajiban Bank untuk memiliki direktur yang membawahkan fungsi kepatuhan dan membentuk satuan kerja kepatuhan untuk memastikan kepatuhan Bank terhadap ketentuan OJK dan ketentuan peraturan perundang-undangan. 33. Kewajiban Bank memiliki fungsi audit intern yang dilaksanakan oleh satuan kerja audit intern yang bertindak secara independen dan objektif. 34. Kewajiban melakukan komunikasi dengan OJK paling sedikit 1 (satu) kali dalam 1 (satu) tahun dalam pelaksanaan fungsi audit intern. 35. Kewajiban Bank untuk menyampaikan laporan kepada OJK tentang pelaksanaan fungsi audit intern 36. Bank menggunakan penyelenggaraan fungsi audit ekstern oleh akuntan publik dan/atau kantor akuntan publik dalam menyediakan informasi keuangan Bank yang transparan dan berkualitas. 37. Kewajiban Bank untuk menerapkan manajemen risiko dan sistem pengendalian intern yang tepat dan efektif, memiliki sistem peringatan dini atas risiko, dan melakukan evaluasi penerapan manajemen risiko secara berkala. 38. Bank menerapkan tata kelola, manajemen risiko, dan kepatuhan secara terintegrasi (GRC). 39. Kewajiban Bank untuk memastikan penerapan program anti pencucian uang, pencegahan pendanaan terorisme, dan pencegahan pendanaan proliferasi senjata pemusnah massal, termasuk mencakup pencegahan dan penanganan agar kegiatan usaha Bank tidak dimanfaatkan dalam aktivitas yang terkait dengan tindak pidana. 40. Kewajiban bagi Direksi dan Dewan Komisaris untuk memastikan penerapan manajemen risiko telah mencakup <i>country risk</i> dan <i>transfer risk</i>. 41. Kewajiban Bank menerapkan tata kelola dalam pemberian remunerasi dan memiliki kebijakan remunerasi. 42. Kewenangan OJK untuk melakukan keji ulang, evaluasi dan penyesuaian terkait dengan remunerasi pada Bank. 43. Kewajiban Bank menerapkan prinsip kehati-hatian dalam penyediaan dana, dengan paling sedikit menerapkan penyebaran atau diversifikasi portofolio penyediaan dana yang diberikan. 44. Kewajiban Bank untuk melaksanakan transparansi kondisi keuangan dan nonkeuangan kepada Pemangku Kepentingan, termasuk informasi produk dan penggunaan data nasabah, laporan keberlanjutan, laporan terstruktur, dan laporan tidak terstruktur.

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description
				<p>25. Penyampaian permohonan kepada Otoritas Jasa Keuangan sebagaimana dimaksud pada ayat (3) disampaikan Bank paling lama 1 (satu) bulan sebelum rencana pelaksanaan RUPS yang memuat agenda pemberhentian atau penggantian direktur utama dan/atau Direktur yang membawahkan fungsi kepatuhan.</p> <p>26. Dalam hal Otoritas Jasa Keuangan menilai rencana pemberhentian atau penggantian Direktur Utama dan/atau Direktur yang membawahkan fungsi kepatuhan tidak layak maka:</p> <ol style="list-style-type: none"> Rencana pemberhentian atau penggantian Direktur Utama dan/atau Direktur yang membawahkan fungsi kepatuhan dimaksud tidak disetujui Otoritas Jasa Keuangan; dan Bank dilarang memuat agenda pemberhentian atau penggantian Direktur Utama dan/atau Direktur yang membawahkan fungsi kepatuhan dalam RUPS. <p>27. Anggota Direksi dapat mengundurkan diri dari jabatannya sebelum masa jabatan berakhir melalui pemberitahuan tertulis kepada Bank.</p> <p>28. Dalam hal anggota Direksi mengundurkan diri sehingga mengakibatkan jumlah anggota Direksi menjadi kurang dari 3 (tiga) orang sebagaimana dimaksud ketentuan ini, pengunduran diri tersebut sah jika telah ditetapkan oleh RUPS dan telah diangkat anggota Direksi yang baru.</p> <p>29. Otoritas Jasa Keuangan berwenang melakukan evaluasi terhadap pengunduran diri anggota Direksi untuk menilai pengunduran diri dilakukan secara sukarela, terdapat unsur paksaan, atau kondisi lain.</p> <p>30. Kewenangan Otoritas Jasa Keuangan dalam melakukan tindakan korektif dan evaluasi terhadap tindakan pengangkatan, pemberhentian, penggantian, dan/atau pengunduran diri anggota Direksi dapat disampaikan oleh Otoritas Jasa Keuangan melalui perintah tertulis sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai perintah tertulis.</p> <p>31. Dalam hal tidak ditetapkan dalam keputusan RUPS atau anggaran dasar Bank, Direksi melalui keputusan Direksi menetapkan:</p> <ol style="list-style-type: none"> Struktur organisasi Bank termasuk pembagian tugas anggota Direksi; Mekanisme Direktur pengganti; dan Mekanisme dalam hal direktur pengganti tidak dapat menjalankan tugasnya. <p>32. Selama menduduki periode masa jabatan, pembagian tugas anggota Direksi dapat dialihkan atau diubah menjadi pembagian tugas lain, dengan mekanisme sesuai dengan ketentuan anggaran dasar Bank atau ditentukan oleh RUPS.</p> <p>33. Dalam hal anggota Direksi hanya terdiri dari 1 (satu) orang direktur, tugas dan tanggung jawab direktur yang membawahkan fungsi kepatuhan dilaksanakan oleh kepala satuan kerja kepatuhan Bank paling lama 6 (enam) bulan.</p> <p>34. Direktur pengganti sebagaimana dimaksud dilarang untuk dipenuhi dari pihak lain selain dari anggota Direksi yang sedang menjabat, kecuali karena pemenuhan ketentuan peraturan perundang-undangan.</p> <p>35. Bidang tugas direktur yang dipenuhi oleh direktur pengganti wajib berlaku paling lama 6 (enam) bulan.</p> <p>36. Dalam hal diperlukan, pembagian tugas direktur pengganti sebagaimana dimaksud dapat diperpanjang berdasarkan pertimbangan tertentu dari Bank dan mendapatkan persetujuan Otoritas Jasa Keuangan.</p> <p>37. Anggota Direksi dilarang merangkap jabatan:</p> <ol style="list-style-type: none"> Sebagai anggota Direksi, anggota Dewan Komisaris, anggota Dewan Pengawas Syariah, atau Pejabat Eksekutif pada bank, perusahaan, dan/atau lembaga lain; Pada bidang tugas fungsional pada lembaga keuangan bank dan/atau lembaga keuangan bukan bank yang berkedudukan di dalam maupun di luar negeri; Pada jabatan lain yang dapat menimbulkan benturan kepentingan dalam pelaksanaan tugas sebagai anggota Direksi; dan/atau Pada jabatan lain sesuai dengan ketentuan peraturan perundang-undangan.

	Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustment Made by bank bjb
<p>25. Submission of an application to the Financial Services Authority as referred to in paragraph (3) shall be submitted by the Bank no later than 1 (one) month ore the planned implementation of the GMS which contains the agenda of dismissal or replacement of the president Director and/ or Director under the compliance function.</p> <p>26. If Financial Services Authority assesses the plan dismissal or replacemnet of the President director and/ or Director subordinate to the compliance function is inappropriate,;</p> <p>a. The plan to dismiss or replace the President Director and/ or Director under the compliance function is not approved by the Financial Services Authority; and</p> <p>b. The Bank is prohibited from containing the agenda for the dismissal or replacement of the President Director and/ or Director under the compliance function at the GMS.</p> <p>27. Members of the Board of Directors may resign from their positions before the end of their term of office by a written notification to the bank.</p> <p>28. If a member of the Board of Directors resigns resulting in the number of members of the Board of Directors becoming less than 3 (three) persons as referred to in this provision, the resignation is valid if it has been determined by the GMS and a new member of the Board of Directors has been appointed.</p> <p>29. The financial Services Authority is authorized to evaluate the resignation of members of the Board of Directors to assess that the resignation is voluntary, there is an element of coercion, or other conditions.</p> <p>30. The authority of the Financial Services Authority in carrying out corrective actions and evaluating the actions of appointment, dismissal, replacement, and/ or resignation of members of the Board of Directors can be conveyed by the financial Services Authority througha written order according to the Financial Services Authority Regulations regarding written orders.</p> <p>31. In case not stipulated in the GMS decision or the Bank's articles of association, the Board of Directors through the Board of Directors' decision stipulates :</p> <p>a. The Bank's organizational structure includes the division of duties of members of the Board of Directors;</p> <p>b. Mechanism of substitute Director; and</p> <p>c. Mechanism if the substitute director can not perform its duties.</p> <p>32. During the term of office, the division of duties of members of the Board of Directors can be transferred or changed to other duties, with a mechanism according to the provisions of the bank's articles of association or determined by the GMS.</p> <p>33. If the members of the Board of Directors consist of only 1 (one) Director, the duties and responsibilities of Board of Directors under the compliance function shall be carried out by the head of the Bank's compliance work unit for a maximum of 6 (six) months.</p> <p>34. The substitute director as referred to is prohibited from being fulfilled from parties other than members of the Board of Directors who are currently in office, except due to compliance with the provisions of laws and regulations.</p> <p>35. The director's field of duties fulfilled by the substitute director must be valid for a maximum of 6 (six0) months.</p> <p>36. If necessary, the assignment of the substitute director as referred to may be extended based on certain considerations from the Bank and obtain approval from the Financial Services Authority.</p> <p>37. Members of the Board of Directors are prohibited from holding concurrent positions:</p> <p>a. As a member of the Board of Directors, member of the Board of Commissioners, member of the Sharia Supervisory Board, or Executive officer of banks, companies, and/ or other institutions;</p> <p>b. In the field of functional duties at bank financial institutions domiciled domestically or abroad;</p> <p>c. In other positions that may cause conflicts of interest in the implementation of duties as members of the Board of Directors; and/ or</p> <p>d. In other positions according to the provisions of laws and regulations.</p>	<p>45. Larangan terhadap Bank untuk memanfaatkan dan/atau menyalahgunakan rekayasa keuangan dan rekayasa hukum yang tidak sesuai prinsip pengelolaan Bank yang sehat.</p> <p>46. Kewajiban Bank menyusun dan menyampaikan rencana strategis (rencana bisnis dan rencana korporasi) dan rencana aksi pemulihan (<i>recovery plan</i>), serta mengimplementasikan rencana dimaksud.</p> <p>47. Kewajiban pemegang saham pengendali (PSP) dan pemegang saham pengendali terakhir (PSPT) Bank untuk memenuhi ketentuan peraturan perundang-undangan di sektor jasa keuangan.</p> <p>48. Kewajiban Bank untuk memiliki kebijakan dividen dan mekanisme penetapan dividen, serta kewenangan OJK terkait dividen Bank.</p> <p>49. Kewajiban untuk memiliki kebijakan untuk memastikan perlakuan yang adil terhadap pemegang saham, melindungi hak pemegang saham, dan memfasilitasi partisipasi pemegang saham.</p> <p>50. Kewajiban Bank menyusun dan menerapkan strategi anti fraud, termasuk anti penyuapan.</p> <p>51. Keputusan penyaluran kredit/pembiayaan dan hapus buku kredit/ pembiayaan Bank wajib terhindar dari tekanan pihak manapun dan didasarkan atas penerapan prinsip pemisahan fungsi (<i>four eyes</i>).</p> <p>52. Pengadaan barang dan/atau jasa, penganggaran dan/atau pengeluaran biaya, pengalokasian dan/atau penggunaan dana tanggung jawab sosial dan lingkungan di Bank wajib dilakukan dengan prinsip tata kelola yang baik.</p> <p>53. Larangan kepada berbagai pihak yang terkait dengan Bank untuk memerintahkan atau menerima hal-hal yang terkait dengan gratifikasi, tindakan pidana, tindakan dan hal yang dapat merugikan, berpotensi merugikan, dan/atau mengurangi keuntungan Bank.</p> <p>54. Kewajiban Bank menerapkan keuangan berkelanjutan dan menyusun rencana aksi keuangan berkelanjutan.</p> <p>55. Kewajiban Bank melaksanakan praktik bisnis dan strategi investasi dengan memperhatikan, menerapkan, dan mengintegrasikan nilai lingkungan, sosial, dan tata kelola (ESG).</p> <p>56. Kewajiban Bank menerapkan Tata Kelola yang Baik pada Bank dalam mengelola risiko terkait iklim.</p> <p>57. Kewajiban Bank sebagai perusahaan induk atau pelaksana perusahaan induk dalam kelompok usaha bank untuk melakukan koordinasi dan evaluasi terkait penerapan Tata Kelola yang Baik pada Bank oleh Bank anggota kelompok usaha bank.</p> <p>58. Pelaksanaan sinergi perbankan dalam bentuk dukungan komite dalam kelompok usaha bank.</p> <p>59. Kewajiban Bank untuk menyusun dan menyampaikan laporan pelaksanaan tata kelola pada setiap akhir tahun buku.</p> <p>60. Kewajiban Bank untuk melakukan penilaian sendiri (<i>self assessment</i>) atas penerapan tata kelola.</p> <p>61. Kewenangan OJK melakukan penilaian atau evaluasi terhadap hasil penilaian sendiri oleh Bank.</p> <p>62. Ketentuan tata kelola terhadap Bank berbentuk badan hukum perseroan terbatas berlaku bagi KCBLN, dengan penyesuaian yang diperlukan.</p> <p>63. Larangan rangkap jabatan Direksi pada KCBLN dan kriteria yang tidak termasuk rangkap jabatan.</p> <p>64. Mekanisme pengangkatan anggota Direksi dan/atau anggota Dewan Komisaris yang berasal dari Pegawai atau pejabat pada lembaga yang melakukan fungsi pengaturan dan/atau pengawasan Bank dan/atau lembaga jasa keuangan lain.</p> <p>65. Proses penilaian kemampuan dan kepatutan bagi calon Komisaris Independen yang telah diajukan kepada OJK sebelum berlakunya POJK Tata Kelola ini, tetap mengacu sesuai POJK mengenai penilaian kemampuan dan kepatutan bagi lembaga jasa keuangan.</p> <p>66. POJK Tata Kelola mencabut POJK Nomor 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum.</p> <p>67. Materi ketentuan dalam POJK lain yang mengatur topik terkait aspek tata kelola, tetap berlaku sepanjang tidak bertentangan.</p> <p>68. Ketentuan pelaksana POJK Nomor 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum dan Peraturan Bank Indonesia Nomor 11/33/PBI/2009 tentang Pelaksanaan <i>Good Corporate Governance</i> bagi Bank Umum Syariah dan Unit Usaha Syariah, tetap berlaku sepanjang tidak bertentangan.</p> <p>69. POJK Tata Kelola mulai berlaku pada tanggal diundangkan</p>	

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description
				<p>38. Tidak termasuk rangkap jabatan sebagaimana dimaksud pada ayat (1) dalam hal anggota Direksi:</p> <ul style="list-style-type: none"> a. Bertanggung jawab terhadap pengawasan atas penyertaan Bank pada perusahaan anak, menjalankan tugas fungsional menjadi anggota Dewan Komisaris pada perusahaan anak bukan bank yang dikendalikan oleh Bank; b. Bertanggung jawab terhadap pengawasan dana pensiun atau menjalankan tugas sebagai Dewan Pengawas Dana Pensiun, yang dimiliki oleh Bank; c. Melaksanakan tugas sebagai Direktur pengganti sebagaimana dimaksud dalam Pasal 14 ayat (1) huruf b; dan/atau d. Menduduki jabatan pada organisasi atau lembaga nirlaba, sepanjang tidak mengakibatkan yang bersangkutan mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Direksi. <p>39. Pelaksanaan kegiatan anggota Direksi sebagaimana dimaksud pada:</p> <ul style="list-style-type: none"> a. Angka 38 huruf a dan huruf b wajib mendapatkan persetujuan dari rapat Dewan Komisaris; dan/atau b. Angka 38 huruf d dilaporkan dalam rapat Dewan Komisaris. <p>40. Terhadap calon anggota Direksi yang memiliki jabatan sebagaimana dimaksud pada ayat (2) huruf a, huruf b, dan huruf d, wajib membuat pernyataan untuk:</p> <ul style="list-style-type: none"> a. Menjaga integritas; b. Menghindari segala bentuk benturan kepentingan; dan c. Menghindari tindakan yang dapat merugikan Bank dan/atau menyebabkan Bank melanggar prinsip kehati-hatian, selama menjabat sebagai anggota Direksi. <p>41. Anggota Direksi secara sendiri-sendiri atau bersama-sama dilarang memiliki saham pada perusahaan lain sebesar 25% (dua puluh lima persen) atau lebih dari modal disetor perusahaan lain dimaksud.</p> <p>42. Kepemilikan saham anggota Direksi secara sendiri-sendiri atau bersama-sama sehubungan penerimaan bonus dan/atau tantiem dalam bentuk saham yang mengakibatkan kepemilikan saham sebesar 25% (dua puluh lima persen) atau lebih dikecualikan dari angka 41.</p> <p>43. Kepemilikan saham direktur utama atau direktur yang membawahkan fungsi kepatuhan yang berasal dari pemberian bonus, tantiem, program kepemilikan saham bagi manajemen, dan/atau program kepemilikan saham bagi Pegawai pada perusahaan yang merupakan pemegang saham pengendali dan/atau pengendali terakhir Bank, tidak diperhitungkan dalam penilaian independensi terhadap pemegang saham pengendali, sepanjang:</p> <ul style="list-style-type: none"> a. Kepemilikan saham merupakan kebijakan dari pemegang saham pengendali dan/atau pengendali terakhir Bank dan bukan merupakan inisiatif dari Direktur Utama atau Direktur yang membawahkan fungsi kepatuhan; b. Kepemilikan saham tidak untuk diperdagangkan; dan c. Yang bersangkutan menyampaikan surat pernyataan bahwa senantiasa bertindak independen selama menjadi Direktur Utama atau direktur yang membawahkan fungsi kepatuhan walaupun memiliki saham pemegang saham pengendali dan/atau pengendali terakhir Bank. <p>44. Mayoritas anggota Direksi dilarang saling memiliki hubungan keluarga sampai derajat kedua dengan sesama anggota Direksi dan/atau dengan anggota Dewan Komisaris.</p> <p>45. Anggota Direksi dilarang memberikan kuasa umum kepada pihak lain yang mengakibatkan pengalihan tugas dan fungsi Direksi</p> <p>46. Anggota Direksi merupakan orang perseorangan yang memenuhi persyaratan persetujuan Otoritas Jasa Keuangan.</p> <p>47. Anggota Direksi yang telah memenuhi persyaratan persetujuan Otoritas Jasa Keuangan sebagaimana dimaksud pada ayat (1) selama menjabat wajib memiliki:</p> <ul style="list-style-type: none"> a. Integritas; a. Kompetensi; dan b. Reputasi yang baik

	Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustment Made by bank bjb
<p>38. Excluding concurrent positions as referred to in paragraph 91) in the case of members of the Board of Directors:</p> <ol style="list-style-type: none"> Responsible for supervising the Bank's participation in subsidiaries, and carrying out functional duties as a member of the Board of Commissioners in non-subsidiaries; Responsible for supervision of pension funds or carrying out duties as the Pension Fund Supervisory Board, owned by the Bank; Carrying out duties as substitute Director as referred to in Article 14 paragraph (1) letter b; and/ or Holding a position in an organization or non-profit institution, as long as it does not result in the person concerned neglecting the performance of duties and responsibilities as a member of the Board of Directors. <p>39. Implementation of activities of members of the Board of Directors as referred to:</p> <ol style="list-style-type: none"> Number 38 letter a and letter b must obtain approval from the Board of Commissioners meeting; and/ or Number 38 letter d is reported at the Board of Commissioners meeting. <p>40. For prospective members of the Board of Directors who have positions as referred to in paragraph (2) letter a, letter b, and letter d, they must make a statement to:</p> <ol style="list-style-type: none"> Maintain integrity; Avoid all forms of conflict of interest; and Avoid actions that may harm the Bank and/ or cause the Bank to violate the precautionary principle while serving as a member of the Board of Directors. <p>41. Members of the Board of Directors individually or jointly are prohibited from owning shares in other companies amounting to 25% (twenty-five percent) or more of the paid-up capital of the other company.</p> <p>42. Share ownership of members of the Board of Directors individually or jointly in connection with the receipt of bonuses and/ or profit share in the form of shares resulting in share ownership of 25% (twenty-five percent) or more is excluded from point 41.</p> <p>43. Share ownership of the president director or director under the compliance function derived from the provision of bonuses, profit share, share ownership programs for management, and/ or share ownership programs for employees in the company who are the controlling and/ or ultimate controlling shareholder of the bank, is not taken into account in the assessment of independence of the controlling shareholder, as long as:</p> <ol style="list-style-type: none"> Share ownership is at the discretion of the Bank's controlling and/ or final controlling shareholder and is not an initiative of the President Director or director in charge of the compliance function; Share ownership is not for trading; and The person concerned submits a statement letter that he always acts independently while he is the President Director or director in charge of the compliance function even though he has shares of the controlling and/ or last controlling shareholder of the Bank. <p>44. The majority of members of the Board of Directors are prohibited from having each other family relationships up to the second degree with fellow members of the Board of Directors and/ or with members of the Board of Commissioners.</p> <p>45. Members of the Board of Directors are prohibited from granting general power of attorney to other parties resulting in the transfer of duties and functions of the Board of Directors</p> <p>46. Members of the Board of Directors are individuals who meet the approval requirements of the Financial Services Authority.</p> <p>47. Members of the Board of Directors who have fulfilled the approval requirements of the Financial Services Authority as referred to in paragraph (1) during their tenure must have:</p> <ol style="list-style-type: none"> Integrity; Competence; and Good Reputation 	<ol style="list-style-type: none"> The Bank's obligation to apply the principles of Good Governance to the bank in conducting business activities. Application of Good Governance principles to the Bank, which at least includes openness, accountability, independence, and fairness, and at least manifested in the implementation of duties, responsibilities, and authorities of the Board of Commissioners, completeness and implementation of committee duties, handling conflicts of interest, application of compliance functions, application of internal audit functions, implementation of external audit functions, application of risk management, provision of remuneration, provision of funds related parties and provision of large funds, integrity of reporting and information technology systems, the Bank's strategic plan, shareholder aspects, implementation of anti-fraud strategies, implementation of sustainable finance, and implementation of governance within the Bank's business group. The Bank's obligation is to have internal procedures for implementing Good Governance principles at the Bank, and evaluating and updating internal procedures OJK assesses the application of Good Governance principles at the Bank. The number, composition, criteria, and independence of members of the Board of Directors must meet the provisions. All members of the Board of Directors of the bank who carry out conventional business activities that have sharia business units (UUS) have responsibility in the development of UUS. Dismissal or replacement of members of the Board of Directors must prioritize the main interests of the Bank. The dismissal or replacement of members of the Board of Directors before the end of their term of office must take into account the main interests of the Bank and be carried out with certain criteria . Dismissal or replacement of the President Director and/ or Director who subordinates the compliance function before the end of the term of office must obtain OJK approval in advance. OJK's authority to take corrective actions and evaluate the actions and evaluate the actions of appointment, dismissal, replacement and/ or resignation of members of the Board of Directors. Determination of the Bank's organizational structure including the division of duties of members of the Board of Directors, the mechanism for substitute directors (plt), and mechanism if substitute directors are unable to carry out their duties. Prohibition and exclusion of concurrent positions for members of the Board of Directors. Arrangements related to duties, responsibilities, and authorities owned by members of the Board of Directors. The obligation of the Board of Directors to have guidelines and work rules (charter of the Board of Directors). Meeting arrangements of the Board of Directors and aspects of the Board of Directors' transparency. The number, composition, criteria, and independence of members of the Board of Commissioners must meet the provisions. UUS development responsibility for the Board of Commissioners of banks that carry out business activities conventionally. Requirements for Independent Commissioners. Dismissal or replacement of members of the Board of Commissioners must prioritize the main interests of the Bank. The dismissal or replacement of a member of the Board of Commissioners before the end of his term of office must take into account the Bank's main interests and be carried out with certain criteria. Dismissal or replacement of an Independent Commissioner before the end of the term of office must obtain OJK approval in advance . OJK's authority to take corrective actions and evaluate the actions of appointment, dismissal, replacement and/ or resignation of members of the Board of Commissioners. Prohibition and exclusion if concurrent positions for members of the Board of Commissioners. Arrangements related to duties, responsibilities, and authorities of members of the Board of Commissioners. The obligation of the Board of Commissioners is to have guidelines and work rules (charter of the Board of Commissioners). 	

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description
				<p>48. Direksi bertugas menjalankan dan bertanggung jawab atas pengelolaan Bank untuk kepentingan Bank sesuai dengan maksud dan tujuan Bank yang ditetapkan dalam ketentuan peraturan perundang-undangan, anggaran dasar, dan keputusan RUPS.</p> <p>49. Direksi wajib melaksanakan tugas, wewenang, dan tanggung jawab dengan itikad baik dan dengan prinsip kehati-hatian.</p> <p>50. Direksi berwenang mewakili Bank sesuai dengan ketentuan peraturan perundang-undangan, anggaran dasar, dan keputusan RUPS.</p> <p>51. Direksi menerapkan Tata Kelola yang Baik pada Bank, manajemen risiko, dan kepatuhan secara terintegrasi yang disesuaikan dengan perkembangan ekosistem perbankan terkini serta didukung dengan digitalisasi dan inovasi teknologi.</p> <p>52. Dalam menerapkan Tata Kelola yang Baik pada Bank, Direksi paling sedikit wajib membentuk:</p> <ol style="list-style-type: none"> Satuan kerja audit intern; Satuan kerja manajemen risiko; dan Satuan kerja kepatuhan. <p>53. Direksi wajib menindaklanjuti temuan audit atau pemeriksaan dan rekomendasi dari satuan kerja audit intern Bank, auditor ekstern, hasil pengawasan Otoritas Jasa Keuangan, dan/atau hasil pengawasan otoritas dan lembaga lain.</p> <p>54. Direksi wajib mengungkapkan kepada Pegawai mengenai kebijakan internal Bank yang bersifat strategis di bidang kepegawaian.</p> <p>55. Direksi wajib mempertanggungjawabkan pelaksanaan tugas kepada pemegang saham melalui RUPS</p> <p>56. Direksi dilarang menggunakan penasihat perorangan dan/atau jasa profesional sebagai tenaga ahli atau konsultan.</p> <p>57. Dalam pengelolaan data dan informasi terkait Bank, Direksi wajib:</p> <ol style="list-style-type: none"> Memiliki dan menyediakan data dan informasi yang akurat, relevan, dan tepat waktu, termasuk kepada Dewan Komisaris; dan Melaksanakan pengelolaan data dan informasi sesuai dengan Tata Kelola yang Baik pada Bank dan ketentuan peraturan perundang-undangan <p>58. Keputusan Direksi yang diambil sesuai dengan pedoman dan tata tertib kerja mengikat dan menjadi tanggung jawab seluruh anggota Direksi.</p> <p>59. Direksi wajib menyelenggarakan rapat Direksi secara berkala paling sedikit 1 (satu) kali dalam setiap bulan.</p> <p>60. Direksi wajib menyelenggarakan rapat Direksi bersama Dewan Komisaris secara berkala paling sedikit 1 (satu) kali dalam 4 (empat) bulan.</p> <p>61. Setiap kebijakan dan keputusan strategis wajib diputuskan melalui rapat Direksi dengan memperhatikan pengawasan sesuai tugas dan tanggung jawab Dewan Komisaris.</p> <p>62. Pengambilan keputusan Direksi melalui rapat Direksi wajib terlebih dahulu dilakukan berdasarkan musyawarah untuk mufakat.</p> <p>63. Dalam hal tidak terjadi musyawarah untuk mufakat, pengambilan keputusan dilakukan berdasarkan suara terbanyak.</p> <p>64. Direksi wajib membuat risalah rapat Direksi dan didokumentasikan sesuai dengan ketentuan peraturan perundang-undangan.</p> <p>65. Perbedaan pendapat yang terjadi dalam rapat Direksi wajib dicantumkan secara jelas dalam risalah rapat Direksi beserta alasan perbedaan pendapat.</p> <p>66. Dalam pemenuhan pelaksanaan tata kelola, anggota Direksi mengungkapkan:</p> <ol style="list-style-type: none"> Kepemilikan saham yang mencapai 5% (lima persen) atau lebih, baik pada Bank yang bersangkutan, maupun pada bank dan/atau perusahaan lain, yang berkedudukan di dalam dan di luar negeri; Hubungan keuangan dengan anggota Direksi lain, anggota Dewan Komisaris, dan/atau pemegang saham pengendali Bank; dan Hubungan keluarga sampai derajat kedua dengan anggota Direksi lain, anggota Dewan Komisaris, dan/atau pemegang saham pengendali Bank <p>Dalam laporan pelaksanaan tata kelola sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan ini.</p>

<p style="text-align: center;">Uraian Pokok Pengaturan Main Setting Description</p>	<p style="text-align: center;">Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustment Made by bank bjb</p>
<p>48. The Board of Directors should carry out and be responsible for the management of the Bank for the benefit of the bank according to the aims and objectives of the Bank as stipulated in the provisions of laws and regulations, articles of association, and resolutions of the GMS</p> <p>49. The Board of Directors shall carry out its duties, authorities, and responsibility in good faith and with the principle of prudence.</p> <p>50. The Board of Directors is authorized to represent the Bank according to the provisions of laws and regulations, articles of association, and resolutions of the GMS.</p> <p>51. The Board of Directors implements Good Governance in the Bank, risk management, and compliance in an integrated manner that is adapted to the latest developments in the banking ecosystem and supported by digitalization and technological innovation.</p> <p>52. In implementing Good Governance at the Bank, the Board of Directors shall at least establish:</p> <ol style="list-style-type: none"> a. Internal audit work unit; b. Risk management work unit; and c. Compliance work unit. <p>53. The Board of Directors shall follow up on the audit findings or examination and recommendations from the Bank's internal audit work unit, external auditors, the results of supervision of the Financial Services Authority, and/ or the results of supervision of other authorities and institutions</p> <p>54. The Board of Directors must disclose to employees the bank's internal policies that are strategic in the filed of personnel.</p> <p>55. The Board of Directors must account for the implementation of duties to shareholders through the GMS</p> <p>56. The Board of Directors are prohibited from using individual advisors and/ or professional services as experts or Consultant</p> <p>57. In managing data and information realted to the Bank, the Board of Directors shall:</p> <ol style="list-style-type: none"> a. Have and provide accurate, relevant, and timely data and information, including to the Board of Commissioners; and b. Carry out data and information management based on Good Governance at the Bank and the provision of laws and regulations <p>58. Decisions of the Board of Directors taken based on the guidelines and work rules are binding and are the responsibility of all members of the Board of Directors.</p> <p>59. The Board of Directors must hold periodic meetings of the Board of Directors at least once a month.</p> <p>60. The Board of Directors must hold periodic meetings of the Board of Directors with the Board of Commissioners at least once in 4 (four) months.</p> <p>61. Every policy and strategic decision must be decided through a meeting of the Board of Directors by taking into account supervision according to the duties and responsibilities of the Board of Commissioners.</p> <p>62. The decision-making of the Board of Directors through a meeting of the Board of Directors must first be carried out based on deliberation for consensus.</p> <p>63. In the absence of deliberation for consensus, the decision-making is carried out based on a majority vote.</p> <p>64. The Board of Directors must prepare minutes of meetings of the Board of Directors and document them according to the provisions of laws and regulations.</p> <p>65. Differences of opinion that occur in meetings of the Board of Directors must be clearly stated in the minutes of meetings of the Board of Directors along with the reasons for differences of opinion.</p> <p>66. In fulfilling the implementation of governance, members of the Board of Directors disclose:</p> <ol style="list-style-type: none"> a. Share ownership reaching 5% (five percent) or more, either in the Bank concerned or in other banks and/ or companies domestically and abroad; b. Financial relationships with other members of the Board of Directors, members of the Board of Commissioners, and/ or controlling shareholders of the Bank; and c. Family relationship up to the second degree with other members of the Board of Directors, members of the Board of Commissioners, and/ or controlling shareholders of the Bank <p>In the report on the implementation of governance as stipulated in this Financial Services Auhtority Regulation.</p>	<p>26. Arrangement of the Board of Commissioners meeting and aspects of the Board of Commissioners' transparency.</p> <p>27. To assist and support the implementation of the duties and responsibilities of the Board of Directors, the Board of Directors, the Board of Directors shall establish a Board of Directors committee consisting of at least the Risk Management Committee, Credit or Financing Policy Committee, Credit or Financing Committee and Information Technology Steering Committee.</p> <p>28. To assist and support the implementation of the duties and responsibilities of the Board of Commissioners the Board of Commissioners shall establish a Committee of the Board of Commissioners consisting of at least the Audit Committee, Risk Monitoring Committee, Remuneration, and Nomination Committee .</p> <p>29. Banks are required to have guidelines and working rules for the Committee (Committee Charter) for the Board of Directors Committee and the Board of Commissioners.</p> <p>30. The membership, duties, responsilitis, and authorities of the Committee and other aspects shall be carried out based on the provisions.</p> <p>31. The Bank's internal parties shall abstain from all forms of conflict of interest and shall disclose the conflict of intrerest in any decision that meets the conditions of a conflict of interest and shall be prohibited from taking actions that have the potentail to harm the Bank or reduce the Bank's profits .</p> <p>32. The Bank's obligation is to have a director in charge of the compliance function and establish a compliance work unit to ensure the Bank's compliance with OJK regulations and laws and regulations.</p> <p>33. The Bank's obligation is to have an internal audit function carried out by an internal audit work unit that acts indepedently and objectively .</p> <p>34. Obligation to communicate with OJK at least once in a year in the implementation of the internal audit function.</p> <p>35. The Bank's obligation is to submit a report to OJK on the implementation of the internal audit function.</p> <p>36. The Bank uses the external audit function by public accountants and/ or public accounting firms in rproviding transparent and quality financial information.</p> <p>37. The Bank's obligation is to implement appropriate and effective risk management and internal control systems, have an early warning system fro risks, and evaluate the implemetation of risk management periodically .</p> <p>38. The Bank implements intergrated governance, risk management and compliance (GRC).</p> <p>39. The Bank's obligation is to ensure the implementation of anti-money laundering, counter-terrorism financing, and counter-financing programs for the proliferation of weapons of mass destruction, including the prevention and handling of the Bank's business activities from being utilized in activities related to criminal acts.</p> <p>40. The obligation for the Board of Directors and the Board of Commissioners is to ensure the implementation of risk management including country risk and transfer risk.</p> <p>41. The Bank's obligation is to implement governance in providing remuneration and to have a remuneration policy.</p> <p>42. OJK's authority is to conduct remarks, evaluations and adjustments related to remuneration at the Bank.</p> <p>43. The Bank's obligation is to apply the prudential principle in providing funds, by at least applying the spread or diversivication of the portfolio of funds provided.</p> <p>44. The Bnak's obligation is to carry out transparency of financial and non-financial conditions to Stakeholders, including product information and use of customer data, sustainability reports, structured repors, and unstructured reports .</p> <p>45. Prohibition on the Bank id to utilize and/ or misuse financial engineering and legal engineering that is not in accordance with the principles of sound Bank management.</p> <p>46. The Bank's obligation is to ppare and submit strategic plans (business plans and corporate plans) and recovery action plans, as well as implement such plans.</p>

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description
				<p>67. Anggota Direksi dilarang memanfaatkan Bank untuk kepentingan pribadi, keluarga, dan/atau pihak lain yang dapat merugikan atau mengurangi keuntungan Bank.</p> <p>68. Anggota Direksi dilarang mengambil dan/atau menerima keuntungan pribadi dari Bank, selain remunerasi dan fasilitas lain yang ditetapkan berdasarkan keputusan RUPS.</p> <p>69. Anggota Direksi wajib mengungkapkan remunerasi dan fasilitas lain sebagaimana dimaksud sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penerapan tata kelola dalam pemberian remunerasi bagi bank umum dan Peraturan Otoritas Jasa Keuangan mengenai penerapan tata kelola dalam pemberian remunerasi bagi bank umum syariah dan unit usaha syariah.</p> <p>70. Bank wajib memiliki anggota Dewan Komisaris dengan jumlah paling sedikit 3 (tiga) orang dan paling banyak sama dengan jumlah anggota Direksi.</p> <p>71. Anggota Dewan Komisaris paling sedikit 1 (satu) orang wajib berdomisili di Indonesia.</p> <p>72. Bank menetapkan dalam anggaran dasar mengenai periode masa jabatan anggota Dewan Komisaris paling lama 5 (lima) tahun untuk 1 (satu) periode masa jabatan yang dimulai sejak tanggal efektif pengangkatan anggota Dewan Komisaris oleh RUPS, serta menetapkan kondisi lain dalam pemenuhan jabatan anggota Dewan Komisaris.</p> <p>73. Salah seorang anggota Dewan Komisaris sebagaimana dimaksud dalam Pasal 35 ayat (1) wajib diangkat sebagai Komisaris Utama.</p> <p>74. Dalam hal diperlukan, anggota Dewan Komisaris lain dapat diangkat sebagai wakil Komisaris Utama.</p> <p>75. Bagi Bank yang melaksanakan kegiatan usaha secara konvensional yang memiliki UUS, pengaturan mengenai tanggung jawab pengembangan UUS bagi Dewan Komisaris Bank yang melaksanakan kegiatan usaha secara konvensional dilaksanakan sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai unit usaha syariah.</p> <p>76. Anggota Dewan Komisaris terdiri atas Komisaris Independen dan Komisaris Non Independen.</p> <p>77. Komisaris Independen sebagaimana dimaksud pada ayat (1) wajib paling sedikit 50% (lima puluh persen) dari jumlah anggota Dewan Komisaris.</p> <p>78. Calon Komisaris Independen harus memiliki:</p> <ol style="list-style-type: none"> Pengetahuan di bidang perbankan yang memadai dan relevan dengan jabatan sebagai Komisaris Independen; dan Pengalaman di bidang perbankan dan/atau bidang keuangan. <p>79. Mantan anggota Direksi atau Pejabat Eksekutif atau pihak yang mempunyai hubungan dengan Bank yang dapat memengaruhi kemampuan yang bersangkutan untuk bertindak independen wajib menjalani masa tunggu paling singkat 1 (satu) tahun sebelum menjadi Komisaris Independen pada Bank yang bersangkutan.</p> <p>80. Masa tunggu sebagaimana dimaksud pada ayat (4) bagi:</p> <ol style="list-style-type: none"> Mantan Direktur Utama pada Bank yang bersangkutan; dan Mantan anggota Direksi yang membawahkan fungsi pengawasan atau Pejabat Eksekutif yang melakukan fungsi pengawasan pada Bank yang bersangkutan, paling singkat 6 (enam) bulan sebelum menjadi Komisaris Independen pada Bank yang bersangkutan. <p>81. Dalam hal terdapat benturan kepentingan atau potensi benturan kepentingan dari calon Komisaris Independen atau calon Komisaris Non Independen yang terkait dengan Bank sehubungan dengan pencalonan yang bersangkutan pada Bank, calon yang bersangkutan mengungkapkan benturan kepentingan dalam proses penilaian kemampuan dan kepatutan.</p> <p>82. Dalam hal berdasarkan penilaian Otoritas Jasa Keuangan terdapat benturan kepentingan atau potensi benturan kepentingan dari calon Komisaris Independen atau calon Komisaris Non Independen yang terkait dengan Bank sehubungan dengan pencalonan yang bersangkutan, Otoritas Jasa Keuangan berwenang menetapkan tindakan pengawasan yang diperlukan.</p> <p>83. Komisaris Non Independen dapat beralih menjadi Komisaris Independen pada Bank atau kelompok usaha bank yang bersangkutan dengan memenuhi persyaratan sebagai Komisaris Independen.</p>

<p style="text-align: center;">Uraian Pokok Pengaturan Main Setting Description</p>	<p style="text-align: center;">Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustment Made by bank bjb</p>
<p>67. Members of the Board of Directors are prohibited from using the Bank for personal, family, and/ or other parties that may harm or reduce the Bank's profits.</p> <p>68. Members of the Board of Directors are prohibited from taking and/ or receiving personal benefits from the bank, in addition to remuneration and other facilities stipulated based on the decision of the GMS.</p> <p>69. Members of the Board of Directors must disclose remuneration and other facilities as referred to according to the Financial Services Authority Regulation regarding the application of governance in providing remuneration for commercial banks and the Financial Services Authority regulation regarding the implementation of governance in providing remuneration for sharia commercial banks and sharia business units.</p> <p>70. Banks must have members of the Board of Commissioners with at least 3 (three) people and at most equal to the number of members of the Board of Directors.</p> <p>71. Members of the Board of Commissioners of at least 1 (one) person must be domiciled in Indonesia.</p> <p>72. The Bank stipulates in its articles of association the term of office of members of the Board of Commissioners no later than 5 (five) years for 1 (one) term of office starting from the effective date of appointment of members of the Board of Commissioners by the GMS, as well as stipulates other conditions for fulfilling the positions of members of the Board of Commissioners.</p> <p>73. One member of the Board of Commissioners as referred to in Article 35 paragraph (1) must be appointed as President Commissioner.</p> <p>74. If necessary, other members of the Board of Commissioners may be appointed as Vice President Commissioner.</p> <p>75. For banks that carry out business activities conventionally that have a UUS, arrangements regarding the responsibility for UUS development for the Board of Commissioners of Banks that carry out business activities conventionally are carried out according to the Financial Services Authority Regulation regarding sharia business units.</p> <p>76. Members of the Board of Commissioners shall consist of Independent Commissioners and Non-Independent Commissioners.</p> <p>77. Independent Commissioners as referred to in paragraph (1) must be at least 50% (fifty percent) of the total members of the Board of Commissioners.</p> <p>78. Candidates for Independent Commissioner must have:</p> <ol style="list-style-type: none"> Knowledge in the banking sector that is adequate and relevant to the position as Independent commissioner; and Experience in banking and/ or finance. <p>79. Former members of the Board of Directors or Executive Officers or parties related to the Bank that may affect the ability of the person concerned to act independently must undergo a waiting period of at least 1 (one) year before becoming an Independent Commissioner at the bank concerned.</p> <p>80. The waiting period as referred to in paragraph (4) for:</p> <ol style="list-style-type: none"> Former President Director of the Bank concerned; and Former members of the Board of Directors who subordinate supervisory functions or Executive Officers who perform supervisory functions at the bank concerned, at least 6 (six) months before becoming an Independent Commissioner at the Bank concerned. <p>81. If a conflict of interest or potential conflict of interest from a candidate for independent Commissioner or a candidate for Non-Independent Commissioner related to the bank in connection with the relevant nomination, the candidate concerned discloses the conflict of interest in the process of assessing the ability and appropriateness.</p> <p>82. If based on the assessment of the Financial Services Authority there is a conflict of interest or potential conflict of interest from a candidate for Independent Commissioner or a candidate for Non-Independent Commissioner related to the bank in connection with the nomination concerned, the Financial Services authority is authorized to determine the necessary supervisory actions.</p> <p>83. Non-Independent Commissioners may switch to become Independent Commissioners of the bank or the relevant bank business group by fulfilling the requirements as Independent Commissioners.</p>	<p>47. The obligation of the controlling shareholder (PSP) and the last controlling shareholder (PSPT) of the Bank is to comply with the provisions of laws and regulations in the financial services sector.</p> <p>48. The Bank's obligation is to have a dividend policy and dividend determination mechanism, as well as OJK's authority related to the bank's dividends.</p> <p>49. The obligation to have policies to ensure fair treatment of shareholders, protect shareholder rights, and facilitate shareholder participation.</p> <p>50. The Bank's obligation to develop and implement anti-fraud strategies, including anti-bribery.</p> <p>51. The decision to disburse credit/ financing and delete the credit/financing book the Bank must avoid pressure from any party and is based on the application of the principle of separation of functions (four eyes).</p> <p>52. Procurement of goods and/ or services, budgeting and/ or expenditure of costs, allocation and/ or use of social and environmental responsibility funds at the Bank must be carried out with the principles of good governance.</p> <p>53. Prohibit to various parties related to the Bank to order or accept matters related to gratuities, criminal acts, actions and things that can be detrimental, potentially detrimental, and/ or reduce the Bank's profits.</p> <p>54. Obligations of the Bank to implement sustainable finance and prepare a sustainable finance action plan.</p> <p>55. The Bank's obligation to carry out business practices and investment strategies by taking into account, implementing, and integrating environmental, social, and governance (ESG) values.</p> <p>56. The Bank's obligation to implement Good Governance to the Bank in managing climate-related risks.</p> <p>57. The Bank's obligation as the parent company or execute of the parent company in the bank's business group to coordinate and evaluate the implementation of Good Governance at the bank by member banks of the bank's business group.</p> <p>58. Implementation of banking synergy in the form of committee support within bank business groups.</p> <p>59. The Bank's obligation to prepare and submit a report on the implementation of governance at the end of each financial year.</p> <p>60. The Bank's obligation to conduct a self-assessment of the implementation of governance.</p> <p>61. OJK's authority to assess or evaluate the results of self-assessment by the Bank.</p> <p>62. Governance provisions for banks in the form of limited liability company legal entities apply to KCLBN, with necessary adjustments.</p> <p>63. Prohibition of concurrent positions of the Board of Directors in KCLBN and criteria that do not include concurrent positions.</p> <p>64. Mechanism for appointing members of the Board of Directors and/ or members of the Board of Commissioners who come from employees or officials in institutions that perform regulatory and/ or supervisory functions of the Bank and/ or other financial service institutions.</p> <p>65. The capability and appropriateness assessment process for candidates for Independent Commissioners that have been submitted to OJK before the entry into force of this Governance POJK, still refers to the POJK regarding the assessment of capability and appropriateness for financial service institutions.</p> <p>66. POJK Governance revokes POJK Number 55/POJK.03/2016 concerning the Implementation of Governance for Commercial Banks.</p> <p>67. Material provisions in other POJKs that regulate topics related to governance aspects, remain valid as long as they do not conflict.</p> <p>68. The implementing provisions of POJK Number 55/POJK.03/2016 concerning the Implementation of Governance for Commercial banks and Bank Indonesia Regulation Number 11/33/PBI/2009 concerning the Implementation of Good Corporate Governance for Sharia Business Units, shall remain in force as long as they do not conflict.</p> <p>69. POJK Governance shall enter into force on the date of promulgation.</p>

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description
				<p>84. Komisaris Non Independen yang akan beralih menjadi Komisaris Independen pada Bank yang bersangkutan sebagaimana wajib menjalani masa tunggu paling singkat 1 (satu) tahun.</p> <p>85. Peralihan dari Komisaris Non Independen menjadi Komisaris Independen wajib memperoleh persetujuan Otoritas Jasa Keuangan melalui penilaian kemampuan dan kepatutan sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penilaian kemampuan dan kepatutan bagi lembaga jasa keuangan.</p> <p>86. Komisaris Independen menjabat untuk jangka waktu tertentu dan dapat diangkat kembali setelah mendapatkan persetujuan RUPS, paling banyak untuk 2 (dua) periode masa jabatan secara berturut turut.</p> <p>87. Komisaris Independen yang telah menjabat selama 2 (dua) periode masa jabatan secara berturut-turut dapat diangkat kembali pada periode selanjutnya sebagai Komisaris Independen dengan mempertimbangkan:</p> <ol style="list-style-type: none"> a. Hasil penilaian kinerja Komisaris Independen; b. Hasil penilaian rapat Dewan Komisaris yang menyatakan bahwa Komisaris Independen tetap dapat bertindak independen; c. Hasil penilaian oleh kepala satuan kerja audit intern dan Pejabat Eksekutif yang membawahkan fungsi sumber daya manusia yang menyatakan bahwa Komisaris Independen tetap dapat bertindak independen; dan d. Pernyataan Komisaris Independen dalam RUPS mengenai independensi yang bersangkutan. <p>88. Setiap usulan penggantian dan/atau pengangkatan anggota Dewan Komisaris kepada RUPS wajib memperhatikan rekomendasi komite yang menjalankan fungsi nominasi.</p> <p>89. Anggota komite yang menjalankan fungsi nominasi yang memiliki benturan kepentingan dengan usulan yang direkomendasikan wajib mengungkapkan dalam usulan yang direkomendasikan.</p> <p>90. Penggantian dan/atau pengangkatan anggota Dewan Komisaris mengedepankan komposisi secara profesional, independensi, kesesuaian kompetensi, dan memperhatikan keberagaman, yang dibutuhkan secara tepat dalam pelaksanaan tugas dan tanggung jawab Dewan Komisaris.</p> <p>91. Bank menetapkan dalam anggaran dasar mengenai kriteria, mekanisme, dan tata cara pengangkatan, penggantian, pemberhentian, dan/atau pengunduran diri anggota Dewan Komisaris, termasuk kewenangan yang melekat kepada Dewan Komisaris, sesuai dengan ketentuan peraturan perundang-undangan.</p> <p>92. Ketentuan pemberhentian atau penggantian anggota Direksi sebagaimana dimaksud dalam Pasal 10 dan ketentuan pengenaan sanksi terkait pemberhentian atau penggantian anggota Direksi sebagaimana dimaksud berlaku secara <i>mutatis mutandis</i> bagi Komisaris Independen</p> <p>93. Ketentuan pemberhentian atau penggantian direktur utama dan/ atau direktur yang membawahkan fungsi kepatuhan sebelum periode masa jabatan berakhir sebagaimana dimaksud dan ketentuan pengenaan sanksi terkait pemberhentian atau penggantian Direktur Utama dan/atau Direktur yang membawahkan fungsi kepatuhan sebelum periode masa jabatan berakhir berlaku secara <i>mutatis mutandis</i> bagi Komisaris Independen.</p> <p>94. Ketentuan pengunduran diri anggota Direksi berlaku secara <i>mutatis mutandis</i> bagi anggota Dewan Komisaris.</p> <p>95. Ketentuan kewenangan Otoritas Jasa Keuangan dalam melakukan tindakan korektif dan evaluasi terhadap tindakan pengangkatan, pemberhentian, penggantian, dan/atau pengunduran diri anggota Direksi sebagaimana dimaksud dalam Pasal 13 berlaku secara <i>mutatis mutandis</i> bagi anggota Dewan Komisaris.</p> <p>96. Anggota Dewan Komisaris dilarang merangkap jabatan:</p> <ol style="list-style-type: none"> a. Sebagai anggota Direksi, anggota Dewan Komisaris, anggota Dewan Pengawas Syariah, atau Pejabat Eksekutif pada lembaga keuangan atau perusahaan keuangan baik bank maupun bukan bank;

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<p>84. Non- Non-Independent Commissioners who will switch to become Independent Commissioners at the bank concerned as required to undergo a waiting period of at least 1 (one) year.</p> <p>85. The transition from Non-Independent Commissioner to Independent Commissioner must obtain approval from the Financial Services Authority through a capability and appropriateness assessment according to the Financial Services Authority Regulation regarding capability and appropriateness assessment for financial service institutions.</p> <p>86. Independent Commissioners shall serve for a certain period and may be reappointed after obtaining approval from the GMS, for a maximum of 2(two) consecutive terms of office.</p> <p>87. Independent Commissioners who have served for 2 (two) consecutive terms of office may be reappointed in the next period as Independent Commissioners by considering:</p> <ol style="list-style-type: none"> a. Results of the performance appraisal of the Independent Commissioner; b. The results of the assessment of the Board of Commissioners meeting which stated that the Independent Commissioner can still act independently; c. The results of the assessment by the head of the internal audit work unit and the Executive Officer in charge of the human resources function stating that the independent Commissioner can still act independently; and d. Statement of the Independent Commissioner at eh GMS regarding the independence of the person concerned. <p>88. Any proposal for replacement and/ or appointment of members of the Board Commissioners to GMS must pay attention to the recommendations of the committee carrying out the nomination function.</p> <p>89. Members of the committee performing the nominating function who have a conflict of interest with the recommended proposal shall disclose in the recommended proposal.</p> <p>90. The replacement and/ or appointment of members of the Board of Commissioners prioritizes professional composition, independence, competency suitability, and takes into account diversity, which is needed appropriately in carrying out the duties and responsibilities of the Board of Commissioners.</p> <p>91. The Bank stipulates in its articles of association the criteria, mechanism, and procedures for appointing, replacing, dismissing, and/ or resigning members of the Board of Commissioners, including the authority attached to the Board of Commissioners, according to the provisions of laws and regulations.</p> <p>92. The provisions for dismissal or replacement of members of the Board of Directors as referred to in Article 10 and the provisions for imposing sanctions related to the dismissal or replacement of members of the Board of Directors as referred to shall apply mutatis mutandis to Independent Commissioners.</p> <p>93. The provisions for dismissal or replacement of the President Director and/ or Director who subordinates the compliance function before the end of the term of office as referred to and the provisions for imposing sanctions related to the dismissal or replacement of the President Director and/ or Director who subordinates the compliance function before the end of the term of office shall apply mutatis mutandis to Independent Commissioners.</p> <p>94. The provisions for the resignation of the Board of Directors members shall apply mutatis mutandis to members of the Board of Commissioners.</p> <p>95. The provisions of the authority of the Financial Services Authority in carrying out corrective actions and evaluations of actions to appoint, dismiss, replace, and/ or resign members of the Board of Directors as referred to in Article 13 apply mutatis mutandis to members of the Board of Commissioners.</p> <p>96. Members of the Board of Commissioners are prohibited from holding concurrent positions:</p> <ol style="list-style-type: none"> a. As a member of the Board of Directors, member of Board of Commissioners, member of the sharia supervisory board, or Executive Officer in a financial institution or financial company both bank and non-bank; 	

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description
				<ul style="list-style-type: none"> b. Sebagai anggota Direksi, anggota Dewan Komisaris, anggota Dewan Pengawas Syariah, atau Pejabat Eksekutif pada lebih dari 1 (satu) lembaga atau perusahaan bukan keuangan, baik yang berkedudukan di dalam maupun di luar negeri; c. Pada bidang tugas fungsional pada lembaga keuangan bank dan/atau lembaga keuangan bukan bank yang berkedudukan di dalam maupun di luar negeri; d. Pada jabatan lain yang dapat menimbulkan benturan kepentingan dalam pelaksanaan tugas sebagai anggota Dewan Komisaris; dan/atau <p>97. Pada jabatan lain sesuai dengan ketentuan peraturan perundang-undangan.</p> <p>98. Tidak termasuk rangkap jabatan sebagaimana dimaksud pada ayat (1) dalam hal:</p> <ul style="list-style-type: none"> a. Anggota Dewan Komisaris menjabat sebagai anggota Direksi, anggota Dewan Komisaris atau Pejabat Eksekutif yang melaksanakan fungsi pengawasan pada 1 (satu) perusahaan anak bukan bank yang dikendalikan oleh Bank; b. Komisaris Non Independen menjalankan tugas fungsional dari pemegang saham Bank yang berbentuk badan hukum pada Bank dan/atau kelompok usaha Bank; dan/atau c. Anggota Dewan Komisaris menduduki jabatan pada organisasi atau lembaga nirlaba, sepanjang tidak mengakibatkan yang bersangkutan mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Dewan Komisaris. <p>99. Dengan pertimbangan tertentu, Otoritas Jasa Keuangan dapat menetapkan kebijakan mengenai jabatan rangkap sebagaimana dimaksud pada ayat (1) huruf c, sepanjang tidak mengakibatkan yang bersangkutan mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Dewan Komisaris.</p> <p>100. Terhadap calon anggota Dewan Komisaris yang memiliki jabatan sebagaimana dimaksud pada ayat (2) wajib membuat pernyataan untuk:</p> <ul style="list-style-type: none"> a. Menjaga integritas; b. Menghindari segala bentuk benturan kepentingan; dan c. Menghindari tindakan yang dapat merugikan Bank dan/atau menyebabkan Bank melanggar prinsip kehati-hatian, selama menjabat sebagai anggota Dewan Komisaris. <p>101. Komisaris Independen dilarang merangkap jabatan sebagai pejabat publik.</p> <p>102. Mayoritas anggota Dewan Komisaris dilarang saling memiliki hubungan keluarga sampai derajat kedua dengan sesama anggota Dewan Komisaris dan/atau anggota Direksi.</p> <p>103. Anggota Dewan Komisaris merupakan orang perseorangan yang memenuhi persyaratan persetujuan Otoritas Jasa Keuangan.</p> <p>104. Anggota Dewan Komisaris yang telah memenuhi persyaratan persetujuan Otoritas Jasa Keuangan sebagaimana dimaksud pada ayat (1) selama menjabat wajib memiliki:</p> <ul style="list-style-type: none"> a. Integritas; b. Kompetensi; dan c. Reputasi yang baik <p>105. Dewan Komisaris bertugas melakukan pengawasan untuk kepentingan Bank atas kebijakan dan jalannya pengurusan oleh Direksi, memberikan nasihat kepada Direksi, dan bertanggung jawab atas pengawasan tersebut, sesuai dengan maksud dan tujuan Bank yang ditetapkan dalam ketentuan peraturan perundang-undangan, anggaran dasar, dan keputusan RUPS.</p> <p>106. Dewan Komisaris wajib melaksanakan tugas, wewenang, dan tanggung jawab dengan itikad baik dan dengan prinsip kehati-hatian.</p> <p>107. Dalam melakukan pengawasan, Dewan Komisaris wajib mengarahkan, memantau, dan mengevaluasi pelaksanaan tata kelola, manajemen risiko, dan kepatuhan secara terintegrasi serta kebijakan strategis Bank, sesuai dengan ketentuan peraturan perundang-undangan, anggaran dasar, dan/atau keputusan RUPS.</p> <p>108. Dewan Komisaris menerima dan melaksanakan kewenangan yang diserahkan dan/atau diberikan kepada Dewan Komisaris sesuai dengan ketentuan peraturan perundang-undangan, anggaran dasar, dan/atau keputusan RUPS.</p> <p>109. Dewan Komisaris dapat melaksanakan tugas dan kewenangan pengawasan lain.</p>

	Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustment Made by bank bjb
	b. As a member of the Board of Directors, member of the Board of Commissioners, member of the Sharia supervisory board, or Executive Officer in more than 1 (one) non-financial institution or company, both domiciled domestically and abroad ; c. In the field of functional duties at bank financial institutions and/ or non-bank financial institutions domiciled domestically and abroad; d. In other positions that may cause conflicts of interest in the implementation of duties as members of the Board of Commissioners; and/ or	
	97. In other positions according to the provisions of laws and regulations.	
	98. Does not include concurrent positions as referred to in paragraph (1) in terms of:	
	a. Members of the Board of Commissioners serve as members of the Board of Directors, members of the Board of Commissioners, or Executive Officers who carry out supervisory functions in 1 (one) non-bank subsidiary controlled by the Bank;	
	b. Non-Independent Commissioners carry out functional duties of the Bank's shareholders in the form of legal entities in the Bank and/ or the Bank's business groups; and/ or	
	c. Members of the Board of Commissioners hold positions in organizations or non-profit institutions, as long as they do not cause the person concerned to neglect the implementation of their duties and responsibilities as members of the Board of Commissioners.	
	99. With certain considerations, the Financial Services Authority may determine policies regarding duplicate positions as mentioned in paragraph (1) point c, as long as it does not result in the person concerned neglecting the implementation of duties and responsibilities as a member of the Board of Commissioners.	
	100. Candidates for members of the Board of Commissioners who have positions as referred to in paragraph (2) must make a statement to:	
	a. Maintain integrity;	
	b. Avoid all forms of conflict of interest; and	
	c. Avoid actions that may harm the Bank and/ or cause the bank to violate the precautionary principle, while serving as a member of the Board of Commissioners.	
	101. Independent Commissioners are prohibited from holding concurrent positions as public officials.	
	102. The majority of members of the Board of Commissioners are prohibited from having family relationships up to the second degree with fellow members of the Board of Commissioners and/or members of the Board of Directors.	
	103. Members of the Board of Commissioners are individuals who meet the approval requirements of the Financial Services Authority.	
	104. Members of the Board of Commissioners who have fulfilled the approval requirements of the Financial Services Authority as intended in paragraph (1) while serving are required to have:	
	a. Integrity;	
	b. Competence; and	
	c. Good reputation	
	105. The Board of Commissioners is tasked with supervising in the interests of the Bank over the policies and course of management by the Board of Directors, providing advice to the Board of Directors, and is responsible for such supervision, in accordance with the Bank's aims and objectives as stipulated in the provisions of statutory regulations, articles of association and decisions AGM.	
	106. The Board of Commissioners is obliged to carry out its duties, authority and responsibilities in good faith and with the principle of prudence.	
	107. In carrying out supervision, the Board of Commissioners is obliged to direct, monitor and evaluate the implementation of integrated governance, risk management and compliance as well as the Bank's strategic policies, in accordance with the provisions of laws and regulations, the articles of association and/or GMS decisions.	
	108. The Board of Commissioners accepts and implements the authority delegated and/or granted to the Board of Commissioners in accordance with the provisions of statutory regulations, articles of association, and/or GMS decisions.	
	109. The Board of Commissioners may carry out other supervisory duties and authorities.	

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description
				<p>110. Dalam melaksanakan pengawasan, Dewan Komisaris dilarang ikut serta dalam pengambilan keputusan kegiatan operasional Bank, kecuali:</p> <ol style="list-style-type: none"> Penyediaan dana kepada pihak terkait sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai batas maksimum pemberian kredit dan penyediaan dana besar bagi bank umum dan Peraturan Otoritas Jasa Keuangan mengenai batas maksimum penyaluran dana dan penyaluran dana besar bagi bank umum syariah; dan Hal lain yang ditetapkan dalam anggaran dasar Bank atau ketentuan peraturan perundang-undangan. <p>111. Pengambilan keputusan kegiatan operasional Bank oleh Dewan Komisaris merupakan bagian dari tugas pengawasan oleh Dewan Komisaris sehingga tidak meniadakan tanggung jawab Direksi atas pelaksanaan kepengurusan Bank.</p> <p>112. Dewan Komisaris wajib melakukan pengawasan terhadap tindak lanjut Direksi atas temuan audit atau pemeriksaan dan rekomendasi dari satuan kerja audit intern Bank, auditor ekstern, hasil pengawasan Otoritas Jasa Keuangan, dan/atau hasil pengawasan otoritas dan lembaga lain</p> <p>113. Dewan Komisaris wajib melaporkan kepada Otoritas Jasa Keuangan paling lama 5 (lima) hari kerja sejak ditemukan:</p> <ol style="list-style-type: none"> Pelanggaran ketentuan peraturan perundangundangan di bidang keuangan, perbankan, dan yang terkait dengan kegiatan usaha Bank; dan/atau Keadaan atau perkiraan keadaan yang dapat membahayakan kelangsungan usaha Bank. <p>114. Dewan Komisaris wajib memiliki pedoman dan tata tertib kerja yang bersifat mengikat bagi setiap anggota Dewan Komisaris.</p> <p>115. Pedoman dan tata tertib kerja sebagaimana dimaksud paling sedikit wajib mencantumkan:</p> <ol style="list-style-type: none"> Tugas, tanggung jawab, dan wewenang Dewan Komisaris; Pengaturan kewenangan dan prosedur keputusan Dewan Komisaris; Pengaturan etika kerja Dewan Komisaris; Pengaturan rapat Dewan Komisaris; Larangan terhadap Dewan Komisaris; Evaluasi kinerja Dewan Komisaris; dan Pola hubungan kerja Dewan Komisaris dan Direksi. <p>116. Dewan Komisaris wajib menyediakan waktu untuk melaksanakan tugas dan tanggung jawab secara optimal sesuai dengan pedoman dan tata tertib kerja.</p> <p>117. Dewan Komisaris wajib menjaga segala data dan informasi terkait Bank yang disampaikan oleh Direksi, dan sesuai dengan ketentuan peraturan perundang-undangan.</p> <p>118. Dewan Komisaris wajib menyelenggarakan rapat Dewan Komisaris secara berkala paling sedikit 1 (satu) kali dalam 2 (dua) bulan.</p> <p>119. Dewan Komisaris wajib mengadakan rapat bersama Direksi secara berkala paling sedikit 1 (satu) kali dalam 4 (empat) bulan.</p> <p>120. Rapat Dewan Komisaris sebagaimana dimaksud pada diselenggarakan jika dihadiri mayoritas anggota Dewan Komisaris.</p> <p>121. Pelaksanaan rapat Dewan Komisaris wajib dihadiri oleh seluruh anggota Dewan Komisaris secara fisik paling sedikit 2 (dua) kali dalam 1 (satu) tahun.</p> <p>122. Komisaris Non Independen yang tidak dapat menghadiri rapat secara fisik sebagaimana dimaksud, dapat menghadiri rapat Dewan Komisaris melalui tatap muka dengan memanfaatkan teknologi informasi.</p> <p>123. Pengambilan keputusan rapat Dewan Komisaris wajib terlebih dahulu dilakukan berdasarkan musyawarah untuk mufakat.</p> <p>124. Dalam hal tidak terjadi musyawarah untuk mufakat sebagaimana dimaksud, pengambilan keputusan rapat Dewan Komisaris dilakukan berdasarkan suara terbanyak.</p> <p>125. Segala keputusan Dewan Komisaris sebagaimana dimaksud bersifat mengikat bagi seluruh anggota Dewan Komisaris.</p> <p>126. Dewan Komisaris wajib membuat risalah rapat Dewan Komisaris sebagaimana dimaksud dan didokumentasikan sesuai dengan ketentuan peraturan perundang-undangan.</p>

<p style="text-align: center;">Uraian Pokok Pengaturan Main Setting Description</p>	<p style="text-align: center;">Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustment Made by bank bjb</p>
<p>110. In carrying out supervision, the Board of Commissioners is prohibited from participating in decision making on Bank operational activities, except:</p> <ol style="list-style-type: none"> a. Providing funds to related parties in accordance with the Financial Services Authority Regulations regarding the maximum limit for granting credit and providing large funds for commercial banks and the Financial Services Authority Regulation regarding the maximum limits for distributing funds and distributing large funds for sharia commercial banks; and b. Other matters stipulated in the Bank's articles of association or statutory provisions. <p>111. Decision making on Bank operational activities by the Board of Commissioners is part of the supervisory duties of the Board of Commissioners so that it does not negate the responsibility of the Board of Directors for the implementation of Bank management.</p> <p>112. The Board of Commissioners is obliged to supervise Board of Directors follow-up to audit findings or examinations and recommendations from the Bank's internal audit work unit, external auditors, results of supervision by the Financial Services Authority, and/or results of supervision by other authorities and institutions</p> <p>113. The Board of Commissioners is obliged to report to the Financial Services Authority no later than 5 (five) working days from the discovery:</p> <ol style="list-style-type: none"> a. Violation of the provisions of laws and regulations in the fields of finance, banking, and those related to the Bank's business activities; and/or b. Circumstances or predicted conditions that could endanger the continuity of the Bank's business. <p>114. The Board of Commissioners is required to have work guidelines and rules that are binding for each member of the Board of Commissioners.</p> <p>115. The work guidelines and regulations as intended must at least include:</p> <ol style="list-style-type: none"> a. Duties, responsibilities and authority of the Board of Commissioners; b. Regulation of the authority and decision procedures of the Board of Commissioners; c. Regulation of the work ethics of the Board of Commissioners; d. Arrangements for Board of Commissioners meetings; e. Prohibition against the Board of Commissioners; f. Evaluation of the performance of the Board of Commissioners; and g. The working relationship pattern of the Board of Commissioners and Directors. <p>116. The Board of Commissioners is obliged to provide time to carry out duties and responsibilities optimally in accordance with work guidelines and regulations.</p> <p>117. The Board of Commissioners is obliged to safeguard all data and information related to the Bank submitted by the Board of Directors, and in accordance with the provisions of laws and regulations.</p> <p>118. The Board of Commissioners is obliged to hold regular Board of Commissioners meetings at least 1 (one) time in 2 (two) months.</p> <p>119. The Board of Commissioners is obliged to hold regular meetings with the Board of Directors at least 1 (one) time in 4 (four) months.</p> <p>120. Meetings of the Board of Commissioners as referred to above are held if attended by the majority of members of the Board of Commissioners.</p> <p>121. All members of the Board of Commissioners must physically attend meetings at least 2 (two) times in 1 (one) year.</p> <p>122. Non-Independent Commissioners who cannot attend the meeting physically as intended, can attend the Board of Commissioners meeting face to face by utilizing information technology.</p> <p>123. Decision making at meetings of the Board of Commissioners must first be made based on deliberation to reach consensus.</p> <p>124. In the event that deliberation to reach consensus as intended does not occur, decisions at the Board of Commissioners meeting shall be made based on the majority vote.</p> <p>125. All decisions of the Board of Commissioners as intended are binding on all members of the Board of Commissioners.</p> <p>126. The Board of Commissioners is obliged to prepare minutes of meetings of the Board of Commissioners as intended and documented in accordance with the provisions of statutory regulations.</p>	

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description
				<p>127. Perbedaan pendapat yang terjadi dalam rapat Dewan Komisaris wajib dicantumkan secara jelas dalam risalah rapat Dewan Komisaris beserta alasan perbedaan pendapat.</p> <p>128. Dalam pemenuhan pelaksanaan tata kelola, anggota Dewan Komisaris mengungkapkan:</p> <ol style="list-style-type: none"> Kepemilikan saham yang mencapai 5% (lima persen) atau lebih, baik pada Bank yang bersangkutan maupun pada bank dan/atau perusahaan lain, yang berkedudukan di dalam dan di luar negeri; Hubungan keuangan dengan anggota Dewan Komisaris lain, anggota Direksi, dan/atau pemegang saham pengendali Bank; dan Hubungan keluarga sampai derajat kedua dengan anggota Dewan Komisaris lain, anggota Direksi, dan/atau pemegang saham pengendali Bank, dalam laporan pelaksanaan tata kelola sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan ini. <p>129. Anggota Dewan Komisaris dilarang memanfaatkan Bank untuk kepentingan pribadi, keluarga, dan/atau pihak lain yang dapat merugikan atau mengurangi keuntungan Bank.</p> <p>130. Anggota Dewan Komisaris dilarang mengambil dan/atau menerima keuntungan pribadi dari Bank selain remunerasi dan fasilitas lain yang ditetapkan RUPS.</p> <p>131. Anggota Dewan Komisaris wajib mengungkapkan remunerasi dan fasilitas lain sebagaimana dimaksud sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penerapan tata kelola dalam pemberian remunerasi bagi bank umum dan Peraturan Otoritas Jasa Keuangan mengenai penerapan tata kelola dalam pemberian remunerasi bagi bank umum syariah dan unit usaha syariah.</p> <p>132. Untuk membantu dan mendukung pelaksanaan tugas dan tanggung jawab Direksi, Direksi membentuk komite Direksi.</p> <p>133. Untuk membantu dan mendukung pelaksanaan tugas dan tanggung jawab Dewan Komisaris, Dewan Komisaris membentuk komite Dewan Komisaris.</p> <p>134. Komite yang dibentuk Direksi bertanggung jawab kepada Direksi.</p> <p>135. Direksi wajib membentuk komite yang paling sedikit terdiri atas:</p> <ol style="list-style-type: none"> Komite manajemen risiko; Komite kebijakan perkreditan atau pembiayaan; Komite kredit atau pembiayaan; dan Komite pengarah teknologi informasi. <p>136. Direksi dapat membentuk komite lain yang disesuaikan dengan kebutuhan dan/atau kompleksitas Bank.</p> <p>137. Direksi wajib melakukan evaluasi terhadap kinerja komite sekurang-kurangnya pada setiap akhir tahun buku.</p> <p>138. Komite yang dibentuk Dewan Komisaris bertanggung jawab kepada Dewan Komisaris.</p> <p>139. Dewan Komisaris wajib membentuk komite yang paling sedikit terdiri atas:</p> <ol style="list-style-type: none"> Komite audit; Komite pemantau risiko; dan Komite remunerasi dan nominasi. <p>140. Dewan Komisaris dapat membentuk komite remunerasi dan nominasi sebagaimana dimaksud secara terpisah menjadi komite remunerasi dan komite nominasi.</p> <p>141. Komite yang dibentuk Dewan Komisaris bertanggung jawab kepada Dewan Komisaris.</p> <p>142. Dewan Komisaris wajib membentuk komite yang paling sedikit terdiri atas:</p> <ol style="list-style-type: none"> Komite audit; Komite pemantau risiko; dan Komite remunerasi dan nominasi. <p>143. Dewan Komisaris dapat membentuk komite remunerasi dan nominasi sebagaimana dimaksud secara terpisah menjadi komite remunerasi dan komite nominasi.</p> <p>144. Dewan Komisaris dapat membentuk komite lain yang disesuaikan dengan kebutuhan dan/atau kompleksitas Bank dan/atau memperluas cakupan pelaksanaan tugas, tanggung jawab, dan wewenang komite dalam mendukung pelaksanaan tugas dan tanggung jawab pengawasan Dewan Komisaris.</p>

	Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustment Made by bank bjb
<p>127. Differences of opinion that occur at Board of Commissioners meetings must be stated clearly in the minutes of the Board of Commissioners meetings along with the reasons for the differences of opinion.</p> <p>128. In fulfilling the implementation of governance, members of the Board of Commissioners disclose:</p> <ol style="list-style-type: none"> Share ownership reaching 5% (five percent) or more, both in the Bank concerned and in other banks and/or companies, domiciled at home and abroad; Financial relationships with other members of the Board of Commissioners, members of the Board of Directors, and/or controlling shareholders of the Bank; and Family relationships up to the second degree with other members of the Board of Commissioners, members of the Board of Directors, and/or controlling shareholders of the Bank, in the governance implementation report as regulated in this Financial Services Authority Regulation. <p>129. Members of the Board of Commissioners are prohibited from using the Bank for personal, family and/or other party interests which may harm or reduce the Bank's profits.</p> <p>130. 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 by the GMS.</p> <p>131. Members of the Board of Commissioners are required to disclose remuneration and other facilities as intended in accordance with the Financial Services Authority Regulations regarding the implementation of governance in providing remuneration for commercial banks and the Financial Services Authority Regulations regarding the implementation of governance in providing remuneration for sharia commercial banks and sharia business units.</p> <p>132. To assist and support the implementation of the duties and responsibilities of the Board of Directors, the Board of Directors formed a Board of Directors committee.</p> <p>133. To assist and support the implementation of the duties and responsibilities of the Board of Commissioners, the Board of Commissioners established a Board of Commissioners committee.</p> <p>134. Committees formed by the Board of Directors are responsible to the Board of Directors.</p> <p>135. The Board of Directors is obliged to form a committee consisting of at least:</p> <ol style="list-style-type: none"> Risk management committee; Credit or financing policy committee; Credit or financing committee; and Information technology steering committee. <p>136. The Board of Directors can form other committees that are tailored to the needs and/or complexity of the Bank.</p> <p>137. The Board of Directors is obliged to evaluate the committee's performance at least at the end of each financial year.</p> <p>138. Committees established by the Board of Commissioners are responsible to the Board of Commissioners.</p> <p>139. The Board of Commissioners is obliged to form a committee consisting of at least:</p> <ol style="list-style-type: none"> Audit committee; Risk monitoring committee; and Remuneration and nomination committee. <p>140. The Board of Commissioners may form a remuneration and nomination committee as intended separately into a remuneration committee and a nomination committee.</p> <p>141. Committees established by the Board of Commissioners are responsible to the Board of Commissioners.</p> <p>142. The Board of Commissioners is obliged to form a committee consisting of at least:</p> <ol style="list-style-type: none"> Audit committee; Risk monitoring committee; And Remuneration and nomination committee. <p>143. The Board of Commissioners may form a remuneration and nomination committee as intended separately into a remuneration committee and a nomination committee.</p> <p>144. The Board of Commissioners may form other committees that are tailored to the needs and/or complexity of the Bank and/or expand the scope of implementation of the committee's duties, responsibilities and authority to support the implementation of the supervisory duties and responsibilities of the Board of Commissioners.</p>		

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description
				<p>145. Pengangkatan dan pemberhentian anggota komite Dewan Komisaris wajib dilakukan oleh Direksi berdasarkan keputusan rapat Dewan Komisaris.</p> <p>146. Dewan Komisaris wajib melakukan evaluasi terhadap kinerja komite sekurang-kurangnya pada setiap akhir tahun buku.</p> <p>147. Anggota Komite Audit sebagaimana dimaksud wajib seluruhnya independen, paling sedikit:</p> <ol style="list-style-type: none"> a. 1 (satu) orang Komisaris Independen; dan b. Pihak Independen: <ol style="list-style-type: none"> 1) 1 (satu) orang yang memiliki keahlian bidang keuangan atau bidang akuntansi; dan 2) 1 (satu) orang yang memiliki keahlian: <ol style="list-style-type: none"> a) Bidang hukum atau bidang perbankan, bagi Bank yang melaksanakan kegiatan usaha secara konvensional; atau b) Bidang perbankan syariah, bagi Bank yang melaksanakan kegiatan usaha secara syariah dan Bank yang melaksanakan kegiatan usaha secara konvensional yang memiliki UUS. <p>148. Bagi Bank yang melaksanakan kegiatan usaha secara syariah dan Bank yang melaksanakan kegiatan usaha secara konvensional yang memiliki UUS, 1 (satu) orang anggota Dewan Pengawas Syariah dapat menjadi anggota Komite Audit.</p> <p>149. Keahlian Pihak Independen sebagaimana dimaksud pada ayat (1) huruf b dibuktikan paling sedikit dengan kepemilikan sertifikat kompetensi yang mendukung pelaksanaan fungsi dan tanggung jawab komite.</p> <p>150. Komite audit sebagaimana dimaksud diketuai oleh Komisaris Independen merangkap sebagai anggota.</p> <p>151. Anggota Direksi dilarang menjadi anggota Komite Audit</p> <p>152. Komite pemantau risiko sebagaimana dimaksud wajib beranggotakan paling sedikit:</p> <ol style="list-style-type: none"> a. 1 (satu) orang Komisaris Independen; b. 1 (satu) orang Pihak Independen yang memiliki keahlian bidang manajemen risiko; dan c. 1 (satu) orang dari Pihak Independen yang memiliki keahlian: <ol style="list-style-type: none"> 1) Bidang keuangan, bagi Bank yang melaksanakan kegiatan usaha secara konvensional; atau 2) Bidang perbankan syariah, bagi Bank yang melaksanakan kegiatan usaha secara syariah dan Bank yang melaksanakan kegiatan usaha secara konvensional yang memiliki UUS. (2) Bagi Bank yang melaksanakan kegiatan usaha secara syariah dan Bank yang melaksanakan kegiatan usaha secara konvensional yang memiliki UUS, 1 (satu) orang anggota Dewan Pengawas Syariah dapat menjadi anggota komite pemantau risiko. <p>153. Keahlian Pihak Independen sebagaimana dimaksud dibuktikan dengan:</p> <ol style="list-style-type: none"> a. Wajib memiliki sertifikat manajemen risiko sebagaimana yang berlaku bagi Direksi; dan b. Memiliki sertifikat kompetensi yang mendukung pelaksanaan fungsi dan tanggung jawab komite. <p>154. Komite pemantau risiko sebagaimana dimaksud diketuai oleh Komisaris Independen merangkap sebagai anggota.</p> <p>155. Anggota Direksi dilarang menjadi anggota komite pemantau risiko sebagaimana dimaksud</p> <p>156. Mayoritas anggota komite pemantau risiko terdiri atas Komisaris Independen dan Pihak Independen.</p> <p>157. Komite remunerasi dan nominasi sebagaimana dimaksud dalam wajib beranggotakan paling sedikit:</p> <ol style="list-style-type: none"> a. 1 (satu) orang Komisaris Independen; b. 1 (satu) orang Komisaris Non Independen; dan c. 1 (satu) orang Pejabat Eksekutif yang membawahkan fungsi sumber daya manusia atau 1 (satu) orang perwakilan Pegawai Bank.

	Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustment Made by bank bjb
<p>145. The appointment and dismissal of members of the Board of Commissioners committees must be carried out by the Board of Directors based on the decision of the Board of Commissioners meeting.</p> <p>146. The Board of Commissioners is obliged to evaluate the committee's performance at least at the end of each financial year.</p> <p>147. The members of the Audit Committee as referred to must be all independent, at least:</p> <ol style="list-style-type: none"> a. 1 (one) Independent Commissioner; and b. Independent Party: <ol style="list-style-type: none"> 1) 1 (one) person who has expertise in finance or accounting; and 2) 1 (one) person who has the following skills: <ol style="list-style-type: none"> a) Legal sector or banking sector, for Banks that carry out conventional business activities; or b) Sharia banking sector, for banks that carry out sharia business activities and banks that carry out conventional business activities that have UUS. <p>148. For banks that carry out sharia business activities and banks that carry out conventional business activities that have UUS, 1 (one) member of the sharia supervisory board can be a member of the Audit Committee.</p> <p>149. The expertise of the Independent Party as referred to in paragraph (1) letter b is proven at least by the possession of a competency certificate that supports the implementation of the committee's functions and responsibilities.</p> <p>150. The Audit Committee as referred to is chaired by an Independent Commissioner who is also a member.</p> <p>151. Members of the Board of Directors are prohibited from being members of the Audit Committee</p> <p>152. The risk monitoring committee as referred to must consist of at least:</p> <ol style="list-style-type: none"> a. 1 (one) Independent Commissioner; b. 1 (one) Independent Party who has expertise in risk management; and c. 1 (one) person from an Independent Party who has expertise: <ol style="list-style-type: none"> 1) Financial sector, for Banks that carry out conventional business activities; or 2) Sharia banking sector, for banks that carry out sharia business activities and banks that carry out conventional business activities that have UUS. (2) For Banks that carry out sharia business activities and Banks that carry out conventional business activities that have UUS, 1 (one) member of the sharia supervisory board can be a member of the risk monitoring committee. <p>153. The expertise of the Independent Party as referred to is proven by:</p> <ol style="list-style-type: none"> a. Must have a risk management certificate as applicable to the Board of Directors; and b. Have a competency certificate that supports the implementation of the committee's functions and responsibilities. <p>154. The risk monitoring committee as referred to is chaired by an Independent Commissioner who is also a member.</p> <p>155. Members of the Board of Directors are prohibited from becoming members of the risk monitoring committee as intended</p> <p>156. The majority of risk monitoring committee members consist of Independent Commissioners and Independent Parties.</p> <p>157. The remuneration and nomination committee as intended must consist of at least:</p> <ol style="list-style-type: none"> a. 1 (one) Independent Commissioner; b. 1 (one) Non-Independent Commissioner; and c. 1 (one) Executive Officer in charge of human resources functions or 1 (one) Bank employee representative. 		

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description
				<p>158. Dalam hal Bank tidak memiliki Komisaris Non Independen, komite remunerasi dan nominasi sebagaimana dimaksud wajib beranggotakan paling sedikit:</p> <ol style="list-style-type: none"> 2 (dua) orang Komisaris Independen; dan 1 (satu) orang Pejabat Eksekutif yang membawahkan fungsi sumber daya manusia atau 1 (satu) orang perwakilan Pegawai Bank. <p>159. Bagi Bank yang melaksanakan kegiatan usaha secara syariah dan Bank yang melaksanakan kegiatan usaha secara konvensional yang memiliki UUS, 1 (satu) orang anggota Dewan Pengawas Syariah dapat menjadi anggota komite remunerasi dan nominasi.</p> <p>160. Komite remunerasi dan nominasi sebagaimana dimaksud pada ayat (1) atau ayat (2) diketuai oleh Komisaris Independen merangkap sebagai anggota.</p> <p>161. Anggota Direksi dilarang menjadi anggota komite remunerasi dan nominasi sebagaimana dimaksud pada ayat (1).</p> <p>162. Dalam hal anggota komite remunerasi dan nominasi ditetapkan lebih dari 3 (tiga) orang, Komisaris Independen paling sedikit berjumlah 2 (dua) orang.</p> <p>163. Dalam hal Bank membentuk komite remunerasi dan nominasi secara terpisah sebagaimana dimaksud dalam Pasal 63 ayat (3), keanggotaan masing-masing komite wajib dilaksanakan sesuai dengan Pasal 66.</p> <p>164. Dalam hal Dewan Komisaris membentuk komite lain sebagaimana dimaksud dalam Pasal 63 ayat (4), keanggotaan komite lain paling sedikit terdiri atas Komisaris Independen dan/atau Komisaris Non Independen, serta dapat melibatkan pihak lain sesuai dengan tujuan pembentukan komite.</p> <p>165. Mantan anggota Direksi, Pejabat Eksekutif, atau pihak yang mempunyai hubungan dengan Bank yang dapat memengaruhi kemampuan yang bersangkutan untuk bertindak independen wajib menjalani masa tunggu paling singkat 6 (enam) bulan sebelum menjadi Pihak Independen dalam anggota komite pada Bank yang bersangkutan</p> <p>166. Masa tunggu sebagaimana dimaksud tidak berlaku bagi mantan anggota Direksi yang membawahkan fungsi pengawasan atau Pejabat Eksekutif yang melakukan fungsi pengawasan pada Bank yang bersangkutan.</p> <p>167. Ketua dari komite Dewan Komisaris dilarang merangkap jabatan sebagai ketua komite pada lebih dari 1 (satu) komite lain.</p> <p>168. Komite audit wajib bertugas dan bertanggung jawab melakukan pemantauan dan evaluasi atas:</p> <ol style="list-style-type: none"> Perencanaan dan pelaksanaan audit; dan Pemantauan tindak lanjut hasil audit, Untuk menilai kecukupan pengendalian intern termasuk kecukupan proses pelaporan keuangan. <p>169. Untuk melaksanakan tugas dan tanggung jawab sebagaimana dimaksud, Komite Audit wajib melakukan pemantauan dan evaluasi paling sedikit terhadap:</p> <ol style="list-style-type: none"> Pelaksanaan tugas satuan kerja audit intern; Kesesuaian laporan keuangan dengan standar akuntansi keuangan; dan Pelaksanaan tindak lanjut oleh Direksi atas hasil temuan satuan kerja audit intern Bank, auditor ekstern, hasil pengawasan Otoritas Jasa Keuangan, dan/atau hasil pengawasan otoritas dan lembaga lain. <p>170. Hasil pemantauan dan evaluasi sebagaimana dimaksud pada ayat (2) digunakan untuk memberikan rekomendasi kepada Dewan Komisaris.</p> <p>171. Komite audit berperan dan melaksanakan tugas serta tanggung jawab sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penggunaan jasa akuntan publik dan kantor akuntan publik dalam kegiatan jasa keuangan.</p> <p>172. Komite pemantau risiko wajib bertugas dan bertanggung jawab paling sedikit melaksanakan:</p> <ol style="list-style-type: none"> Evaluasi kesesuaian antara kebijakan manajemen risiko dan pelaksanaan kebijakan Bank; dan Pemantauan dan evaluasi pelaksanaan tugas komite manajemen risiko dan satuan kerja manajemen risiko.

Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustment Made by bank bjb
<p>158. In the event that the Bank does not have a Non-Independent Commissioner, the remuneration and nomination committee as referred to must consist of at least:</p> <ol style="list-style-type: none"> a. 2 (two) Independent Commissioners; and b. 1 (one) Executive Officer in charge of human resources functions or 1 (one) Bank employee representative. <p>159. For banks that carry out sharia business activities and banks that carry out conventional business activities that have UUS, 1 (one) member of the sharia supervisory board can be a member of the remuneration and nomination committee.</p> <p>160. The remuneration and nomination committee as referred to in paragraph (1) or paragraph (2) is chaired by an Independent Commissioner who is also a member.</p> <p>161. Members of the Board of Directors are prohibited from being members of the remuneration and nomination committee as intended in paragraph (1).</p> <p>162. In the event that the members of the remuneration and nomination committee are determined to be more than 3 (three) people, the number of Independent Commissioners will be at least 2 (two) people.</p> <p>163. In the event that the Bank establishes separate remuneration and nomination committees as intended in Article 63 paragraph (3), the membership of each committee must be carried out in accordance with Article 66.</p> <p>164. In the event that the Board of Commissioners forms another committee as intended in Article 63 paragraph (4), the membership of the other committee consists of at least Independent Commissioners and/or Non-Independent Commissioners, and can involve other parties in accordance with the purpose of forming the committee.</p> <p>165. Former members of the Board of Directors, Executive Officers, or parties who have a relationship with the Bank who may influence their ability to act independently are required to undergo a waiting period of at least 6 (six) months before becoming an Independent Party as a committee member at the Bank concerned.</p> <p>166. The waiting period as intended does not apply to former members of the Board of Directors who are in charge of supervisory functions or Executive Officers who carry out supervisory functions at the Bank concerned.</p> <p>167. The chairman of a committee of the Board of Commissioners is prohibited from holding concurrent positions as chairman of a committee on more than 1 (one) other committee.</p> <p>168. The Audit Committee must be tasked with and responsible for monitoring and evaluating:</p> <ol style="list-style-type: none"> a. Audit planning and implementation; and b. Monitoring follow-up audit results, To assess the adequacy of internal control including the adequacy of the financial reporting process. <p>169. To carry out the duties and responsibilities as intended, the Audit Committee is obliged to carry out monitoring and evaluation of at least:</p> <ol style="list-style-type: none"> a. Implementation of the duties of the internal audit work unit; b. Conformity of financial reports with financial accounting standards; and c. Implementation of follow-up actions by the Board of Directors regarding the findings of the Bank's internal audit work unit, auditors external, the results of supervision by the Financial Services Authority, and/or the results of supervision by other authorities and institutions. <p>170. The results of monitoring and evaluation as intended in paragraph (2) are used to provide recommendations to the Board of Commissioners.</p> <p>171. The Audit Committee plays a role and carries out duties and responsibilities in accordance with the Financial Services Authority Regulations regarding the use of public accounting services and public accounting firms in financial services activities.</p> <p>172. The risk monitoring committee must be tasked and responsible for carrying out at least:</p> <ol style="list-style-type: none"> a. Evaluate the suitability between risk management policies and implementation of Bank policies; and b. Monitoring and evaluating the implementation of the duties of the risk management committee and risk management work unit. 	

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description
				<p>173. Hasil evaluasi sebagaimana dimaksud pada ayat (1) huruf a dan hasil pemantauan dan evaluasi sebagaimana dimaksud pada ayat (1) huruf b digunakan untuk memberikan rekomendasi kepada Dewan Komisaris.</p> <p>174. Komite remunerasi dan nominasi wajib bertugas dan bertanggung jawab paling sedikit melaksanakan:</p> <ol style="list-style-type: none"> a. Kebijakan remunerasi sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penerapan tata kelola dalam pemberian remunerasi bagi bank umum dan Peraturan Otoritas Jasa Keuangan mengenai penerapan tata kelola dalam pemberian remunerasi bagi bank umum syariah dan unit usaha syariah; dan b. Kebijakan nominasi: <ol style="list-style-type: none"> 1) Menyusun dan memberikan rekomendasi mengenai sistem serta prosedur pemilihan dan/atau penggantian anggota Direksi dan anggota Dewan Komisaris kepada Dewan Komisaris untuk disampaikan kepada RUPS; 2) Mengidentifikasi dan memberikan rekomendasi mengenai calon anggota Direksi dan/atau calon anggota Dewan Komisaris kepada Dewan Komisaris untuk disampaikan kepada RUPS; 3) Memberikan rekomendasi kepada Dewan Komisaris mengenai Pihak Independen yang akan menjadi anggota Komite Audit sebagaimana dimaksud dalam Pasal 64 ayat (1) huruf b serta anggota komite pemantau risiko sebagaimana dimaksud dalam Pasal 65 ayat (1) huruf b dan huruf c; dan 4) Menyusun mekanisme dan melakukan penilaian kinerja Direksi dan Dewan Komisaris. <p>175. Komite Dewan Komisaris berwenang melakukan kegiatan dalam pelaksanaan tugas dan tanggung jawab komite.</p> <p>176. Anggota komite Dewan Komisaris dari Pihak Independen wajib melaksanakan tugas, tanggung jawab, dan wewenang dengan berintegritas, independen, memiliki kompetensi, serta menjaga reputasi</p> <p>177. Bank wajib memiliki pedoman dan tata tertib kerja komite untuk:</p> <ol style="list-style-type: none"> a. Komite Direksi sebagaimana dimaksud dalam Pasal 62 ayat (2) dan ayat (3); dan b. Komite Dewan Komisaris sebagaimana dimaksud dalam Pasal 63 ayat (2), ayat (3), dan ayat (4). <p>178. Pedoman dan tata tertib kerja komite sebagaimana dimaksud pada ayat (1) paling sedikit memuat:</p> <ol style="list-style-type: none"> a. Tujuan pembentukan komite; b. Tugas, tanggung jawab, dan wewenang komite; c. Struktur dan keanggotaan komite; d. Rapat komite, kuorum, dan pengambilan keputusan; e. Masa tugas anggota komite dari Pihak Independen; f. Mekanisme evaluasi kinerja; dan g. Periode reviu pedoman dan tata tertib kerja komite secara berkala. <p>179. Bank wajib melakukan reviu terhadap pedoman dan tata tertib kerja komite sebagaimana dimaksud pada ayat (1) untuk masing-masing komite Direksi dan komite Dewan Komisaris secara berkala, paling sedikit 1 (satu) kali dalam 3 (tiga) tahun.</p> <p>180. Rapat komite Direksi sebagaimana dimaksud dalam Pasal 62 ayat (2) dan ayat (3) diselenggarakan sesuai dengan kebutuhan Bank.</p> <p>181. Rapat komite Dewan Komisaris diselenggarakan sesuai dengan kebutuhan Bank, paling sedikit:</p> <ol style="list-style-type: none"> a. 1 (satu) kali dalam 1 (satu) bulan untuk Komite Audit sebagaimana dimaksud dalam Pasal 63 ayat (2) huruf a; b. 1 (satu) kali dalam 1 (satu) bulan untuk komite pemantau risiko sebagaimana dimaksud dalam Pasal 63 ayat (2) huruf b; dan c. 1 (satu) kali dalam 3 (tiga) bulan untuk komite remunerasi dan nominasi sebagaimana dimaksud dalam Pasal 63 ayat (2) huruf c atau Pasal 63 ayat (3) <p>182. Penyelenggaraan rapat komite Dewan Komisaris lain sebagaimana dimaksud dalam Pasal 63 ayat (4) dicantumkan dalam pedoman dan tata tertib kerja komite.</p>

	Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustment Made by bank bjb
<p>173. The results of the evaluation as intended in paragraph (1) letter a and the results of monitoring and evaluation as intended in paragraph (1) letter b are used to provide recommendations to the Board of Commissioners.</p> <p>174. The remuneration and nomination committee must be tasked and responsible for carrying out at least:</p> <ol style="list-style-type: none"> a. The remuneration policy is in accordance with the Financial Services Authority Regulations regarding the implementation of governance in providing remuneration for commercial banks and the Financial Services Authority Regulations regarding the implementation of governance in providing remuneration for sharia commercial banks and sharia business units; and b. Nomination policy: <ol style="list-style-type: none"> 1) Prepare and provide recommendations regarding the system and procedures for selecting and/or replacing members of the Board of Directors and members of the Board of Commissioners to the Board of Commissioners to be submitted to the GMS; 2) Identify and provide recommendations regarding prospective members of the Board of Directors and/or prospective members of the Board of Commissioners to the Board of Commissioners to be submitted to the GMS; 3) Provide recommendations to the Board of Commissioners regarding Independent Parties who will become members of the Audit Committee as intended in Article 64 paragraph (1) letter b as well as members of the risk monitoring committee as intended in Article 65 paragraph (1) letters b and letter c; And 4) Develop mechanisms and assess the performance of the Board of Directors and Board of Commissioners. <p>175. Committees of the Board of Commissioners have the authority to carry out activities in carrying out the duties and responsibilities of the committee.</p> <p>176. Members of the Board of Commissioners committees from Independent Parties are required to carry out their duties, responsibilities and authority with integrity, independence, competence and maintaining their reputation.</p> <p>177. Banks are required to have committee work guidelines and rules to:</p> <ol style="list-style-type: none"> a. Board of Directors Committee as intended in Article 62 paragraph (2) and paragraph (3); And b. Committee of the Board of Commissioners as intended in Article 63 paragraph (2), paragraph (3), and paragraph (4). <p>178. The committee's work guidelines and rules as intended in paragraph (1) contain at least:</p> <ol style="list-style-type: none"> a. The purpose of forming the committee; b. Duties, responsibilities and authority of the committee; c. Committee structure and membership; d. Committee meetings, quorums, and decision making; e. Term of office of committee members from Independent Parties; f. Performance evaluation mechanism; and g. Periodic review of the committee's work guidelines and regulations. <p>179. Banks are required to review the committee work guidelines and rules as intended in paragraph (1) for each committee of the Board of Directors and committee of the Board of Commissioners periodically, at least 1 (one) time in 3 (three) years.</p> <p>180. Board of Directors committee meetings as referred to in Article 62 paragraph (2) and paragraph (3) are held in accordance with the Bank's needs.</p> <p>181. Board of Commissioners committee meetings are held in accordance with the Bank's needs, at a minimum:</p> <ol style="list-style-type: none"> a. 1 (one) time in 1 (one) month for the Audit Committee as intended in Article 63 paragraph (2) letter a; b. 1 (one) time in 1 (one) month for the risk monitoring committee as intended in Article 63 paragraph (2) letter b; and c. 1 (one) time in 3 (three) months for the remuneration and nomination committee as intended in Article 63 paragraph (2) letter c or Article 63 paragraph (3) <p>182. The holding of other Board of Commissioners committee meetings as referred to in Article 63 paragraph (4) is included in the committee's work guidelines and rules.</p>		

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description
				<p>183. Rapat Komite Audit dan rapat komite pemantau risiko diselenggarakan jika dihadiri mayoritas anggota komite.</p> <p>184. Rapat komite remunerasi dan nominasi diselenggarakan jika dihadiri mayoritas anggota komite, termasuk kehadiran:</p> <ol style="list-style-type: none"> 1 (satu) orang Komisaris Independen; dan 1 (satu) orang Pejabat Eksekutif yang membawahkan fungsi sumber daya manusia atau 1 (satu) orang perwakilan Pegawai Bank. <p>185. Dalam hal anggota komite remunerasi dan nominasi tidak memenuhi persyaratan minimal sebagaimana dimaksud dalam Pasal 66 ayat (1), ayat (2), dan Pasal 67, rekomendasi komite yang menjalankan fungsi nominasi:</p> <ol style="list-style-type: none"> Dapat diterima, dalam hal keanggotaan komite remunerasi dan nominasi terdapat paling sedikit 1 (satu) orang Komisaris Independen atau 1 (satu) orang Komisaris Non Independen; atau Dikecualikan, dalam hal terjadi kekosongan anggota Dewan Komisaris, terkait usulan penggantian dan/atau pengangkatan anggota Direksi dan/atau anggota Dewan Komisaris kepada RUPS sebagaimana dimaksud dalam Pasal 9 ayat (1) dan Pasal 41 ayat (1). <p>186. Keputusan rapat komite terlebih dahulu dilakukan berdasarkan musyawarah untuk mufakat. (2) Dalam hal tidak terjadi musyawarah untuk mufakat sebagaimana dimaksud pada ayat (1), pengambilan keputusan dilakukan berdasarkan suara terbanyak.</p> <p>187. Hasil rapat komite sebagaimana dimaksud pada ayat (1) wajib dituangkan dalam risalah rapat dan didokumentasikan sesuai dengan ketentuan peraturan perundang-undangan.</p> <p>188. Perbedaan pendapat yang terjadi dalam rapat komite sebagaimana dimaksud pada ayat (1) wajib dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat.</p> <p>189. Anggota Direksi, anggota Dewan Komisaris, anggota Komite Bank, anggota Dewan Pengawas Syariah, Pejabat Eksekutif, dan Pegawai Bank harus menghindari segala bentuk benturan kepentingan dalam pelaksanaan tugas pengelolaan dan pengawasan Bank.</p> <p>190. Dalam hal terjadi benturan kepentingan, anggota Direksi, anggota Dewan Komisaris, anggota Komite Bank, anggota Dewan Pengawas Syariah, Pejabat Eksekutif dan Pegawai Bank wajib mengungkapkan benturan kepentingan dalam setiap keputusan yang memenuhi kondisi adanya benturan kepentingan.</p> <p>191. Selain mengungkapkan benturan kepentingan sebagaimana dimaksud pada ayat (2), anggota Direksi, anggota Dewan Komisaris, anggota Komite Bank, anggota Dewan Pengawas Syariah, Pejabat Eksekutif, dan Pegawai Bank dilarang mengambil tindakan yang berpotensi merugikan Bank atau mengurangi keuntungan Bank.</p> <p>192. Bank wajib memiliki kebijakan benturan kepentingan yang bertujuan untuk mengidentifikasi, mengurangi, dan mengelola adanya potensi benturan kepentingan yang mungkin timbul dalam Bank akibat dari pelaksanaan kegiatan usaha Bank, yang dituangkan dalam aturan.</p> <p>193. Bank wajib memastikan kepatuhan terhadap ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan.</p> <p>194. Untuk memastikan kepatuhan Bank sebagaimana dimaksud pada ayat (1), Bank wajib memiliki Direktur yang membawahkan fungsi kepatuhan dan membentuk satuan kerja kepatuhan.</p> <p>195. Pelaksanaan tugas Direktur yang membawahkan fungsi kepatuhan dan satuan kerja kepatuhan, serta pelaksanaan fungsi kepatuhan Bank terkait lainnya dilaksanakan sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai pelaksanaan fungsi kepatuhan bank umum.</p> <p>196. Bank wajib memiliki fungsi audit intern.</p> <p>197. Fungsi audit intern sebagaimana dimaksud pada ayat (1) dilaksanakan oleh satuan kerja audit intern yang bertindak secara independen dan objektif.</p> <p>198. Penerapan fungsi audit intern termasuk struktur, wewenang, dan tugas pokok satuan kerja audit intern serta aspek lain dalam penerapan fungsi audit intern dilaksanakan sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penerapan fungsi audit intern pada bank umum.</p>

Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustment Made by bank bjb
<p>183. Audit committee meetings and risk monitoring committee meetings are held if the majority of committee members attend.</p> <p>184. Remuneration and nomination committee meetings are held if the majority of committee members are present, including the presence of:</p> <ol style="list-style-type: none"> a. 1 (one) Independent Commissioner; and b. 1 (one) Executive Officer in charge of human resources functions or 1 (one) Bank employee representative. <p>185. In the event that members of the remuneration and nomination committee do not meet the minimum requirements as intended in Article 66 paragraph (1), paragraph (2), and Article 67, the recommendations of the committee carrying out the nomination function:</p> <ol style="list-style-type: none"> a. It is acceptable that in terms of membership of the remuneration and nomination committee there is at least 1 (one) Independent Commissioner or 1 (one) Non-Independent Commissioner; or b. Excluded, in the event of a vacancy in members of the Board of Commissioners, regarding proposals for replacement and/or appointment of members of the Board of Directors and/or members of the Board of Commissioners to the GMS as intended in Article 9 paragraph (1) and Article 41 paragraph (1). <p>186. Decisions at previous committee meetings are made based on deliberation to reach consensus. (2) In the event that deliberation to reach consensus as intended in paragraph (1) does not occur, decision making is carried out based on the majority vote.</p> <p>187. The results of the committee meeting as referred to in paragraph (1) must be stated in the minutes of the meeting and documented in accordance with the provisions of statutory regulations.</p> <p>188. Differences of opinion that occur at committee meetings as intended in paragraph (1) must be stated clearly in the minutes of the meeting along with the reasons for the differences of opinion.</p> <p>189. Members of the Board of Directors, members of the Board of Commissioners, members of Bank Committees, members of the Sharia Supervisory Board, Executive Officers and Bank Employees must avoid all forms of conflicts of interest in carrying out their duties of managing and supervising the Bank.</p> <p>190. In the event of a conflict of interest, members of the Board of Directors, members of the Board of Commissioners, members of Bank Committees, members of the Sharia Supervisory Board, Executive Officers and Bank Employees are required to disclose conflicts of interest in every decision that meets the conditions for a conflict of interest.</p> <p>191. Apart from disclosing conflicts of interest as referred to in paragraph (2), members of the Board of Directors, members of the Board of Commissioners, members of Bank Committees, members of the Sharia Supervisory Board, Executive Officers and Bank Employees are prohibited from taking actions that have the potential to harm the Bank or reduce the Bank's profits.</p> <p>192. Banks are required to have a conflict of interest policy which aims to identify, reduce and manage potential conflicts of interest that may arise within the Bank as a result of the implementation of the Bank's business activities, as outlined in the regulations.</p> <p>193. Banks are required to ensure compliance with the provisions of the Financial Services Authority and statutory regulations.</p> <p>194. To ensure Bank compliance as intended in paragraph (1), Banks are required to have a Director who is in charge of the compliance function and forms a compliance work unit.</p> <p>195. The implementation of the duties of Board of Directors in charge of the compliance function and the compliance work unit, as well as the implementation of other related Bank compliance functions are carried out in accordance with the Financial Services Authority Regulations regarding the implementation of the compliance function of commercial banks.</p> <p>196. Banks are required to have an internal audit function.</p> <p>197. The internal audit function as intended in paragraph (1) is carried out by the internal audit work unit which acts independently and objectively.</p> <p>198. The implementation of the internal audit function, including the structure, authority and main duties of the internal audit work unit as well as other aspects in the implementation of the internal audit function, is carried out in accordance with the Financial Services Authority Regulations regarding the implementation of the internal audit function in commercial banks.</p>	

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description
				<p>199. Dalam pelaksanaan fungsi audit intern, Bank wajib melakukan komunikasi dengan Otoritas Jasa Keuangan paling sedikit 1 (satu) kali dalam 1 (satu) tahun.</p> <p>200. Bank wajib menyampaikan laporan kepada Otoritas Jasa Keuangan tentang pelaksanaan fungsi audit intern, yang terdiri atas:</p> <ol style="list-style-type: none"> Laporan pengangkatan atau pemberhentian kepala satuan kerja audit internal; Laporan khusus mengenai setiap temuan audit intern yang diperkirakan dapat membahayakan kelangsungan usaha Bank; Laporan hasil kaji ulang pihak ekstern yang independen; Laporan pelaksanaan dan pokok-pokok hasil audit intern; dan Laporan lain atas permintaan Otoritas Jasa Keuangan. <p>201. Dalam menyediakan informasi keuangan yang transparan dan berkualitas, Bank menggunakan penyelenggaraan fungsi audit ekstern oleh akuntan publik dan/atau kantor akuntan publik.</p> <p>202. Penggunaan dan penunjukan akuntan publik dan/atau kantor akuntan publik pada Bank sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penggunaan jasa akuntan publik dan kantor akuntan publik dalam kegiatan jasa keuangan.</p> <p>203. Pelanggaran ketentuan penyelenggaraan fungsi audit ekstern oleh akuntan publik dan/atau kantor akuntan publik dikenakan sanksi administratif sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penggunaan jasa akuntan publik dan kantor akuntan publik dalam kegiatan jasa keuangan.</p> <p>204. Bank wajib:</p> <ol style="list-style-type: none"> Menerapkan manajemen risiko dan sistem pengendalian intern yang tepat dan efektif; Memiliki sistem peringatan dini atas risiko; dan Melakukan evaluasi penerapan manajemen risiko secara berkala, Yang disesuaikan dengan kompleksitas dan skala usaha Bank dengan berpedoman pada persyaratan dan tata cara sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penerapan manajemen risiko bagi bank umum dan Peraturan Otoritas Jasa Keuangan mengenai penerapan manajemen risiko bagi bank umum syariah dan unit usaha syariah. <p>205. Bank menerapkan tata kelola, manajemen risiko, dan kepatuhan secara terintegrasi dengan didukung:</p> <ol style="list-style-type: none"> Digitalisasi; Inovasi teknologi; dan Sistem dan prosedur yang diperlukan <p>206. Bank wajib menerapkan program anti pencucian uang, pencegahan pendanaan terorisme, dan pencegahan pendanaan proliferasi senjata pemusnah massal dalam melaksanakan kegiatan usaha, sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penerapan program anti pencucian uang, pencegahan pendanaan terorisme, dan pencegahan pendanaan proliferasi senjata pemusnah massal di sektor jasa keuangan.</p> <p>207. Penerapan program anti pencucian uang, pencegahan pendanaan terorisme, dan pencegahan pendanaan proliferasi senjata pemusnah massal sebagaimana dimaksud pada ayat (1), mencakup pencegahan dan penanganan agar kegiatan usaha Bank tidak dimanfaatkan dalam aktivitas yang terkait dengan tindak pidana sesuai dengan ketentuan peraturan perundang-undangan mengenai pencegahan dan pemberantasan tindak pidana pencucian uang</p> <p>208. Dewan Komisaris dan Direksi wajib memastikan penerapan manajemen risiko telah mencakup <i>country risk</i> dan <i>transfer risk</i> sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penerapan manajemen risiko bagi bank umum dan Peraturan Otoritas Jasa Keuangan mengenai penerapan manajemen risiko bagi bank umum syariah dan unit usaha syariah.</p> <p>209. Dalam penerapan manajemen risiko terkait <i>country risk</i> dan <i>transfer risk</i> sebagaimana dimaksud pada ayat (1), Direksi wajib paling sedikit:</p> <ol style="list-style-type: none"> Menyusun dan menetapkan strategi dalam mengelola <i>country risk</i> dan <i>transfer risk</i> sesuai dengan karakteristik dan kompleksitas bank; Menetapkan limit risiko dan memantau kepatuhan terhadap limit eksposur <i>country risk</i> dan <i>transfer risk</i>;

	<p>Uraian Pokok Pengaturan Main Setting Description</p>	<p>Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustment Made by bank bjb</p>
<p>199. In carrying out the internal audit function, Banks are required to communicate with the Financial Services Authority at least 1 (one) time in 1 (one) year.</p> <p>200. Banks are required to submit reports to the Financial Services Authority regarding the implementation of the internal audit function, which consists of:</p> <ol style="list-style-type: none"> Report on the appointment or dismissal of the head of the internal audit work unit; Special reports regarding any internal audit findings that are thought to endanger the Bank's business continuity; Report on the results of an independent external review; Implementation report and main points of internal audit results; and Another report at the request of the Financial Services Authority. <p>201. In providing transparent and quality financial information, the Bank uses external audit functions by public accountants and/or public accounting firms</p> <p>202. The use and appointment of public accountants and/or public accounting firms at Banks is in accordance with the Financial Services Authority Regulations regarding the use of public accountant services and public accounting firms in financial services activities.</p> <p>203. Violations of the provisions on the implementation of external audit functions by public accountants and/or public accounting firms are subject to administrative sanctions in accordance with the Financial Services Authority Regulations regarding the use of public accountant and public accounting firm services in financial services activities.</p> <p>204. Banks are required to:</p> <ol style="list-style-type: none"> Implement appropriate and effective risk management and internal control systems; Have an early warning system for risks; and Evaluate the implementation of risk management periodically, Which is adapted to the complexity and scale of the Bank's business, guided by the requirements and procedures in accordance with the Financial Services Authority Regulations regarding the implementation of risk management for commercial banks and the Financial Services Authority Regulations regarding the implementation of risk management for sharia commercial banks and sharia business units. <p>205. The Bank implements governance, risk management and compliance in an integrated manner supported by:</p> <ol style="list-style-type: none"> Digitalization; Technological innovation; and Required systems and procedures <p>206. Banks are required to implement anti-money laundering programs, preventing the financing of terrorism, and preventing the financing of the proliferation of weapons of mass destruction in carrying out business activities, in accordance with the Financial Services Authority Regulations regarding the implementation of anti-money laundering programs, preventing the financing of terrorism, and preventing the financing of the proliferation of weapons of mass destruction in the financial services sector.</p> <p>207. Implementation of anti-money laundering programs, prevention of terrorism financing, and prevention of funding for the proliferation of weapons of mass destruction as referred to in paragraph (1), includes prevention and handling so that the Bank's business activities are not utilized in activities related to criminal acts in accordance with the provisions of laws and regulations regarding the prevention and eradication of money laundering crimes.</p> <p>208. The Board of Commissioners and Directors are required to ensure that the implementation of risk management includes country risk and transfer risk in accordance with the Financial Services Authority Regulations regarding the implementation of risk management for commercial banks and the Financial Services Authority Regulations regarding the implementation of risk management for sharia commercial banks and sharia business units.</p> <p>209. In implementing risk management related to country risk and transfer risk as intended in paragraph (1), the Board of Directors is obliged to at least:</p> <ol style="list-style-type: none"> Develop and determine strategies for managing country risk and transfer risk in accordance with the characteristics and complexity of the bank; Establish risk limits and monitor compliance with country risk and transfer risk exposure limits; 		

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description
				<ul style="list-style-type: none"> c. Menyusun, menetapkan, dan memastikan penerapan kebijakan dan prosedur untuk mengidentifikasi, mengukur, memantau, dan mengendalikan risiko yang terkait dengan <i>country risk</i> dan <i>transfer risk</i> dalam kegiatan usaha bank; d. Melakukan pemantauan terhadap perkembangan <i>country risk</i> dan <i>transfer risk</i>, dan menerapkan tindak lanjut yang memadai; e. Melakukan pengendalian risiko kredit terhadap eksposur <i>country risk</i> dan <i>transfer risk</i> untuk masing-masing negara, yang mencakup eksposur intragrup, eksposur berdasarkan regional tertentu, eksposur berdasarkan individu, dan eksposur berdasarkan pihak lawan transaksi; f. Memiliki dan mengembangkan sistem informasi manajemen untuk <i>country risk</i> dan <i>transfer risk</i> yang mampu menyediakan data secara akurat, lengkap, informatif, tepat waktu, dan dapat diandalkan sehingga dapat menyediakan laporan yang memadai; g. Melakukan evaluasi dan pengujian (<i>stress testing</i>) secara berkala paling sedikit 1 (satu) kali dalam 1 (satu) tahun atau berdasarkan kondisi tertentu yang akan berpengaruh signifikan kepada Bank; dan h. Memastikan pengendalian internal dan kaji ulang yang memadai atas <i>country risk</i> dan <i>transfer risk</i>. <p>210. Dalam penerapan manajemen risiko terkait <i>country risk</i> dan <i>transfer risk</i> sebagaimana dimaksud pada ayat (1), Dewan Komisaris wajib melakukan paling sedikit:</p> <ul style="list-style-type: none"> a. Evaluasi strategi dan kebijakan terkait <i>country risk</i> dan <i>transfer risk</i> yang ditetapkan oleh Direksi; dan b. Evaluasi pertanggungjawaban Direksi dan memberikan arahan perbaikan atas penerapan kebijakan terkait <i>country risk</i> dan <i>transfer risk</i> secara berkala. <p>211. Direksi wajib menyusun dan menyampaikan hasil identifikasi, pengukuran, pemantauan, dan pengendalian <i>country risk</i> dan <i>transfer risk</i> dalam laporan profil risiko.</p> <p>212. Dewan Komisaris melalui Komite Pemantau Risiko wajib melakukan pengawasan terhadap penerapan manajemen risiko terkait <i>country risk</i> dan <i>transfer risk</i> yang dilakukan Bank termasuk pelaksanaan evaluasi dan pengujian (<i>stress testing</i>).</p> <p>213. Direksi wajib paling sedikit:</p> <ul style="list-style-type: none"> a. Menyusun kebijakan dan prosedur untuk mengidentifikasi dan mengelola aset bermasalah, klasifikasi aset, perhitungan terkait penyisihan dan pencadangan, dan hapus buku aset; b. Melakukan reviu secara berkala atas pengklasifikasian aset dan pencadangan untuk kredit dan/atau pembiayaan bermasalah, serta mengidentifikasi dan mengelola aset bermasalah secara memadai, termasuk pencadangan yang sejalan dengan risiko yang terjadi; dan c. Melakukan reviu secara berkala terhadap pencadangan yang dibentuk agar sesuai dengan kondisi terkini, sesuai standar dan ketentuan peraturan perundangundangan. <p>214. Dewan Komisaris wajib secara aktif melakukan pengawasan terhadap pelaksanaan pengelolaan aset bermasalah, penyisihan, dan pencadangan yang dilakukan Bank dalam pengelolaan risiko kredit.</p> <p>215. Bank yang melakukan kemitraan dalam kegiatan usaha wajib melaksanakan kemitraan sesuai prinsip kehati-hatian, manajemen risiko, dan pengelolaan Bank yang sehat.</p> <p>216. Bank yang melanggar ketentuan sebagaimana dimaksud dalam Pasal 87, Pasal 88, Pasal 89, dan/atau Pasal 90, dikenai sanksi administratif berupa teguran tertulis.</p> <p>217. Dalam hal Bank telah dikenai sanksi administratif sebagaimana dimaksud pada ayat (1), dan tetap melanggar ketentuan sebagaimana dimaksud dalam Pasal 87, Pasal 88, Pasal 89, dan/atau Pasal 90, Bank dikenai sanksi administratif berupa:</p> <ul style="list-style-type: none"> a. Larangan untuk menerbitkan produk Bank baru; b. Pembekuan kegiatan usaha Bank tertentu; c. Larangan melakukan ekspansi kegiatan usaha; d. Larangan melakukan kegiatan usaha baru; dan/atau e. Penurunan penilaian faktor tata kelola dalam penilaian tingkat kesehatan Bank

	<p>Uraian Pokok Pengaturan Main Setting Description</p>	<p>Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustment Made by bank bjb</p>
	<ul style="list-style-type: none"> c. Develop, determine and ensure the implementation of policies and procedures to identify, measure, monitor and control risks related to country risk and transfer risk in bank business activities; d. Monitor developments in country risk and transfer risk, and implement adequate follow-up; e. Carry out credit risk control over country risk exposure and transfer risk for each country, which includes intragroup exposure, exposure based on certain regions, exposure based on individuals, and exposure based on counterparty transactions; f. Have and develop a management information system for country risk and transfer risk which is capable of providing data accurately, completely, informatively, timely and reliably so as to provide adequate reports; g. Conduct evaluation and testing (stress testing) periodically at least 1 (one) time in 1 (one) year or based on certain conditions that will have a significant impact on the Bank; and h. Ensure adequate internal control and review of country risk and transfer risk. <p>210. In implementing risk management related to country risk and transfer risk as intended in paragraph (1), the Board of Commissioners is obliged to carry out at least:</p> <ul style="list-style-type: none"> a. Evaluate strategies and policies related to country risk and transfer risk determined by the Board of Directors; and b. Evaluate the responsibilities of the Board of Directors and provide direction for improvements to the implementation of policies related to country risk and transfer risk on a regular basis. <p>211. The Board of Directors is obliged to prepare and submit the results of identification, measurement, monitoring and control of country risk and transfer risk in a risk profile report.</p> <p>212. The Board of Commissioners, through the Risk Monitoring Committee, is obliged to supervise the implementation of risk management related to country risk and transfer risk carried out by the Bank, including the implementation of evaluation and testing (stress testing).</p> <p>213. Directors are required to at least:</p> <ul style="list-style-type: none"> a. Develop policies and procedures to identify and manage problematic assets, asset classification, calculations related to provisions and reserves, and asset write-offs; b. Conduct regular reviews of asset classification and provisions for problematic credit and/or financing, as well as identify and manage problematic assets adequately, including reserves that are in line with the risks that occur; And c. Conduct regular reviews of the reserves established so that they are in accordance with current conditions, in accordance with standards and provisions of laws and regulations. <p>214. The Board of Commissioners is obliged to actively supervise the implementation of problem asset management, allowances and reserves carried out by the Bank in managing credit risk.</p> <p>215. Banks that carry out partnerships in business activities are obliged to carry out partnerships in accordance with the principles of prudence, risk management and sound bank management.</p> <p>216. Banks that violate the provisions as intended in Article 87, Article 88, Article 89, and/or Article 90, will be subject to administrative sanctions in the form of a written warning.</p> <p>217. In the event that a Bank has been subject to administrative sanctions as intended in paragraph (1), and continues to violate the provisions as intended in Article 87, Article 88, Article 89, and/or Article 90, the Bank is subject to administrative sanctions in the form of:</p> <ul style="list-style-type: none"> a. Prohibition on issuing new Bank products; b. Suspension of certain Bank business activities; c. Prohibition of expanding business activities; d. Prohibition of carrying out new business activities; and/or e. Decreased assessment of governance factors in assessing the bank's soundness level 	

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description
				<p>218. Bank wajib menerapkan tata kelola dalam pemberian remunerasi</p> <p>219. Bank wajib memiliki kebijakan remunerasi secara tertulis bagi Direksi, Dewan Komisaris, Dewan Pengawas Syariah, dan Pegawai Bank.</p> <p>220. Bank dapat menunda pembayaran remunerasi yang bersifat variabel yang ditangguhkan (<i>malus</i>) atau menarik kembali remunerasi yang bersifat variabel yang sudah dibayarkan (<i>clawback</i>) dalam kondisi tertentu yang ditetapkan oleh Bank.</p> <p>221. Dalam kondisi tertentu, Otoritas Jasa Keuangan berwenang untuk:</p> <ol style="list-style-type: none"> Melakukan kaji ulang terhadap besaran remunerasi yang bersifat variabel bagi Direksi, Dewan Komisaris, Dewan Pengawas Syariah, dan/atau Pegawai Bank; Melakukan evaluasi terhadap pembayaran remunerasi yang bersifat variabel yang tidak sesuai dengan prinsip kewajaran dan keadilan; dan/atau Memerintahkan Bank untuk melakukan penyesuaian kebijakan remunerasi yang bersifat variabel. <p>222. Ketentuan penerapan tata kelola dalam pemberian remunerasi dilaksanakan sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penerapan tata kelola dalam pemberian remunerasi bagi bank umum dan Peraturan Otoritas Jasa Keuangan mengenai penerapan tata kelola dalam pemberian remunerasi bagi bank umum syariah dan unit usaha syariah.</p> <p>223. Bank yang melanggar ketentuan pada ayat (1) dan ayat (2) dikenai sanksi administratif sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penerapan tata kelola dalam pemberian remunerasi bagi bank umum dan Peraturan Otoritas Jasa Keuangan mengenai penerapan tata kelola dalam pemberian remunerasi bagi bank umum syariah dan unit usaha syariah.</p> <p>224. Bank wajib menerapkan prinsip kehati-hatian dalam penyediaan dana paling sedikit dengan penyebaran atau diversifikasi portofolio penyediaan dana yang diberikan.</p> <p>225. Penerapan ketentuan sebagaimana dimaksud mengenai penyediaan dana kepada pihak terkait dan/atau penyediaan dana besar serta penerapan sanksi administratif, dilaksanakan sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai batas maksimum pemberian kredit dan penyediaan dana besar bagi bank umum dan Peraturan Otoritas Jasa Keuangan mengenai batas maksimum penyaluran dana dan penyaluran dana besar bagi bank umum syariah.</p> <p>226. Bank wajib melaksanakan transparansi kondisi keuangan dan nonkeuangan kepada Pemangku Kepentingan, dengan paling sedikit:</p> <ol style="list-style-type: none"> Menyusun dan menyajikan laporan dengan tata cara, jenis, dan cakupan sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai transparansi dan publikasi laporan bank; dan Memiliki saluran penyebaran informasi yang dapat diandalkan oleh Pemangku Kepentingan <p>227. Bank wajib melaksanakan transparansi informasi mengenai produk dan penggunaan data konsumen dan/atau nasabah Bank dengan berpedoman sesuai dengan:</p> <ol style="list-style-type: none"> Peraturan Otoritas Jasa Keuangan mengenai penyelenggaraan produk bank umum; dan Peraturan Otoritas Jasa Keuangan mengenai perlindungan konsumen dan masyarakat di sektor jasa keuangan. <p>228. Bank yang melanggar ketentuan sebagaimana dimaksud dikenai sanksi administratif sesuai dengan:</p> <ol style="list-style-type: none"> Peraturan Otoritas Jasa Keuangan mengenai penyelenggaraan produk bank umum; dan/atau Peraturan Otoritas Jasa Keuangan mengenai perlindungan konsumen dan masyarakat di sektor jasa keuangan. <p>229. Bank wajib menyusun dan mempublikasikan laporan keberlanjutan.</p> <p>230. Bank dalam menyusun dan mempublikasikan laporan keberlanjutan sebagaimana dimaksud berpedoman sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penerapan keuangan berkelanjutan bagi lembaga jasa keuangan, emiten, dan perusahaan publik.</p>

	Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustment Made by bank bjb
	<p>218. Banks are required to implement governance in providing remuneration</p> <p>219. Banks are required to have a written remuneration policy for the Board of Directors, Board of Commissioners, sharia supervisory board and Bank Employees.</p> <p>220. The Bank can postpone the payment of deferred variable remuneration (malus) or withdraw variable remuneration that has already been paid (clawback) under certain conditions determined by the Bank.</p> <p>221. Under certain conditions, the Financial Services Authority has the authority to:</p> <ol style="list-style-type: none"> a. Review the amount of variable remuneration for the Board of Directors, Board of Commissioners, sharia supervisory board and/or Bank Employees; b. Evaluate variable remuneration payments that are not in accordance with the principles of fairness and justice; and/or c. Order the Bank to make adjustments to variable remuneration policies. <p>222. Provisions for implementing governance in providing remuneration are implemented in accordance with the Financial Services Authority Regulations regarding the implementation of governance in providing remuneration for commercial banks and the Financial Services Authority Regulations regarding the implementation of governance in providing remuneration for sharia commercial banks and sharia business units.</p> <p>223. Banks that violate the provisions in paragraphs (1) and (2) are subject to administrative sanctions in accordance with the Financial Services Authority Regulations regarding the implementation of governance in providing remuneration for commercial banks and the Financial Services Authority Regulations regarding the implementation of governance in providing remuneration for commercial banks sharia and sharia business units.</p> <p>224. Banks are required to apply the principle of prudence in providing funds at least by spreading or diversifying the portfolio of funds provided.</p> <p>225. The implementation of the provisions referred to regarding the provision of funds to related parties and/or the provision of large funds as well as the imposition of administrative sanctions, is carried out in accordance with the Financial Services Authority Regulation regarding the maximum limit for granting credit and the provision of large funds for commercial banks and the Financial Services Authority Regulation regarding the maximum limit distribution of funds and distribution of large funds to sharia commercial banks.</p> <p>226. Banks are required to implement transparency of financial and non-financial conditions to Stakeholders, by at least:</p> <ol style="list-style-type: none"> a. Prepare and present reports with procedures, types and scope in accordance with the Financial Services Authority Regulations regarding transparency and publication of bank reports; and b. Have channels for disseminating information that can be relied upon by Stakeholders <p>227. Banks are required to implement information transparency regarding products and use of consumer and/or Bank customer data based on:</p> <ol style="list-style-type: none"> a. Financial Services Authority regulations regarding the implementation of commercial bank products; and b. Financial Services Authority regulations regarding consumer and public protection in the financial services sector. <p>228. Banks that violate the provisions referred to are subject to administrative sanctions in accordance with:</p> <ol style="list-style-type: none"> a. Financial Services Authority regulations regarding the implementation of commercial bank products; and/or b. Financial Services Authority regulations regarding consumer and public protection in the financial services sector. <p>229. Banks are required to prepare and publish sustainability reports.</p> <p>230. In preparing and publishing the sustainability report as intended, the Bank is guided by the Financial Services Authority Regulations regarding the implementation of sustainable finance for financial service institutions, issuers and public companies.</p>	

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description
				<p>231. Bank yang melanggar ketentuan sebagaimana dimaksud dikenai sanksi administratif sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penerapan keuangan berkelanjutan bagi lembaga jasa keuangan, emiten, dan perusahaan publik.</p> <p>232. Bank wajib menyusun dan menyampaikan laporan terstruktur dan laporan tidak terstruktur kepada Otoritas Jasa Keuangan sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai pelaporan bank umum melalui sistem pelaporan Otoritas Jasa Keuangan.</p> <p>233. Bank yang melanggar ketentuan sebagaimana dimaksud dikenai sanksi administratif sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai pelaporan bank umum melalui sistem pelaporan Otoritas Jasa Keuangan</p> <p>234. Bank wajib memastikan keandalan penyusunan laporan keuangan dan informasi kinerja keuangan yang tidak diaudit oleh auditor ekstern.</p> <p>235. Dalam penyelenggaraan teknologi informasi oleh Bank, wajib berpedoman sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penyelenggaraan teknologi informasi oleh bank umum.</p> <p>236. Bank yang melanggar ketentuan sebagaimana dimaksud pada ayat (1) dikenai sanksi administratif sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penyelenggaraan teknologi informasi oleh bank umum.</p> <p>237. Bank wajib memastikan ketersediaan dan kecukupan pelaporan internal yang didukung oleh sistem informasi manajemen yang memadai untuk meningkatkan kualitas proses pengambilan keputusan oleh Direksi dan kualitas proses pengawasan oleh Dewan Komisaris.</p> <p>238. Bank dilarang memanfaatkan dan/atau menyalahgunakan rekayasa keuangan dan/atau rekayasa hukum untuk kepentingan Bank dan/atau pihak lain baik internal maupun eksternal Bank yang tidak sesuai dengan prinsip pengelolaan Bank yang sehat.</p> <p>239. Bank wajib menyusun dan menyampaikan rencana strategis dalam bentuk:</p> <ol style="list-style-type: none"> Rencana korporasi; dan Rencana bisnis, dengan tata cara sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai bank umum, Peraturan Otoritas Jasa Keuangan mengenai bank umum syariah, dan Peraturan Otoritas Jasa Keuangan mengenai rencana bisnis bank <p>240. Bank wajib melaksanakan rencana penanganan permasalahan keuangan dan/atau penguatan modal Bank yang dicantumkan dalam rencana bisnis</p> <p>241. Bank menginformasikan rencana penanganan permasalahan keuangan dan/atau penguatan modal Bank kepada pemegang saham pengendali.</p> <p>242. Pemegang saham pengendali wajib bertanggung jawab dan mendukung penguatan, penanganan, dan/atau penyelesaian permasalahan keuangan Bank serta menjaga keberlangsungan usaha Bank.</p> <p>243. Bank dan/atau pemegang saham pengendali yang melanggar ketentuan sebagaimana dimaksud pada, dikenai sanksi administratif berupa teguran tertulis.</p> <p>244. Dalam hal Bank dan/atau pemegang saham pengendali telah dikenai sanksi administratif sebagaimana dimaksud, dan tetap melanggar ketentuan sebagaimana dimaksud, Bank dikenai sanksi administratif berupa:</p> <ol style="list-style-type: none"> Larangan untuk menerbitkan produk Bank baru; Pembekuan kegiatan usaha Bank tertentu; Larangan melakukan ekspansi kegiatan usaha; Larangan melakukan kegiatan usaha baru; dan/atau Penurunan penilaian faktor tata kelola dalam penilaian tingkat kesehatan Bank. <p>245. Bank wajib menyusun, menyampaikan, dan mengimplementasikan rencana untuk mengatasi permasalahan keuangan yang mungkin terjadi di Bank sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai rencana aksi pemulihan (<i>recovery plan</i>).</p>

Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustment Made by bank bjb
<p>231. Banks that violate the provisions referred to are subject to administrative sanctions in accordance with the Financial Services Authority Regulations regarding the implementation of sustainable finance for financial service institutions, issuers and public companies.</p> <p>232. Banks are required to prepare and submit structured reports and unstructured reports to the Financial Services Authority in accordance with the Financial Services Authority Regulations regarding commercial bank reporting through the Financial Services Authority reporting system.</p> <p>233. Banks that violate the provisions referred to are subject to administrative sanctions in accordance with the Financial Services Authority Regulations regarding reporting of commercial banks through the Financial Services Authority reporting system</p> <p>234. Banks are required to ensure the reliability of the preparation of financial reports and financial performance information that are not audited by external auditors.</p> <p>235. In the implementation of information technology by Banks, it is mandatory to follow the guidelines in accordance with the Financial Services Authority Regulations regarding the implementation of information technology by commercial banks.</p> <p>236. Banks that violate the provisions as intended in paragraph (1) are subject to administrative sanctions in accordance with the Financial Services Authority Regulations regarding the implementation of information technology by commercial banks.</p> <p>237. Banks are required to ensure the availability and adequacy of internal reporting supported by an adequate management information system to improve the quality of the decision-making process by the Board of Directors and the quality of the supervision process by the Board of Commissioners.</p> <p>238. Banks are prohibited from utilizing and/or abusing financial engineering and/or legal engineering for the benefit of the Bank and/or other parties, both internal and external to the Bank, which is not in accordance with the principles of sound Bank management.</p> <p>239. Banks are required to prepare and submit a strategic plan in the form of:</p> <ol style="list-style-type: none"> a. Corporate plans; and b. Business plan, with procedures in accordance with the Financial Services Authority Regulations regarding commercial banks, the Financial Services Authority Regulations regarding sharia commercial banks, and the Financial Services Authority Regulations regarding bank business plans <p>240. Banks are required to implement plans for handling financial problems and/or strengthening Bank capital as stated in the business plan</p> <p>241. The Bank informs the controlling shareholder of plans to handle financial problems and/or strengthen the Bank's capital.</p> <p>242. Controlling shareholders must be responsible for and support the strengthening, handling and/or resolution of the Bank's financial problems and maintaining the continuity of the Bank's business.</p> <p>243. Banks and/or controlling shareholders who violate the provisions as referred to above, will be subject to administrative sanctions in the form of a written warning.</p> <p>244. In the event that the Bank and/or controlling shareholder has been subject to administrative sanctions as intended, and continues to violate the provisions as intended, the Bank will be subject to administrative sanctions in the form of:</p> <ol style="list-style-type: none"> a. Prohibition on issuing new Bank products; b. Suspension of certain Bank business activities; c. Prohibition of expanding business activities; d. Prohibition of carrying out new business activities; and/or e. Decreased assessment of governance factors in assessing the bank's soundness level. <p>245. Banks are required to prepare, submit and implement plans to overcome financial problems that may occur at the Bank in accordance with the Financial Services Authority Regulations regarding recovery action plans.</p>	

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description
				<p>246. Pemegang saham pengendali Bank dan pemegang saham pengendali terakhir Bank wajib memenuhi Peraturan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan di sektor jasa keuangan, serta mendukung terlaksananya kegiatan usaha dan pengelolaan Bank yang sehat, berdaya saing serta sesuai prinsip kehati-hatian dan manajemen risiko.</p> <p>247. Pemegang saham Bank turut serta mendukung terlaksananya kegiatan usaha Bank yang sehat dan menjaga kesinambungan usaha Bank.</p> <p>248. Bank wajib memiliki kebijakan dividen dan mengomunikasikan kebijakan dividen kepada pemegang saham.</p> <p>249. Kebijakan dividen sebagaimana dimaksud, paling sedikit memuat:</p> <ol style="list-style-type: none"> Pertimbangan Bank dalam pembagian dividen; Besaran dividen yang diberikan; Mekanisme persetujuan usulan pembagian dividen; dan Periode pengkinian kebijakan dividen <p>250. Kebijakan dividen sebagaimana dimaksud, dapat memuat:</p> <ol style="list-style-type: none"> Kewenangan Bank untuk mengusulkan kepada RUPS terkait penundaan pembayaran dividen; Menghentikan pembayaran dividen yang telah disetujui; Menghentikan pembayaran dividen yang diangsur atau menghentikan pembayaran dividen secara bertahap; dan/atau Menarik kembali pembayaran dividen kepada pemegang saham pengendali, dalam hal Bank mengalami permasalahan kondisi keuangan. <p>251. Rencana pembagian dividen didasarkan atas pemenuhan hak pemegang saham dengan mengutamakan kepentingan Bank dan dicantumkan dalam rencana bisnis Bank.</p> <p>252. Dalam penetapan pembagian dividen kepada pemegang saham, Bank wajib mendasarkan atas berbagai pertimbangan dari aspek eksternal dan internal.</p> <p>253. Perhitungan dividen wajib didasarkan atas kinerja profitabilitas yang dihasilkan Bank dengan wajar.</p> <p>254. Otoritas Jasa Keuangan berwenang untuk menginstruksikan dan/atau memerintahkan Bank untuk:</p> <ol style="list-style-type: none"> Menunda, membatasi, dan/atau melarang pembagian dividen Bank; dan/atau Menyelenggarakan RUPS pembatalan terkait pembagian dividen Bank. <p>255. Kewenangan Otoritas Jasa Keuangan sebagaimana dimaksud dilakukan dengan mempertimbangkan:</p> <ol style="list-style-type: none"> Aspek eksternal dan internal sebagaimana dimaksud pada ayat (5); dan/atau Kondisi Bank dalam upaya penguatan permodalan Bank dan/atau penanganan permasalahan Bank. <p>256. Bank memiliki kebijakan dan/atau prosedur untuk:</p> <ol style="list-style-type: none"> Memastikan perlakuan yang adil terhadap seluruh pemegang saham dan melindungi hak pemegang saham; dan Memfasilitasi partisipasi pemegang saham dan Pemangku Kepentingan serta mengelola komunikasi dalam pelaksanaannya. <p>257. Aksi korporasi Bank berupa penggabungan, peleburan, pengambilalihan, integrasi, dan transaksi material lain dilaksanakan sesuai dengan ketentuan dan prosedur yang berlaku, dan memastikan transaksi terjadi secara transparan dan wajar serta melindungi hak pemegang saham dan kepentingan Bank.</p> <p>258. Tindakan pelepasan saham Bank yang dimiliki oleh anggota Direksi, anggota Dewan Komisaris, anggota Komite Bank, anggota Dewan Pengawas Syariah, Pejabat Eksekutif, dan/atau Pegawai Bank yang berasal dari program kepemilikan saham bagi manajemen dan/atau program kepemilikan saham bagi Pegawai wajib dilaksanakan dengan memperhatikan Tata Kelola yang Baik pada Bank dan mempertimbangkan kondisi Bank</p> <p>259. Kegiatan penyertaan modal Bank pada perusahaan anak dan investee wajib dilaksanakan dengan memperhatikan Tata Kelola yang Baik pada Bank dan penerapan manajemen risiko</p> <p>260. Penerapan ketentuan mengenai penyertaan modal Bank serta penerapan sanksi administratif, dilaksanakan sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai kegiatan penyertaan modal oleh bank umum.</p>

Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustment Made by bank bjb
<p>246. The controlling shareholder of the Bank and the final controlling shareholder of the Bank are required to comply with the Financial Services Authority Regulations and the provisions of laws and regulations in the financial services sector, as well as support the implementation of business activities and management of the Bank that are healthy, competitive and in accordance with the principles of prudence and management risk.</p> <p>247. Bank shareholders participate in supporting the implementation of healthy Bank business activities and maintaining the continuity of the Bank's business.</p> <p>248. Banks are required to have a dividend policy and communicate the dividend policy to shareholders.</p> <p>249. The dividend policy as referred to at least contains:</p> <ol style="list-style-type: none"> Bank considerations in distributing dividends; The amount of dividends given; Approval mechanism for dividend distribution proposals; and Dividend policy update period <p>250. The dividend policy as intended may include:</p> <ol style="list-style-type: none"> Bank's authority to propose to the GMS regarding postponement of dividend payments; Stop payment of approved dividends; Stop paying dividends in installments or stop paying dividends gradually; and/or Withdrawing dividend payments to controlling shareholders, in the event that the Bank experiences financial problems. <p>251. The dividend distribution plan is based on fulfilling shareholder rights by prioritizing the interests of the Bank and is included in the Bank's business plan.</p> <p>252. In determining the distribution of dividends to shareholders, Banks are required to base various considerations on external and internal aspects.</p> <p>253. Dividend calculations must be based on the Bank's reasonable profitability performance.</p> <p>254. The Financial Services Authority has the authority to instruct and/or order Banks to:</p> <ol style="list-style-type: none"> Delay, limit and/or prohibit the distribution of Bank dividends; and/or Organize a cancellation GMS related to the distribution of Bank dividends. <p>255. The authority of the Financial Services Authority as intended is carried out by considering:</p> <ol style="list-style-type: none"> External and internal aspects as intended in paragraph (5); and/or Condition of the Bank in efforts to strengthen Bank capital and/or handle Bank problems. <p>256. The Bank has policies and/or procedures to:</p> <ol style="list-style-type: none"> Ensure fair treatment of all shareholders and protect shareholder rights; and Facilitate shareholder and stakeholder participation and manage communication in its implementation. <p>257. The Bank's corporate actions in the form of mergers, consolidations, takeovers, integration and other material transactions are carried out in accordance with applicable provisions and procedures, and ensure that transactions occur transparently and fairly and protect the rights of shareholders and the interests of the Bank.</p> <p>258. Actions to dispose of Bank shares owned by members of the Board of Directors, members of the Board of Commissioners, members of Bank Committees, members of the Sharia Supervisory Board, Executive Officers, and/or Bank Employees originating from share ownership programs for management and/or share ownership programs for employees must be implemented by paying attention to Good Governance at the Bank and considering the condition of the Bank</p> <p>259. Bank capital participation activities in subsidiary and investee companies must be carried out with due regard to Good Governance in the Bank and the implementation of risk management</p> <p>260. The implementation of provisions regarding Bank capital participation as well as the imposition of administrative sanctions, is carried out in accordance with the Financial Services Authority Regulations regarding capital investment activities by commercial banks.</p>	

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description
				<p>261. Bank wajib menerapkan manajemen risiko dan sistem pengendalian internal untuk meminimalkan terjadinya <i>fraud</i>.</p> <p>262. Bank wajib menyusun dan menerapkan strategi anti <i>fraud</i> termasuk menerapkan sistem manajemen anti penyuapan, serta membentuk unit kerja atau fungsi yang bertugas menangani penerapan strategi anti <i>fraud</i> dalam organisasi Bank.</p> <p>263. Pemegang saham pengendali Bank wajib mendukung pengembangan Bank yang sehat dan menjaga kesinambungan usaha Bank, paling sedikit dengan:</p> <ol style="list-style-type: none"> a. Mendukung dan melaksanakan upaya penguatan b. Tidak melakukan tindakan yang dapat menyebabkan Bank terpapar risiko. <p>264. Kebijakan perkreditan atau pembiayaan Bank yang dimiliki Bank secara tertulis paling sedikit wajib memuat seluruh aspek yang ditetapkan dalam pedoman penyusunan kebijakan perkreditan atau pembiayaan Bank.</p> <p>265. Dalam penyaluran dan persetujuan kredit atau pembiayaan, Bank wajib menghindari tekanan pihak manapun dan memastikan penerapan kebijakan perkreditan atau pembiayaan Bank serta penerapan manajemen risiko dilaksanakan dengan konsisten, dan sesuai dengan ketentuan peraturan perundang-undangan.</p> <p>266. Keputusan kredit atau pembiayaan wajib didasarkan atas penerapan prinsip pemisahan fungsi (<i>four eyes principle</i>) antara fungsi bisnis dan risiko sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penerapan manajemen risiko bagi bank umum dan Peraturan Otoritas Jasa Keuangan mengenai penerapan manajemen risiko bagi bank umum syariah dan unit usaha syariah.</p> <p>267. Dalam pelaksanaan hapus buku kredit atau pembiayaan termasuk tindakan lain terkait penyelesaian kredit atau pembiayaan yang dilakukan Bank, Bank wajib menghindari tekanan pihak manapun dan dilakukan sesuai kebijakan perkreditan atau pembiayaan Bank, penerapan manajemen risiko, dan ketentuan peraturan perundang-undangan</p> <p>268. Proses pengadaan barang dan/atau jasa wajib dilaksanakan dengan memperhatikan Tata Kelola yang Baik pada Bank dan dengan prinsip paling sedikit efisien, efektif, transparan, terbuka, bersaing, adil, dan akuntabel, terlepas dari benturan kepentingan, adanya pemisahan fungsi dan kewenangan dalam proses pengadaan, serta berpegang pada konsep harga terbaik.</p> <p>269. Pelaksanaan penganggaran dan pengeluaran biaya Bank wajib dilaksanakan dengan memperhatikan Tata Kelola yang Baik pada Bank dan didasarkan atas kebutuhan Bank</p> <p>270. Alokasi dan penggunaan dana tanggung jawab sosial dan lingkungan Bank wajib terlepas dari kepentingan pribadi pihak manapun di internal Bank dan eksternal Bank.</p> <p>271. Alokasi dan penggunaan dana tanggung jawab sosial dan lingkungan Bank sebagaimana dimaksud pada ayat (1) wajib dilakukan hanya untuk mendukung kegiatan penerapan keuangan berkelanjutan, serta dapat memberikan nilai tambah bagi Bank baik secara langsung maupun tidak langsung.</p> <p>272. Pemegang saham Bank, anggota Direksi, anggota Dewan Komisaris, anggota Komite Bank, anggota Dewan Pengawas Syariah, Pejabat Eksekutif, dan/atau Pegawai Bank dilarang meminta, menerima, mengizinkan, dan/atau menyetujui untuk menerima imbalan, komisi, uang tambahan, pelayanan, uang, barang berharga, dan/atau segala sesuatu yang mempunyai nilai ekonomis atau manfaat lain, untuk keuntungan pribadi, keluarga, dan pihak lain, dalam pelaksanaan kegiatan usaha Bank dan kegiatan lain terkait dengan Bank.</p> <p>273. Anggota Direksi, anggota Dewan Komisaris, anggota Komite Bank, anggota Dewan Pengawas Syariah, Pejabat Eksekutif, dan/atau Pegawai Bank wajib menolak dan/atau dilarang menerima suatu perintah atau permintaan dari pemegang saham Bank, pihak terafiliasi, dan/atau pihak lain untuk:</p> <ol style="list-style-type: none"> a. Melakukan tindakan yang terkait kegiatan usaha Bank dan/atau kegiatan lain yang tidak sesuai dengan penerapan Tata Kelola yang Baik pada Bank;

Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustment Made by bank bjb
<p>261. Banks are required to implement risk management and internal control systems to minimize the occurrence of fraud.</p> <p>262. Banks are required to develop and implement an anti-fraud strategy, including implementing an anti-bribery management system, as well as establishing a work unit or function tasked with handling the implementation of anti-fraud strategies within the Bank's organization.</p> <p>263. Bank controlling shareholders are obliged to support the healthy development of the Bank and maintain the continuity of the Bank's business, at least by:</p> <ol style="list-style-type: none"> a. Support and implement strengthening efforts b. Do not take actions that could expose the Bank to risk. <p>264. The Bank's written credit or financing policy must at least contain all aspects stipulated in the guidelines for preparing the Bank's credit or financing policy.</p> <p>265. In distributing and approving credit or financing, the Bank is obliged to avoid pressure from any party and ensure that the implementation of the Bank's credit or financing policies as well as the implementation of risk management is carried out consistently and in accordance with the provisions of laws and regulations.</p> <p>266. Credit or financing decisions must be based on the application of the principle of separation of functions (four eyes principle) between business and risk functions in accordance with the Financial Services Authority Regulations regarding the implementation of risk management for commercial banks and the Financial Services Authority Regulations regarding the implementation of risk management for sharia and commercial banks. sharia business unit.</p> <p>267. In carrying out credit or financing write-offs, including other actions related to credit or financing settlements carried out by the Bank, the Bank is obliged to avoid pressure from any party and carry it out in accordance with the Bank's credit or financing policies, the implementation of risk management, and the provisions of laws and regulations.</p> <p>268. The process of procuring goods and/or services must be carried out by taking into account Good Governance at the Bank and with the principles of at least efficient, effective, transparent, open, competitive, fair and accountable, regardless of conflicts of interest, separation of functions and authority in procurement process, and adhering to the best price concept.</p> <p>269. Implementation of budgeting and disbursement of Bank costs must be carried out by taking into account Good Governance at the Bank and based on the needs of the Bank</p> <p>270. The allocation and use of Bank social and environmental responsibility funds must be independent of the personal interests of any party internal to the Bank and external to the Bank.</p> <p>271. The allocation and use of Bank social and environmental responsibility funds as referred to in paragraph (1) must be carried out only to support activities for implementing sustainable finance, and can provide added value for the Bank both directly and indirectly.</p> <p>272. Bank shareholders, members of the Board of Directors, members of the Board of Commissioners, members of Bank Committees, members of the Sharia Supervisory Board, Executive Officers, and/or Bank Employees are prohibited from requesting, receiving, authorizing, and/or agreeing to receive compensation, commissions, additional money, services, money, valuables, and/or anything that has economic value or other benefits, for personal, family and other parties' benefit, in the implementation of Bank business activities and other activities related to the Bank.</p> <p>273. Members of the Board of Directors, members of the Board of Commissioners, members of Bank Committees, members of the Sharia Supervisory Board, Executive Officers, and/or Bank Employees are obliged to refuse and/or are prohibited from accepting an order or request from Bank shareholders, affiliated parties, and/or other parties for:</p> <ol style="list-style-type: none"> a. Carrying out actions related to the Bank's business activities and/or other activities that are not in accordance with the implementation of Good Governance at the Bank; 	

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description
				<ul style="list-style-type: none"> b. Melakukan tindak pidana dan/atau hal yang terindikasi tindak pidana; dan/atau c. Melakukan tindakan dan hal yang dapat merugikan, berpotensi merugikan, dan/atau mengurangi keuntungan Bank. <p>274. Pemegang saham Bank, pihak terafiliasi, dan/atau pihak lain dilarang meminta dan/atau memerintahkan anggota Direksi, anggota Dewan Komisaris, anggota Komite Bank, anggota Dewan Pengawas Syariah, Pejabat Eksekutif, dan/atau Pegawai Bank untuk:</p> <ul style="list-style-type: none"> a. Melakukan tindakan yang terkait kegiatan usaha Bank dan/atau kegiatan lain yang tidak sesuai dengan penerapan Tata Kelola yang Baik pada Bank; b. Melakukan tindak pidana dan/atau hal yang terindikasi tindak pidana; dan/atau c. melakukan tindakan dan hal yang dapat merugikan, berpotensi merugikan, dan/atau mengurangi keuntungan Bank. <p>275. Bank wajib menerapkan keuangan berkelanjutan dalam kegiatan usaha dan menyusun rencana aksi keuangan berkelanjutan.</p> <p>276. Bank wajib memiliki dan mengalokasikan sebagian dananya sebagai dana tanggung jawab sosial dan lingkungan dalam mendukung kegiatan penerapan keuangan berkelanjutan.</p> <p>277. Penerapan keuangan berkelanjutan serta pengenaan sanksi administratif terkait pelanggaran ketentuan sebagaimana dimaksud, dilaksanakan sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penerapan keuangan berkelanjutan bagi lembaga jasa keuangan, emiten, dan perusahaan publik.</p> <p>278. Bank wajib melaksanakan praktik bisnis dan strategi investasi dengan memperhatikan, menerapkan, dan mengintegrasikan nilai lingkungan, sosial, dan tata kelola dalam mendukung paling sedikit:</p> <ul style="list-style-type: none"> a. Ekosistem bisnis berkelanjutan; b. Pengembangan produk; c. Transaksi; d. Jasa pembiayaan kegiatan berkelanjutan dan pembiayaan transisi; e. Pengembangan program keuangan berkelanjutan serta pelaksanaan aktivitas operasional bank yang berwawasan lingkungan; dan f. Pemberdayaan sosial dan masyarakat, dalam penerapan keuangan berkelanjutan <p>279. Bank wajib menerapkan Tata Kelola yang Baik pada Bank dalam mengelola risiko terkait iklim.</p> <p>280. Dalam pengelolaan risiko terkait iklim sebagaimana dimaksud, Bank paling sedikit:</p> <ul style="list-style-type: none"> a. Mengembangkan dan mengimplementasikan proses untuk memahami dan menilai potensi dampak risiko terkait iklim terhadap bisnis Bank dan memperhitungkan risiko tersebut pada strategi bisnis dan kerangka manajemen risiko; b. Menetapkan peran dan tanggung jawab Direksi, Dewan Komisaris dan unit kerja pada Bank sesuai struktur organisasi, mekanisme koordinasi dalam pengelolaan risiko terkait iklim, dan pelaksanaan pengawasan secara efektif; c. Memiliki kebijakan, prosedur, dan pengendalian yang tepat untuk manajemen risiko terkait iklim yang efektif; dan d. Memperhitungkan risiko terkait iklim dalam kerangka pengendalian internal melalui 3 (tiga) lini pertahanan untuk memastikan identifikasi, pengukuran, dan mitigasi risiko terkait iklim dilakukan dengan tepat, komprehensif, dan efektif <p>281. Bank sebagai perusahaan induk atau pelaksana perusahaan induk dalam kelompok usaha bank wajib melakukan koordinasi dan evaluasi secara berkala terkait penerapan Tata Kelola yang Baik pada Bank oleh Bank anggota kelompok usaha bank.</p> <p>282. Koordinasi dan evaluasi secara berkala sebagaimana dimaksud, dilakukan paling sedikit 1 (satu) kali dalam 1 (satu) tahun.</p> <p>283. Bank yang merupakan anggota kelompok usaha bank dapat melakukan sinergi perbankan dalam bentuk dukungan komite dari Bank sebagai perusahaan induk atau pelaksana perusahaan induk.</p>

Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustment Made by bank bjb
<p>b. Committing criminal acts and/or things that are indicated as criminal acts; and/or</p> <p>c. Carrying out actions and things that can harm, have the potential to harm, and/or reduce the Bank's profits.</p> <p>274. Bank shareholders, affiliated parties, and/or other parties are prohibited from requesting and/or ordering members of the Board of Directors, members of the Board of Commissioners, members of Bank Committees, members of the Sharia Supervisory Board, Executive Officers, and/or Bank Employees to:</p> <p>a. Carry out actions related to the Bank's business activities and/or other activities that are not in accordance with the implementation of Good Governance at the Bank;</p> <p>b. Commit criminal acts and/or things that are indicated as criminal acts; and/or</p> <p>c. Carry out actions and things that can harm, have the potential to harm, and/or reduce the Bank's profits.</p> <p>275. Banks are required to implement sustainable finance in business activities and prepare sustainable finance action plans.</p> <p>276. Banks are required to have and allocate a portion of their funds as social and environmental responsibility funds to support activities in implementing sustainable finance.</p> <p>277. The implementation of sustainable finance and the imposition of administrative sanctions related to violations of the provisions referred to, are carried out in accordance with the Financial Services Authority Regulations regarding the implementation of sustainable finance for financial services institutions, issuers and public companies.</p> <p>278. Banks are required to implement business practices and investment strategies by paying attention to, implementing and integrating environmental, social and governance values to support at least:</p> <p>a. Sustainable business ecosystem;</p> <p>b. Product development;</p> <p>c. Transaction;</p> <p>d. Sustainable activity financing and transition financing services;</p> <p>e. Development of sustainable financial programs and implementation of bank operational activities that are environmentally friendly; and</p> <p>f. Social and community empowerment, in implementing sustainable finance</p> <p>279. Banks are required to apply Good Governance to Banks in managing climate-related risks.</p> <p>280. In managing climate-related risks as intended, the Bank must at least:</p> <p>a. Develop and implement processes to understand and assess the potential impact of climate-related risks on the Bank's business and account for these risks in the business strategy and risk management framework;</p> <p>b. Determine the roles and responsibilities of the Board of Directors, Board of Commissioners and work units at the Bank according to the organizational structure, coordination mechanisms in managing climate-related risks, and effective implementation of supervision;</p> <p>c. Have appropriate policies, procedures and controls for effective climate-related risk management; and</p> <p>d. Take into account climate-related risks within the internal control framework through 3 (three) lines defense to ensure identification, measurement and mitigation of climate-related risks are carried out appropriately, comprehensively and effectively</p> <p>281. Banks as holding companies or implementing holding companies within a bank business group are obliged to carry out regular coordination and evaluation regarding the implementation of Good Governance at the Bank by Banks that are members of the bank business group.</p> <p>282. Periodic coordination and evaluation as intended, is carried out at least 1 (one) time in 1 (one) year.</p> <p>283. Banks that are members of a bank business group can carry out banking synergy in the form of committee support from the Bank as the holding company or implementing holding company</p>	

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description
				<p>284. Sinergi perbankan dalam bentuk dukungan komite dari Bank perusahaan induk atau pelaksana perusahaan induk sebagaimana dimaksud dilaksanakan sesuai dengan ketentuan peraturan perundang-undangan.</p> <p>285. Bank anggota kelompok usaha bank yang memanfaatkan komite yang dimiliki oleh Bank sebagai perusahaan induk atau pelaksana perusahaan induk, wajib menyertakan paling sedikit 1 (satu) orang Pegawai minimal setingkat Pejabat Eksekutif yang relevan, dalam setiap pengambilan keputusan yang berkaitan dengan Bank yang merupakan anggota kelompok usaha Bank yang bersangkutan.</p> <p>286. Pelaksanaan sinergi dukungan komite dilengkapi dengan perjanjian kerja sama sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai bank umum atau Peraturan Otoritas Jasa Keuangan mengenai bank umum syariah</p> <p>287. Bank wajib menyusun laporan pelaksanaan tata kelola pada setiap akhir tahun buku.</p> <p>288. Bank wajib menyampaikan laporan pelaksanaan tata kelola sebagaimana dimaksud dalam Pasal 130 kepada Otoritas Jasa Keuangan dan pemegang saham pengendali Bank paling lama 4 (empat) bulan setelah tahun buku berakhir.</p> <p>289. Laporan pelaksanaan tata kelola sebagaimana dimaksud wajib dipublikasikan pada situs web Bank paling lama 4 (empat) bulan setelah tahun buku berakhir.</p> <p>290. Bank dinyatakan terlambat menyampaikan laporan pelaksanaan tata kelola dan/atau mempublikasikan laporan pelaksanaan tata kelola pada situs web Bank apabila Bank menyampaikan dan/atau mempublikasikan laporan pelaksanaan tata kelola melampaui batas akhir waktu penyampaian laporan sebagaimana dimaksud dan/atau batas akhir waktu publikasi pada situs web Bank sebagaimana dimaksud, tetapi belum melampaui 1 (satu) bulan sejak batas akhir waktu penyampaian laporan pelaksanaan tata kelola sebagaimana.</p> <p>291. Bank dinyatakan tidak menyampaikan laporan pelaksanaan tata kelola dan/atau mempublikasikan laporan pelaksanaan tata kelola pada situs web Bank apabila Bank belum menyampaikan dan/atau mempublikasikan laporan pelaksanaan tata kelola dalam batas waktu keterlambatan</p> <p>292. Bank wajib melakukan penilaian sendiri atas penerapan Tata Kelola yang Baik pada Bank paling sedikit 2 (dua) kali dalam 1 (satu) tahun.</p> <p>293. Hasil penilaian sendiri oleh Bank atas penerapan Tata Kelola yang Baik pada Bank sebagaimana dimaksud merupakan bagian yang tidak terpisahkan dari laporan pelaksanaan tata kelola.</p> <p>294. Pengangkatan anggota Direksi dan/atau anggota Dewan Komisaris yang berasal dari Pegawai atau pejabat pada lembaga yang melakukan fungsi pengaturan dan/atau pengawasan Bank dan/atau lembaga jasa keuangan lain dilakukan setelah yang bersangkutan telah berhenti secara efektif sebagai Pegawai atau pejabat dan menjalani masa tunggu paling singkat 6 (enam) bulan.</p> <p>295. Dalam hal terdapat benturan kepentingan atau potensi benturan kepentingan dari Pegawai atau pejabat calon anggota Direksi dan/atau calon anggota Dewan Komisaris sebagaimana dimaksud sehubungan dengan pencalonan yang bersangkutan pada Bank, calon yang bersangkutan mengungkapkan benturan kepentingan dalam proses penilaian kemampuan dan kepatutan.</p> <p>296. Dalam hal berdasarkan penilaian Otoritas Jasa Keuangan terdapat benturan kepentingan atau potensi benturan kepentingan dari Pegawai atau pejabat calon anggota Direksi dan/atau calon anggota Dewan Komisaris sebagaimana dimaksud sehubungan dengan pencalonan yang bersangkutan pada Bank, Otoritas Jasa Keuangan berwenang menetapkan tindakan pengawasan yang diperlukan</p> <p>297. Proses penilaian kemampuan dan kepatutan terhadap calon Komisaris Independen yang telah diajukan kepada Otoritas Jasa Keuangan sebelum berlakunya Peraturan Otoritas Jasa Keuangan ini, dilaksanakan sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penilaian kemampuan dan kepatutan bagi lembaga jasa keuangan</p>

Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustment Made by bank bjb
<p>284. Banking synergy in the form of committee support from the parent company bank or holding company executive as intended is implemented in accordance with the provisions of statutory regulations.</p> <p>285. Banks that are members of a bank business group that utilizes a committee owned by the Bank as a holding company or implementing holding company, are required to include at least 1 (one) employee at least at the level of the relevant Executive Officer, in every decision making relating to the Bank that is a member the Bank's business group concerned.</p> <p>286. Implementation of synergy with committee support is complemented by a cooperation agreement in accordance with the Financial Services Authority Regulations regarding commercial banks or the Financial Services Authority Regulations regarding sharia commercial banks</p> <p>287. Banks are required to prepare a governance implementation report at the end of each financial year.</p> <p>288. Banks are required to submit a report on the implementation of governance as intended in Article 130 to the Financial Services Authority and the Bank's controlling shareholders no later than 4 (four) months after the financial year ends.</p> <p>289. The governance implementation report as intended must be published on the Bank's website no later than 4 (four) months after the financial year ends.</p> <p>290. A Bank is declared late in submitting a governance implementation report and/or publishing a governance implementation report on the Bank's website if the Bank submits and/or publishes a governance implementation report beyond the deadline for submitting the report as intended and/or the deadline for publication on the website Bank website as intended, but not more than 1 (one) month after the deadline for submitting the governance implementation report as stated.</p> <p>291. A Bank is declared not to have submitted a governance implementation report and/or published a governance implementation report on the Bank's website if the Bank has not submitted and/or published a governance implementation report within the late deadline.</p> <p>292. Banks are required to carry out their own assessment of the implementation of Good Governance in the Bank at least 2 (two) times in 1 (one) year.</p> <p>293. The results of the Bank's own assessment of the implementation of Good Governance at the Bank as referred to are an inseparable part of the governance implementation report.</p> <p>294. Appointment of members of the Board of Directors and/or members of the Board of Commissioners who come from employees or officials in institutions that carry out regulatory and/or supervisory functions of Banks and/or other financial services institutions is carried out after the person concerned has effectively ceased to be an employee or official and has undergone a waiting period a minimum of 6 (six) months.</p> <p>295. In the event that there is a conflict of interest or potential conflict of interest of an employee or official who is a prospective member of the Board of Directors and/or a prospective member of the Board of Commissioners as referred to in connection with the relevant nomination at the Bank, the relevant candidate shall disclose the conflict of interest in the fit and proper test process.</p> <p>296. In the event that, based on the assessment of the Financial Services Authority, there is a conflict of interest or potential conflict of interest between employees or officials of prospective members of the Board of Directors and/or prospective members of the Board of Commissioners as referred to in connection with the nomination concerned at the Bank, the Financial Services Authority has the authority to determine the necessary supervisory actions</p> <p>297. The process of assessing the ability and suitability of Independent Commissioner candidates who have been submitted to the Financial Services Authority prior to the enactment of this Financial Services Authority Regulation, is carried out in accordance with the Financial Services Authority Regulation regarding the assessment of the ability and suitability for financial services institutions</p>	

Dampak Perubahan Peraturan Perundang-Undangan Terhadap Laporan Keuangan

Perubahan peraturan perundang-undangan yang telah dijabarkan di atas tidak memiliki dampak kuantitatif yang signifikan terhadap Laporan Keuangan bank **bjb**.

Perubahan Kebijakan Akuntansi

Perubahan kebijakan akuntansi dilakukan dalam rangka mematuhi Pernyataan Standar Akuntansi Keuangan (PSAK) yang berlaku yang relevan dengan operasi bank **bjb**. Berikut amendemen dan penyesuaian 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;
- Amendemen PSAK 16: Aset Tetap tentang Hasil Sebelum Penggunaan yang Diintensikan;
- Amendemen PSAK 25: Kebijakan Akuntansi, Perubahan Estimasi Akuntansi dan Kesalahan tentang Definisi Estimasi Akuntansi;
- Amendemen PSAK 46: Pajak Penghasilan tentang Pajak Tanggungan Terkait Aset dan Liabilitas Yang Timbul Dari Transaksi Tunggal;
- Revisi PSAK 107: Akuntansi Ijarah.

Implementasi standar-standar tersebut tidak memiliki dampak yang signifikan terhadap jumlah yang dilaporkan di periode berjalan atau tahun sebelumnya pada laporan keuangan bank **bjb**.

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.

The Impact of Changes in Statutory Regulations on Financial Statements

The changes in statutory regulations described above do not have a significant quantitative impact on bank **bjb**'s financial statements

Changes In Accounting Policies

Changes in accounting policies are carried out in order to comply with the applicable Statement of Financial Accounting Standards (PSAK) which are relevant to bank **bjb** operations. The following amendments and adjustments to the standards are effective for the period starting on or after January 1 2023, with early application permitted, namely:

- Amendment to PSAK 1: Presentation of Financial Reports regarding Disclosure of Accounting Policies;
- Amendment to PSAK 16: Fixed Assets regarding Results Before Intended Use;
- Amendment to PSAK 25: Accounting Policies, Changes in Accounting Estimates and Errors regarding the Definition of Accounting Estimates;
- Amendment to PSAK 46: Income Tax regarding Deferred Taxes Related to Assets and Liabilities Arising from Single Transactions;
- Revised PSAK 107: Ijarah Accounting.

The implementation of these standards does not have a significant impact on the amounts reported in the current period or previous year in bank **bjb** financial statements.

Bank Soundness Level

Referring to the OJK Circular Letter (SEOJK) Number 14/SEOJK.03/2017 dated March 17, 2017 concerning Assessment of the Soundness Level of Commercial Banks. Bank Soundness Level is the result of an assessment of the Bank's condition regarding Bank Risk and performance.

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 taking into account the materiality and significance of each assessment factor.

Peringkat Komposit Tingkat Kesehatan Bank dikategorikan sebagai berikut:

- Peringkat Komposit 1 (PK-1) mencerminkan kondisi Bank yang secara umum Sangat Sehat.
- Peringkat Komposit 2 (PK-2) mencerminkan kondisi Bank yang secara umum Sehat.
- Peringkat Komposit 3 (PK-3) mencerminkan kondisi Bank yang secara umum Cukup Sehat.
- Peringkat Komposit 4 (PK-4) mencerminkan kondisi Bank yang secara umum Kurang Sehat.
- 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 2023 dan 31 Desember 2022 adalah sebagai berikut:

Tabel Tingkat Kesehatan Bank

Table of Bank Soundness Levels

Faktor Penilaian Rating Factors	Peringkat Komposit Composite Rating	
	31 Desember 2023 December 31, 2023	31 Desember 2022 December 31, 2022
Profil Risiko Risk Profile	2	2
Tata Kelola Governance	1	2
Rentabilitas Profitability	2	1
Permodalan Capital	2	2
Peringkat komposit Composite rating	2	2

Peringkat Komposit Tingkat Kesehatan bank **bjb** posisi 31 Desember 2023 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.

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, diketahui bahwa bank **bjb** tidak memiliki hal-hal yang berpotensi berpengaruh signifikan terhadap kelangsungan usaha bank **bjb**.

Bank Soundness Composite Ratings are categorized as follows:

- Composite Rating 1 (CR-1), reflects Bank's condition that is in general extremely sound.
- Composite Rating 2 (CR-2), reflects Bank's condition that is in general sound.
- Composite Rating 3 (CR-3), reflects Bank's condition that is in general adequately sound.
- Composite Rating 4 (CR-4), reflects Bank's condition that is in general less sound.
- 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, 2023 and December 31, 2022 are as follows:

bjb's soundness Level Composite Rating position 31 December 2023 is at CR 2 (General Sound). bank **bjb**'s condition is generally sound, so it is considered being capable of facing significant negative influence from changes in business condition and other external factors. This is reflected in the rating of assessment factors including risk profile, implementation of governance, profitability and capital which are generally good. If there is a weakness, in general the weakness is less significant.

Business Continuity Information

Significant Potential Towards of Business Continuity

Based on the results of management's assessment of bank **bjb**'s ability to continue business continuity in the future, it is known that bank **bjb** does not have anything that has the potential to have a significant impact on bank **bjb**'s business continuity .

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 produktifitas, 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 dimasa 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.

Kerangka Governansi, Pengelolaan dan Pengendalian Aspek Perpajakan

Publikasi Pembayaran Pajak

bank **bjb** sebagai wajib pajak badan dalam negeri berhak mendapatkan insentif dari pemerintah berupa penurunan tarif pajak. Hal ini sesuai dengan ketentuan Pasal 17 ayat (2b) Undang-Undang No. 7 Tahun 1983 tentang Pajak Penghasilan sebagaimana telah beberapa kali diubah terakhir dengan Undang-Undang No. Tahun 2021 tentang Harmonisasi Peraturan Perpajakan yang menyatakan bahwa wajib pajak badan dalam negeri dapat memperoleh tarif 3% lebih rendah dari tarif sebesar 22% yang berlaku pada tahun pajak 2023 dengan memenuhi ketentuan:

1. Berbentuk Perseroan;
2. Dengan jumlah keseluruhan saham yang disetor diperdagangkan pada bursa efek di Indonesia paling sedikit 40%; dan
3. Memenuhi persyaratan tertentu.

Berdasarkan ketentuan di atas, bank **bjb** mendapatkan penurunan tarif pajak sebesar 3%, sehingga tarif pajak yang digunakan dalam perhitungan PPh Badan adalah 19%.

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 ketentuan dan peraturan

Management Assessment of Significant Influences on Business Continuity

Management routinely carries out evaluations and assessments related to the capabilities and achievement of performance targets of all units in accordance with the bank's business plans that have been prepared. Evaluations are carried out periodically for each level including productivity, profitability and the main indicators contained in the work unit's Key Performance Indicators (KPI). Based on the results of routine assessments and evaluations carried out periodically, bank **bjb** management believes that bank **bjb** has the resources to carry out business activities in the future. bank **bjb** does not have any material uncertainty that could raise significant doubts about bank **bjb**'s ability to maintain business continuity.

Assumptions Used By Management in Conducting the *Assessment*

In carrying out an assessment of bank **bjb**'s ability to continue business continuity in the future, several assumptions and considerations are used. These assumptions and considerations include financial performance, level of capital adequacy, liquidity, solvency, profitability and efficiency of bank **bjb**, internal problems and legal cases faced by bank **bjb**, as well as current and future micro and macro economic conditions..

Governance Framework, Management and Control Aspects of Tax

Tax Payment Publication

bank **bjb** as a domestic corporate taxpayer has the right to obtain incentives from the government, such as tax rate deduction. This is in accordance with the provisions of Article 17 section (2b) Law no. 7 of 1983 concerning Income Tax as amended several times, most recently by Law no. 2021 regarding Harmonization of Tax Regulations, which state that taxpayers domestic agencies can obtain a 3% lower rate from the 22% rate that applies in the 2023 tax year by satisfying the conditions:

1. Formed as a Company;
2. By the total number of shares paid up traded on the stock exchange in Indonesia at least 40%; and
3. Satisfying certain requirements.

Based on the provisions above, bank **bjb** can reduce the tax rate by 3%, so that the tax rate used in calculating Corporate Income Tax is 19%.

bank **bjb** in its operational activities has implemented Good Corporate Governance, which is carried out in a transparent and accountable manner, especially in managing its tax rights and obligations, its tax rights and obligations are carried out in accordance with the applicable provisions and regulations. The tax

yang berlaku. Strategi perpajakan yang diterapkan senantiasa di review oleh pihak-pihak terkait dalam organisasi sesuai dengan tugas dan kewenangannya untuk memastikan bahwa bank **bjb** mematuhi seluruh regulasi perpajakan.

Pembayaran Pajak

Total pembayaran pajak periode Januari sampai dengan Desember 2023, sebagai berikut.

Tabel Pembayaran Pajak

Table of Tax Payments

(dalam Rupiah penuh/in full IDR)

Uraian Pajak Description Tax	Tahun 2023 Year 2023	Tahun 2022 Year 2022	Description Tax
PPh Pasal 25	348,772,321,240	475,652,327,387	Income Tax Article 25
PPh Pasal 29*	29,675,312,273	87,763,594,562	Income Tax Article 29
PPh Pasal 21	313,022,365,432	405,458,748,606	Income Tax Article 21
PPh Pasal 23/26	32,383,950,829	33,591,039,973	Income Tax Article 23/26
PPh Pasal 4 ayat (2)	374,665,399,139	315,053,143,959	Income Tax Article 4 paragraph (2)
PPN	6,528,194,969	6,815,072,529	PPN
Total	1,105,047,543,882	1,324,333,927,016	Total

*) PPh Pasal 29 dibayarkan sebelum dilakukan pelaporan SPT PPh Badan 2023 paling lambat April 2024

*) Income Tax Article 29 is paid before reporting the 2023 Corporate Income Tax Return no later than April 2024

Ketidakpatuhan dalam Pembayaran Pajak

Pada periode 2023, tidak terdapat ketidakpatuhan bank **bjb** dalam kewajiban membayar pajak (NIHIL). bank **bjb** senantiasa melakukan konsultasi perpajakan kepada fiskus melalui Kantor Pelayanan Pajak (KPP) dan Pihak Eksternal Independen yang berkompeten di bidang perpajakan guna menjaga kepatuhan kepada peraturan perpajakan.

Larangan, Batasan dan/atau Hambatan Signifikan untuk Melakukan Penyediaan Dana Antara Bank dan Entitas Lain dalam Suatu Kelompok Usaha

bank **bjb** 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. Pemberian kredit kepada Direksi dan Dewan

strategies implemented are always reviewed by related parties in the organization in accordance with their duties and authority to ensure that bank **bjb** complies with all tax regulations.

Tax Payment

The total tax payment for the period of January to December 2023 is as follows.

Non-compliance in Tax Payment

In the period of 2023, none of non-compliance was available at bank **bjb** in terms of tax payment (ZERO). bank **bjb** always carries out tax consultations with the tax authorities through the Tax Service Office (KPP) and Independent External Parties who are competent in the field of taxation in order to maintain compliance with tax regulations.

Prohibitions, Limitations and/or Significant Obstacles to Providing Funds Between Bank and Other Entities in a Business Group

bank **bjb** and Subsidiaries have complied with Bank Indonesia provisions regarding the Maximum Limit for Providing Credit (BMPK) in accordance with the Regulation of the Financial Services Authority of the Republic of Indonesia Number 32/POJK.03/2018 concerning the Maximum Limit for Providing Credit (BMPK) and Provision of Large Funds for Commercial Banks and 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.

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. Loan provided to the Board

Komisaris termasuk ke dalam penyediaan dana kepada pihak terkait, dan hal ini wajib mendapatkan persetujuan kepada Dewan Komisaris. Penyediaan dana kepada pihak terkait telah diatur oleh Otoritas Jasa Keuangan dan ketentuan internal bank **bjb** berdasarkan Surat Keputusan Direksi Nomor 0622/SK/DIR-MR/2019 tanggal 29 Mei 2019 sebagaimana dirubah terakhir oleh Surat Keputusan Direksi 0038/SK/DIR-MRI/2023 Tanggal 03 Februari 2023 tentang Kebijakan Perkreditan Bank. Ketentuan dan prosedur pemberian kredit kepada Direksi dan Dewan Komisaris berlaku sama seperti pemberian kredit kepada calon debitur bank **bjb** pada umumnya dan diberikan sesuai bunga pasar (*market rate*) dan wajar (*arm's length basis*) dengan tetap memperhatikan prinsip kehati-hatian.

of Directors and the Board of Commissioners is included in the provision of funds to related parties, and this must obtain approval to the Board of Commissioners. Funding to relevant parties has been regulated by the Financial Services Authority and Internal Provisions of the bank **bjb** based on the Decree of the Board of Directors Number 0622/SK/DIR-MR/2019 dated May 29, 2019 as amended latest by the Decree of the Board of Directors 0038/SK/DIR-MRI/2023 February 3, 2023 concerning Bank Credit Policy. Provisions and procedures for Loan provide to the Board of Directors and the Board of Commissioners apply the same as the provision of loan to prospective bank **bjb** debtors in general and given according to market rates (market rates) and reasonable (ARM's Length Basis) while paying attention to the principle of caution.

Tabel Penyediaan Dana Kepada Pihak Terkait dan Debitur Besar

Table of Provision of Funds to Related Parties and Large Debtors

No	Penyedia Dana Fund Provider	Jumlah 2023 Total 2023		Jumlah 2022 Total 2022	
		Number of Account (NoA)	Nominal (dalam jutaan Rupiah) Nominal (in IDR million)	Number of Account (NoA)	Nominal (dalam jutaan Rupiah) Nominal (in IDR million)
1	Kepada Pihak Terkait To Related Parties	25	603,612	14	323,288
2	Kepada 50 Debitur Inti To 50 Core Debtors				
	a. Individu a. Individual	6	6,426,706	17	9,793,934
	b. Grup b. Group	10	5,357,252	8	4,650,117
	Total Debitur Inti Total Core Debtors	26	11,783,958	25	14,444,051

Transaksi Spot dan Transaksi Derivatif

Uraian transaksi *spot* dan transaksi derivatif disajikan sebagai berikut.

Spot Transactions and Derivative Transactions

Spot transactions and derivative transactions is presented as follows.

Tabel Laporan Transaksi Spot dan Transaksi Derivatif

Table of Spot and Derivative Transactions

(dalam jutaan Rupiah/in IDR million)

No	Transaksi Transaction	BANK				
		2023				
		Nilai Notional Notional Value	Tujuan Objective		Tagihan dan Kewajiban Derivatif Receivables and Derivative Liabilities	
Trading	Hedging		Tagihan Bill	Kewajiban Obligation		
A. Terkait dengan Nilai Tukar / Related to Exchange Rates						
1.	<i>Spot</i>	200,161	206,161	-	246	-
2.	<i>Forward</i>		2,980	-	-	9
3.	<i>Option</i> a. Jual Sell b. Beli Buy	2,980	-	-	-	-
4.	<i>Future</i>		-	-	-	-

No	Transaksi Transaction	BANK				
		2023				
		Nilai Notional Notional Value	Tujuan Objective		Tagihan dan Kewajiban Derivatif Receivables and Derivative Liabilities	
Trading	Hedging		Tagihan Bill	Kewajiban Obligation		
5.	Swap	-	609,975	-	1,043	14
6.	Lainnya Other	-	-	-	-	-
B. Terkait dengan Suku Bunga / Related to Interest Rates						
1.	Forward	-	-	-	-	-
2.	Option a. Jual Sell b. Beli Buy	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Lainnya Other	-	-	-	-	-
C. Lainnya / Other						
	Jumlah Amount	813,116	813,116	-	1,289	23

No	Transaksi Transaction	BANK				
		2022				
		Nilai Notional Notional Value	Tujuan Objective		Tagihan dan Kewajiban Derivatif Receivables and Derivative Liabilities	
Trading	Hedging		Tagihan Bill	Kewajiban Obligation		
A. Terkait dengan Nilai Tukar / Related to Exchange Rates						
1.	Spot	-	-	-	-	-
2.	Forward	1,838	1,838	-	-	157
3.	Option a. Jual Sell b. Beli Buy	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	3,303,615	3,303,615	-	17,388	2,050
6.	Lainnya Other	-	-	-	-	-
B. Terkait dengan Suku Bunga / Related to Interest Rates						
1.	Forward	-	-	-	-	-
2.	Option a. Jual Sell b. Beli Buy	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Lainnya Other	-	-	-	-	-
C. Lainnya / Other						
	Jumlah Amount	3,305,453	3,305,453	-	17,388	2,207

INFORMASI EKSPOSUR RISIKO DAN PERMODALAN

Information on Risk Exposure
and Capital



05





BENEFIT

Easy

Pembayaran dapat dilakukan baik melalui jemputan
bank bb, in-channel bank bb maupun melalui
bank lain (Open Bank)

Efficient

Dapat dilakukan kapan saja (jurnal dengan
periode pembayaran yang ditentukan oleh
instansi)

Report

Dapat mengidentifikasi secara otomatis setiap
transaksi yang sudah di bayar

Real Time

Pembayaran yang dilakukan akan langsung
otomatis di sisi Instansi

Flexible

Jenis dan periode pembayaran dapat ditentukan
sesuai dengan kebutuhan

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 kategori 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 2023, modal inti dan modal pelengkap bank **bjb** (*audited*) mencapai Rp17,61 triliun (individu) Rp18,91 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 2023 rasio modal inti bank **bjb** baik secara individual dan konsolidasi terhadap total ATMR bank mencapai 20,05% dan 20,17%. 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 2023 mencapai 15,25% dan 15,61% yang berada di atas ketentuan yang telah ditetapkan Bank Indonesia dengan batasan minimum yaitu 4,50%.

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 (OJK) Regulation Number 12/POJK.03/2021 concerning Commercial Banks. Based on the OJK Regulation, 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 2023, bank **bjb** core capital and supplementary capital (*audited*) reached IDR17.61 trillion (bank only) IDR18.91 trillion (consolidated). 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.

bank **bjb** capital component was dominated by the permanent capital component, the core capital component was the largest component in the bank's capital structure. In December 2023, the ratio of bank **bjb** core capital, both bank only and consolidated, to the bank's total RWA reached 20.05% and 20.17%. This ratio was above the provisions stipulated by Bank Indonesia with a minimum limit of 6% both individually and consolidated. The calculation of Common Equity Tier 1 Ratio to the total RWA of banks both individually and consolidated in December 2023 reached 15.25% and 15.61% which was above the provisions set by Bank Indonesia with a minimum limit of 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 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.

Pengukuran internal yang dilakukan bank telah memperhitungkan Pilar I dan Pilar II yaitu rasio kecukupan modal bank minimum sesuai profil risiko baik secara individual maupun konsolidasi di bulan Desember 2023 mencapai 9,17% dimana hasil pengukuran profil risiko bank pada periode tersebut berada pada level peringkat komposit *Low to Moderate*. Pada posisi bulan Desember 2023 rasio kecukupan modal minimum bank baik secara individual sebesar 20,05% serta konsolidasi sebesar 20,17%.

Sejalan telah diterbitkannya POJK Nomor 11/POJK.03/2016 tanggal 29 Januari 2016 perihal Kewajiban Penyediaan Modal Minimum bank Umum, saat ini bank 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 D-SIB (*Domestic Systemically Important* bank). *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.

Bank selalu melakukan perbaikan dan pengembangan baik dari segi produk dan jasa serta peningkatan infrastruktur manajemen risiko bank melalui analisis yang komprehensif disertai dengan riset yang memadai sehingga dapat menjaga agar aktivitas bisnis dan operasional bank tetap *prudent* dan berada dalam batas toleransi risiko bank. Selain itu pula, bank telah menetapkan *risk appetite* dan *risk tolerance* agar kecukupan permodalan yang dimiliki bank masih memadai dan mampu mengcover kerugian ataupun potensi risiko kerugian yang timbul dari aktivitas operasional bank.

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

Adequacy of Capital

As one of the Basel II Pillar III disclosures, the Financial Services Authority (OJK) issued a 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 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 Board of Directors as a form of compliance with the provisions of the OJK Circular Letter.

Internal measurements carried out by bank 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 December 2023, the minimum capital adequacy ratio for bank only was 20.05% and consolidated at 20.17%.

In line with the issuance of the Financial Services Authority (OJK) Regulation Number 11/POJK.03/2016 dated January 29, 2016, concerning the Minimum Capital Requirement for Commercial Banks, currently bank has prepared a good and effective infrastructure in order to ensure the implementation of the OJK Regulation does not disrupt the business expansion and operational activities of bank **bjb**. In accordance with the OJK Regulation, banks must provide a minimum capital adequacy ratio according to bank risk profile plus a Capital Conservation Buffer, Countercyclical 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 Countercyclical 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.

The bank always makes improvements and developments both in terms of products and services as well as improving the bank risk management infrastructure through comprehensive analysis accompanied by adequate research so that it can maintain activities the bank business and operations remain prudent and are within the limits of bank risk tolerance. In addition, the bank has determined risk appetite and risk tolerance so that the capital adequacy of the bank is still sufficient and able to cover losses or potential risk of losses arising from the bank operational activities.

The management of bank **bjb** credit risk is guided by the the Financial Services Authority (OJK) Circular Letter Number 42/SEOJK.03/2016 dated September 28, 2016, concerning Guidelines

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.

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 melakukan pengukuran *Value at Risk*, dan sensitivitas risiko dari *portfolio dealing room* untuk setiap efek yang dikategorikan ke dalam *Trading Book*.

Perhitungan kecukupan modal risiko operasional masih menggunakan metode pendekatan standar yang dilakukan sesuai dengan Surat Edaran Otoritas Jasa Keuangan nomor 6/SEOJK.03/2020 tanggal 29 April 2020 tentang Perhitungan Aset Tertimbang Menurut Risiko Untuk Risiko Operasional dengan Menggunakan Pendekatan Standar Bagi Bank Umum. Berdasarkan metode tersebut, Perusahaan mengalokasikan modal minimum untuk risiko operasional berdasarkan hasil perkalian antara Komponen Indikator Bisnis (KIB) dan Faktor Pengali Kerugian Intern (FPKI). Perhitungan kecukupan modal risiko operasional tersebut menjadi dasar dalam perhitungan ATMR Risiko Operasional.

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.

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 the Financial Services Authority (OJK) 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.

The calculation of operational risk capital adequacy uses a standard approach method which is carried out in accordance with the Financial Services Authority (OJK) Circular Letter Number. 6/SEOJK.03/2020 dated April 29, 2020, concerning Calculation of Risk-Weighted Assets for Operational Risk Using the Standard Approach for Commercial Banks. Based on this method, the Company allocates minimum capital for operational risk based on the product of the Business Indicator Component (KIB) and the Internal Loss Multiplier Factor (FPKI). The calculation of operational risk capital adequacy is the basis for calculation of Operational Risk RWA.

Pengungkapan Kuantitatif

Quantitative Disclosure

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	2023		2022	
	Bank	Konsolidasi Consolidation	Bank	Konsolidasi Consolidation
KOMPONEN MODAL CAPITAL COMPONENT				
Modal Inti (Tier 1) Core Capital (Tier 1)	13,392,970	14,632,831	12,812,367	14,153,318
Modal Inti Utama (CET1) Common Equity (CET1)	13,392,970	14,632,831	12,812,367	14,153,318
Modal Disetor Paid-up capital	2,630,361	2,630,361	2,630,361	2,630,361
Cadangan Tambahan Modal Capital reserves	12,783,347	12,219,214	12,179,677	11,698,354
Kepentingan Non Pengendali yang dapat diperhitungkan Non-Controlling Interests that can be taken into account	-	-	-	-
Faktor Pengurang Modal Inti Core Capital Reduction Factor	(2,020,738)	(216,744)	(1,997,671)	(175,397)

Komponen Modal Capital Component	2023		2022	
	Bank	Konsolidasi Consolidation	Bank	Konsolidasi Consolidation
Modal Inti Tambahan (AT1) Additional Core Capital	-	-	-	-
Modal Pelengkap (Tier 2) Supplementary Capital (Tier 2)	4,209,279	4,279,495	4,147,915	4,216,313
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	3,257,215	3,257,215	3,271,366	3,271,366
<i>Agio/Disagio</i>	-	-	-	-
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)	952,064	1,022,280	876,549	944,947
Faktor Pengurang Modal Pelengkap Complimentary Capital Reduction Factors	-	-	-	-
Total Modal Inti dan Modal Pelengkap Total Core Capital and Supplementary Capital	17,602,249	18,912,326	16,960,282	18,369,631
ASET TERTIMBANG MENURUT RISIKO (ATMR) RISK WEIGHTED ASSETS				
Aset Tertimbang Menurut Risiko (ATMR) Untuk Risiko Kredit Risk Weighted Assets (RWA) for Credit Risk	76,163,664	81,782,417	70,123,950	75,595,792
Aset Tertimbang Menurut Risiko (ATMR) Untuk Risiko Operasional Risk Weighted Assets (RWA) for Operational Risk	6,703,526	7,050,353	3,482,497	3,482,497
Aset Tertimbang Menurut Risiko (ATMR) Untuk Risiko Pasar Risk Weighted Assets (RWA) for Market Risk	4,929,560	4,929,560	14,786,531	15,586,791
Total ATMR Total Risk Weighted Assets	87,796,750	93,762,330	88,392,978	94,665,080
Rasio KPMM Sesuai Profil Risiko (%) CAR Ratio According to Risk Profile	9.24%	9.24%	9.24%	9.24%
ALOKASI PEMENUHAN KPMM SESUAI PROFIL RISIKO CAR FULFILLMENT ALLOCATION ACCORDING TO RISK PROFILE				
Dari CET 1 From CET 1	4.450%	4.666%	6.740%	6.880%
Dari AT 1 From AT 1	0.00%	0.00%	6.74%	0.00%
Dari Tier 2 From Tier 2	4.79%	4.57%	2.50%	2.36%
RASIO KPMM CAR RATIO				
Rasio CET1 (%) Ratio CET1 (%)	15.25%	15.61%	14.49%	14.95%
Rasio Tier 1 (%) Ratio Tier 1 (%)	15.25%	15.61%	14.49%	14.95%
Rasio Tier 2 (%) Ratio Tier 2 (%)	4.79%	4.56%	4.69%	4.45%
Rasio KPMM (%) CAR Ratio (%)	20.05%	20.17%	19.19%	19.40%
CET 1 untuk Buffer (%) CET 1 for BUFFER (%)	10.80%	9.24	9.24%	8.93%
PERSENTASE BUFFER YANG WAJIB DIPENUHI OLEH BANK PERCENTAGE OF BUFFERS THAT MUST BE FULFILLED BY THE BANK				
Capital Conservation Buffer (%)	2.50%	2.50%	2.50%	2.50%
Countercyclical Buffer (%)	0.00%	0.00%	0.00%	0.00%
Capital Surcharge Untuk Bank Sistemik (%) Capital Surcharge for Systemic Banks	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 **bjb**. 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 **bjb** dalam rangka mencapai sasaran bank **bjb**. Toleransi risiko (*risk tolerance*) merupakan tingkat dan jenis risiko yang dapat ditolerir secara maksimum oleh bank **bjb**. 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 **bjb**, 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 analisa 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 analisa 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 **bjb** 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 Board of Directors. bank **bjb** has also owned a standard in the flow of provisions so that it can produce good quality. Every preparation or amendment to Policies, SOPs, Guidelines and Credit Technical Instructions has always been 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 **bjb** 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 analisa 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 dan KKB
5. Segmen BPR dan Koperasi
6. Segmen Internasional
7. Segmen Akseptasi Rekanan

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 analisa data untuk menghasilkan perkiraan *probability of default*.

Tingkatan *rating* debitur dinyatakan dengan huruf yang meliputi 20 (dua puluh) peringkat berbeda yaitu:

No	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

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 and Retail Segmen
3. MSME Segment
4. KPR and KKB segment
5. BPR and Cooperative Segment
6. International Segment
7. Partner Acceptance 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	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 **bjb** dapat memproses kredit dengan lebih baik, objektif dan standar, serta dengan waktu proses relatif lebih cepat. 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. Sementara itu *Unexpected Loss* (UL) merupakan deviasi dari rata-rata kerugian. Perhitungan UL diperoleh dari data volatilitas secara historis (*historical volatility*) atas data *default*.

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 analisa 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 **bjb** 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.

Di samping itu bank **bjb** secara berkala melakukan analisa *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 analisa 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 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.

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 according to the standard, and with a relatively faster processing time. 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. Meanwhile *Unexpected Loss* (UL) is the deviation from the average loss. UL calculations are obtained from historical volatility data on default data.

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 Board of 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 **bjb** 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.

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. **Macro 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 the value of NPLs, *Profit and Loss* and CAR, and *Risk Weighted Assets* (RWA), the calculation of stress tests 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** secara berkala melakukan *stress test* ketahanan permodalan dimana pada tahun 2022 bank **bjb** 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 *Probability of Default* (PD) secara *bankwide* serta pencapaian laba dan permodalan bank **bjb**. 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*.

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 gejala perubahan faktor eksternal.

Sistem Pengendalian Intern yang Menyeluruh

bank **bjb** telah memiliki sistem pengendalian intern untuk manajemen risiko kredit dengan berpedoman pada SEOJK 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 Kredit, Pasar dan Terintegrasi yang mencakup penilaian kesesuaian metode, dan asumsi yang digunakan untuk mengukur risiko.
4. Kaji ulang atas kepatuhan bank **bjb** terhadap ketentuan internal dan eksternal bidang perkreditan.

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 **bjb** 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 Kredit, Pasar dan Terintegrasi maupun pelaksanaan *Risk Management Committee* (RMC) yang beranggotakan Direksi serta pejabat eksekutif terkait. Adapun pelaksanaan rapat Komite Pemantau Risiko (KPR) telah dilaksanakan secara berkala oleh Dewan Komisaris yang ditujukan untuk memantau perkembangan eksposur risiko kredit sesuai dengan perkembangan terkini.

4. Bottom Up Stress Test

bank **bjb** has periodically conducted stress tests on the resilience of bank capital where in 2022, bank **bjb** 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 **bjb** 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.

Meanwhile, based on the results of the stress test calculation, it was 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 the Financial Services Authority (OJK) Circular Letter Number 34/SEOJK.03/2016 dated September 1, 2016, concerning Application of Risk Management for Commercial Banks. In the implementation, The internal control system for credit risk includes 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 Credit, Market, and Integrated Risk Management Division which includes an assessment of the suitability of the method, and the assumptions used to measure risk
4. Review bank **bjb** compliance with internal and external provisions in the credit sector.

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 **bjb** 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 Board of Directors on a regular basis through reporting submitted by the Credit, Market, and Integrated Risk Management Division and the implementation of the Risk Management Committee (RMC) consisting of Board 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.

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 2023 December 31, 2023				
		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	36,582,948	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	6,518,850	1,430,266	322,728	181,308	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	
4	Tagihan Kepada Bank Claims on Bank	5,250,970	1,572,672	25,764	323,457	
5	Tagihan Berupa <i>Covered Bond</i> Receivables of a Covered Bond	-	-	-	-	
6	Tagihan Kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	1,075,755	-	-	-	
7	Tagihan Berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/Subordinated Receivables, Equity and Other Capital Instruments	-	-	-	-	
8	Kredit Beragunan Tempat Tinggal Home Collateral Credit	534,488	8,966,672	247,088	377,601	
9	Kredit Beragun Properti Komersial Commercial Property Backed Loans	-	2,880	-	185	
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loan for Land Acquisition, Land Management and Construction	-	-	-	-	
11	Kredit Pegawai atau Pensiunan Employee or Retiree Loans	2,684,284	57,198,386	847,953	1,010,697	
12	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims on Micro, Small Business and Retail Portfolios	1,419,098	13,613,313	594,693	453,105	
13	Tagihan Kepada Korporasi Claims on the Corporation	12,633,529	5,072,530	145,028	1,036,121	
14	Tagihan Yang Telah Jatuh Tempo Claims That Have Been Due Date	36,145	520,558	45,977	59,833	
15	Aset Lainnya Other Assets	7,156,525	-	-	-	
	Total	73,892,591	88,377,277	2,229,231	3,442,307	

(dalam jutaan Rupiah/in IDR million)

			31 Desember 2022 December 31, 2022					
			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
	-	36,582,948	34,127,537	-	-	-	-	34,127,537
	117,889	8,571,042	6,428,660	1,380,883	311,586	175,048	113,819	8,409,995
	-	-	-	-	-	-	-	-
	857,888	8,030,751	4,346,889	1,301,899	21,328	267,766	710,182	6,648,065
	-	-	-	-	-	-	-	-
	-	1,075,755	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	97,638	10,223,487	474,103	7,953,650	219,173	334,941	86,607	9,068,474
	-	3,065	-	6,084	-	391	-	6,476
	-	-	-	-	-	-	-	-
	156,585	61,897,903	2,839,263	60,500,786	896,910	1,069,050	165,625	65,471,635
	203,024	16,283,233	794,750	7,623,981	333,051	253,756	113,701	9,119,239
	773,535	19,660,743	11,967,104	4,804,952	137,378	981,466	732,731	18,623,630
	5,878	668,392	6,487	90,576	8,000	10,411	1,023	116,496
	-	7,156,525	6,824,366	-	-	-	-	6,824,366
	2,212,437	170,153,844	67,809,159	83,662,811	1,927,425	3,092,829	1,923,688	158,415,912

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 2023 December 31, 2023				
		Tagihan Bersih Berdasarkan 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	19,518,565	3,685,419	5,103,655	8,275,310	
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	6,716,417	566,579	935,769	352,277	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	
4	Tagihan Kepada Bank Claims on Bank	2,820,163	2,031,912	1,569,682	109,395	
5	Tagihan Berupa <i>Covered Bond</i> Receivables of a Covered Bond	-	-	-	-	
6	Tagihan Kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	-	-	1,075,755	-	
7	Tagihan Berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/Subordinated Receivables, Equity and Other Capital Instruments	-	-	-	-	
8	Kredit Beragunan Tempat Tinggal Home Collateral Credit	49,985	241,173	570,653	9,361,676	
9	Kredit Beragun Properti Komersial Commercial Property Backed Loans	1,929	169	967	-	
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loan for Land Acquisition, Land Management and Construction	-	-	-	-	
11	Kredit Pegawai atau Pensiunan Employee or Retiree Loans	843,917	5,416,588	9,163,224	46,474,174	
12	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims on Micro, Small Business and Retail Portfolios	9,039,274	3,966,659	2,279,060	998,239	
13	Tagihan Kepada Korporasi Claims on the Corporation	13,588,137	1,531,144	2,566,746	1,974,716	
14	Tagihan Yang Telah Jatuh Tempo Claims That Have Been Due Date	187,593	82,955	55,855	341,989	
15	Aset Lainnya Other Assets	-	-	-	-	
	Total	52,765,980	17,522,598	23,321,365	67,887,777	

(dalam jutaan Rupiah/in IDR million)

			31 Desember 2022 December 31, 2022					
			Tagihan Bersih Berdasarkan 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
	-	36,582,948	18,208,498	3,438,057	4,761,102	7,719,880	-	34,127,537
	-	8,571,042	6,619,405	547,017	903,460	340,114	-	8,409,995
	-	-	-	-	-	-	-	-
	1,499,599	8,030,751	2,334,604	1,682,070	1,299,424	90,560	1,241,407	6,648,065
	-	-	-	-	-	-	-	-
	-	1,075,755	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	10,223,487	44,338	213,926	506,183	8,304,028	-	9,068,474
	-	3,065	4,076	357	2,043	-	-	6,476
	-	-	-	-	-	-	-	-
	-	61,897,903	892,642	5,729,320	9,692,270	49,157,403	-	65,471,635
	-	16,283,233	5,062,342	2,221,482	1,276,362	559,053	-	9,119,239
	-	19,660,743	12,871,357	1,450,375	2,431,349	1,870,549	-	18,623,630
	-	668,392	32,838	14,434	9,719	59,505	-	116,496
	7,156,525	7,156,525	-	-	-	-	6,824,366	6,824,366
	8,656,124	170,153,844	46,070,099	15,297,038	20,881,911	68,101,091	8,065,773	158,415,912

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 Economic Sector	Tagihan Kepada Pemerintah Claims to Government	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	Tagihan Kepada Bank Claims on Bank	Tagihan berupa Covered Bond Receivables of a Covered Bond	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	Tagihan Berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/ Subordinated Receivables, Equity and Other Capital Instruments	
		1	2	3	4	5	6	7	
Posisi Tanggal Laporan 2023 Position of the 2023 Report Date									
1	Industri Industry	-	1,241,379	-	-	-	-	-	
2	Jasa Dunia Usaha Business Services	-	-	-	1,201	-	-	-	
3	Jasa-jasa Sosial Social Services	-	-	-	1,135	-	-	-	
4	Konstruksi Construction	-	3,473,847	-	-	-	-	-	
5	Listri, Gas, dan Air Electricity, Gas and Water	-	31,388	-	-	-	-	-	
6	Pengangkutan dan Pergudangan Transportation and Warehousing	-	-	-	-	-	-	-	
7	Perdagangan Wholesale	-	2,502,877	-	8,408	-	-	-	
8	Pertambangan Mining	-	-	-	-	-	-	-	
9	Pertanian Agriculture	-	113,122	-	-	-	-	-	
10	Lain-lain Others	36,582,948	1,208,428	-	8,020,007	-	1,075,755	-	
	Grand Total	36,582,948	8,571,042	-	8,030,751	-	1,075,755	-	
Posisi Tanggal Laporan 2022 Position of the 2022 Report Date									
1	Industri Industry	-	1,198,518	-	-	-	-	-	
2	Jasa Dunia Usaha Business Services	-	-	-	994	-	-	-	
3	Jasa-jasa Sosial Social Services	-	-	-	940	-	-	-	
4	Konstruksi Construction	-	3,353,906	-	-	-	-	-	
5	Listri, Gas, dan Air Electricity, Gas and Water	-	30,304	-	-	-	-	-	
6	Pengangkutan dan Pergudangan Transportation and Warehousing	-	-	-	-	-	-	-	
7	Perdagangan Wholesale	-	2,416,461	-	6,961	-	-	-	
8	Pertambangan Mining	-	-	-	-	-	-	-	
9	Pertanian Agriculture	-	109,216	-	-	-	-	-	
10	Lain-lain Others	34,127,537	1,301,590	-	6,639,171	-	-	-	
	Grand Total	34,127,537	8,409,995	-	6,648,065	-	-	-	

(dalam jutaan Rupiah/in IDR million)

	Kredit Beragunan Tempat Tinggal Home Collateral Credit	Kredit Beragun Properti Komersial Commercial Property Backed Loans	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loan for Land Acquisition, Land Management and Construction	Kredit Pegawai atau Pensiunan Employee or Retirement Loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro, Small Business 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
	8	9	10	11	12	13	14	15
	-	3,013	-	517	1,039,715	3,791,146	518,902	-
	1,334	-	-	29	1,167,374	335,263	18,569	-
	-	-	-	10,294	904,768	442,480	217	-
	-	-	-	666	4,433,774	1,569,909	49,457	-
	-	-	-	-	150,239	28,807	-	-
	-	-	-	-	184,246	877,622	125	-
	-	-	-	128,124	6,214,057	2,168,345	67,663	-
	-	-	-	-	122,235	52,203	1,683	-
	-	-	-	742	2,051,011	350,932	6,107	-
	10,222,153	52	-	61,757,530	15,814	10,044,036	5,669	7,156,525
	10,223,487	3,065	-	61,897,903	16,283,233	19,660,743	668,392	7,156,525
	-	6,365	-	547	582,280	3,591,162	90,287	-
	1,184	-	-	31	653,774	317,577	3,231	-
	-	-	-	10,889	506,705	419,139	38	-
	-	-	-	704	2,483,085	1,487,096	8,605	-
	-	-	-	-	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	-
	9,067,291	111	-	65,323,157	8,856	9,514,208	1,184	6,824,366
	9,068,474	6,476	-	65,471,635	9,119,239	18,623,630	116,496	6,824,366

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 2023 December 31, 2023				
		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	74,033,437	88,377,277	2,229,231	3,442,307	
2	Tagihan yang mengalami penurunan nilai Claims that have been impaired					
	a. Belum jatuh tempo Not yet due	84,778	167,780	45,633	32,539	
	b. Telah jatuh tempo Mature	224,864	138,892	76,930	233,142	
3	Cadangan Kerugian Penurunan Nilai (CKPN) - Individual Allowance for impairment losses (CKPN) - Individual	206,776	110,611	62,456	206,333	
4	Cadangan Kerugian Penurunan Nilai (CKPN) - Kolektif Allowance for impairment losses (CKPN) - Collective	175,829	328,219	80,265	69,556	
5	Tagihan yang dihapus buku Deleted Book Claims	2,537,242	1,749,331	2,249,749	1,468,630	

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 Deleted Book Claims
			Belum Jatuh Tempo Not Yet Due	Telah Jatuh Tempo Mature			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Posisi Tanggal Laporan 2023 Position of the 2023 Report Date							
1	Industri Industry	6,594,673	7,547	37,757	147,361	93,752	-
2	Jasa Dunia Usaha Business Services	1,523,769	10,591	26,051	25,113	21,389	-
3	Jasa-jasa Sosial Social Services	1,358,895	3,477	4,269	6,024	14,254	-
4	Konstruksi Construction	9,527,653	11,732	370,438	195,038	215,827	-
5	Listri, Gas, dan Air Electricity, Gas and Water	210,434	-	-	315	3,921	-

(dalam jutaan Rupiah/in IDR million)

			31 Desember 2022 December 31, 2022					
			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
	2,212,437	170,294,690	67,809,159	83,662,811	1,927,425	3,092,829	1,923,688	158,415,912
	34,869	365,599	10,945	330,154	4,951	5,552	443	352,045
	75,863	749,691	48,623	574,069	40,616	71,078	45,489	779,876
	64,731	650,907	48,361	676,397	43,561	73,202	48,239	889,760
	342,008	995,875	210,959	541,083	15,209	36,489	11,607	815,346
	626,180	8,631,133	4,110,900	999,288	2,143,607	586,294	35,284	7,875,372

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 Deleted Book Claims
			Belum Jatuh Tempo Not Yet Due	Telah Jatuh Tempo Mature			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
6	Pengangkutan dan Pergudangan Transportation and Warehousing	1,061,993	91	215	1,134	24,176	-
7	Perdagangan Wholesale	11,089,476	10,634	209,389	100,051	190,431	-
8	Pertambangan Mining	176,121	-	9,783	3,648	8,677	-
9	Pertanian Agriculture	2,521,914	1,495	22,337	10,909	24,356	-
10	Lain-lain Others	136,088,917	320,033	69,453	260,098	432,777	8,631,133
	Total	170,153,844	365,599	749,691	749,691	1,029,560	8,631,133

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 Deleted Book 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	174,893	85,209	-
2	Jasa Dunia Usaha Business Services	8,409,995	10,198	27,100	29,805	19,440	-
3	Jasa-jasa Sosial Social Services	6,648,065	3,348	4,440	7,149	12,955	-
4	Konstruksi Construction	9,068,474	11,297	385,353	231,478	106,181	-
5	Listri, Gas, dan Air Electricity, Gas and Water	65,471,635	-	-	374	3,563	-
6	Pengangkutan dan Pergudangan Transportation and Warehousing	9,119,239	87	224	1,345	21,973	-
7	Perdagangan Wholesale	18,623,630	10,240	217,819	118,744	173,079	-
8	Pertambangan Mining	116,496	-	10,177	4,330	7,886	-
9	Pertanian Agriculture	6,824,366	1,439	23,237	12,947	22,137	-
10	Lain-lain Others	6,476	308,168	72,249	308,693	362,922	7,875,372
	Total	158,415,912	352,045	779,876	889,760	815,346	7,875,372

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 2023 December 31, 2023	31 Desember 2022 December 31, 2022
		CKPN	CKPN
1	Saldo awal CKPN Initial CKPN balance	1,635,194	1,682,826
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	1,305,049	1,331,806
	2.b Pemulihan CKPN pada periode berjalan 2.b Recovery of CKPN in the current period	(762,255)	(777,884)
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan CKPN which is used to write-off on bills on the current platform	(477,622)	(487,415)
	Saldo akhir CKPN CKPN Ending Balance	1,649,016	1,635,194



**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.b 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

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 BBBid	id BB+ s.d id BB- id BB+ up to id BBid	
31 Desember 2023								
December 31, 2023								
1	Tagihan Kepada Pemerintah Claims to Government	-	-	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	-	508,115	-	3,640,523	-	136,837	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	
4	Tagihan Kepada bank Claims on Bank	-	471,068	-	110,562	-	-	
5	Tagihan Berupa Covered Bond Receivables of a Covered Bond	-	-	-	-	-	-	
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	-	850,457	-	-	-	-	
7	Tagihan Berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/Subordinated Receivables, Equity and Other Capital Instruments	-	-	-	-	-	-	

(dalam jutaan Rupiah/in IDR million)

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 id-	idA1	idA2	idA3 s.d id A4 idA3 up to id A4	Kurang dari idA4 Less than idA4		
	-	-	-	-	-	-	36,582,948	36,582,948
	-	71,233	-	-	-	-	4,214,334	8,571,042
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	7,449,121	8,030,751
	-	-	-	-	-	-	-	-
	-	10,813	-	-	-	-	214,485	1,075,755
	-	-	-	-	-	-	-	-

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 BBBid	id BB+ s.d id BB- id BB+ up to id BBid	
8	Kredit Beragunan Tempat Tinggal Home Collateral Credit	-	-	-	-	-	-	
9	Kredit Beragun Properti Komersial Commercial Property Backed Loans	-	-	-	-	-	-	
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loan for Land Acquisition, Land Management and Construction	-	-	-	-	-	-	
11	Kredit Pegawai atau Pensiunan Employee or Retiree Loans	-	-	-	-	-	-	
12	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims on Micro, Small Business and Retail Portfolios	-	-	-	-	-	-	
13	Tagihan Kepada Korporasi Claims on the Corporation	-	556,093	-	2,270,241	610,607	-	
14	Tagihan Yang Telah Jatuh Tempo Claims That Have Been Due Date	-	-	-	-	-	-	
31 Desember 2022								
December 31, 2022								
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	

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 id-	idA1	idA2	idA3 s.d id A4 idA3 up to id A4	Kurang dari idA4 Less than idA4		
	-	-	-	-	-	-	10,223,487	10,223,487
	-	-	-	-	-	-	3,065	3,065
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	61,897,903	61,897,903
	-	-	-	-	-	-	16,283,233	16,283,233
	-	278,109	-	-	-	-	15,945,693	19,660,743
	-	-	-	-	-	-	668,392	668,392
	-	-	-	-	-	-	34,127,537	34,127,537
	-	121,818	-	-	-	-	2,754,568	8,409,995

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 BBBid	id BB+ s.d id BB- id BB+ up to id BBid	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	
4	Tagihan Kepada bank Claims on Bank	-	1,214,847	61,623	79,866	611,081	-	
5	Tagihan Berupa Covered Bond Receivables of a Covered Bond	-	-	-	-	-	-	
6	Tagihan Kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	-	-	-	-	-	-	
7	Tagihan Berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/Subordinated Receivables, Equity and Other Capital Instruments	-	-	-	-	-	-	
8	Kredit Beragun Tempat Tinggal Home Collateral Credit	-	-	-	-	-	-	
9	Kredit Beragun Properti Komersial Commercial Property Backed Loans	-	-	-	-	-	-	
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loan for Land Acquisition, Land Management and Construction	-	-	-	-	-	-	
11	Kredit Pegawai atau Pensiunan Employee or Retiree Loans	-	-	-	-	-	-	

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 id-	idA1	idA2	idA3 s.d id A4 idA3 up to id A4	Kurang dari idA4 Less than idA4		
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	4,680,648	6,648,065
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	9,068,474	9,068,474
	-	-	-	-	-	-	6,476	6,476
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	65,471,635	65,471,635

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 BBBid	id BB+ s.d id BB- id BB+ up to id BBid				
12	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims on Micro, Small Business and Retail Portfolios	-	-	-	-	-	-	-	-	-	-
13	Tagihan Kepada Korporasi Claims on the Corporation	-	156,810	935,624	1,804,325	696,311	-	-	-	-	-
14	Tagihan Yang Telah Jatuh Tempo Claims That Have Been Due Date	-	-	29	-	-	-	-	-	-	-

PENGUNGKAPAN TAGIHAN BERSIH BERDASARKAN BOBOT RISIKO SETELAH MEMPERHITUNGGAN 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 2023 December 31, 2023										
		Tagihan Bersih Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables on the Impact of Credit Risk Mitigation										Lainnya Others
		0%	20%	35%	40%	45%	50%	75%	100%	150%		
(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	36,582,948	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	-	508,115	-	-	-	7,854,857	-	136,837	71,233	-	-

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 id-	idA1	idA2	idA3 s.d id A4 idA3 up to id A4	Kurang dari idA4 Less than idA4		
	-	-	-	-	-	-	9,119,239	9,119,239
	-	39,232	-	-	-	-	14,991,329	18,623,630
	-	88,359	-	-	-	-	28,108	116,496

(dalam jutaan Rupiah/in IDR million)

		31 Desember 2022 December 31, 2022											ATMR RWA	Beban Modal Capital Expenses
		Tagihan Bersih Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables on the Impact of Credit Risk Mitigation												
	ATMR RWA	Beban Modal Capital Expenses	0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others		
	(13)	(14)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	-	-	34,127,537	-	-	-	-	-	-	-	-	-	-	-
	4,272,738	-	-	-	-	-	-	5,781,640	83,551	71,015	2,473,790	-	4,317,788	-

No.	Kategori Portofolio Portfolio Category	31 Desember 2023 December 31, 2023										
		Tagihan Bersih Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables on the Impact of Credit Risk Mitigation										Lainnya Others
		0%	20%	35%	40%	45%	50%	75%	100%	150%		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada bank Claims on Bank	-	1,497,314	110,562	-	4,517,183	1,896,862	8,349	-	481	-	
5	Tagihan Berupa Covered Bond Receivables of a Covered Bond	-	-	-	-	-	-	-	-	-	-	
6	Tagihan Kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	-	-	-	-	-	-	-	-	-	-	
7	Tagihan Berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/Subordinated Receivables, Equity and Other Capital Instruments	-	850,457	-	214,485	-	-	-	-	10,813	-	
8	Kredit Beragunan Tempat Tinggal Home Collateral Credit	-	-	7,783,455	-	-	-	2,439,853	179	-	-	
9	Kredit Beragun Properti Komersial Commercial Property Backed Loans	-	-	-	-	-	-	3,065	-	-	-	
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loan for Land Acquisition, Land Management and Construction	-	-	-	-	-	-	-	-	-	-	
11	Kredit Pegawai atau Pensiunan Employee or Retirement Loans	-	-	-	-	-	61,897,903	-	-	-	-	
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro, Small and Retail Portfolios	-	-	-	-	26,599	-	15,248,668	1,007,966	-	-	
13	Tagihan Kepada Korporasi Claims on the Corporation	-	556,093	-	-	-	2,270,241	610,607	15,945,693	278,109	-	
14	Tagihan Yang Telah Jatuh Tempo Claims That Have Been Due Date	-	-	-	-	-	28,145	-	252,711	387,535	-	
15	Aset Lainnya Other Assets	-	-	-	-	-	-	-	-	-	7,156,525	
	Total Eksposur Neraca Total Balance Sheet Exposure	36,582,948	3,411,979	7,894,018	214,485	4,543,782	73,948,009	18,310,541	17,343,385	748,171	7,156,525	

	ATMR RWA	Beban Modal Capital Expenses	31 Desember 2022 December 31, 2022										ATMR RWA	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)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	3,094,919	-	-	3,116,375	-	-	-	3,531,690	-	-	-	-	2,389,120	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	272,105	-	-	-	-	-	-	-	-	-	-	-	-	-
	4,165,078	-	-	-	9,068,474	-	-	-	-	-	-	-	3,173,966	-
	2,605	-	-	-	-	-	-	-	-	6,476	-	-	6,476	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	30,938,173	-	-	-	-	-	-	65,471,635	-	-	-	-	32,735,817	-
	10,101,550	-	-	-	-	-	-	-	9,119,239	-	-	-	6,731,651	-
	18,067,150	-	-	1,684,665	-	-	-	2,448,791	-	-	-	14,490,174	16,051,502	-
	848,087	-	-	-	-	-	-	-	-	3,303	113,193	-	173,092	-
	-	-	-	-	-	-	-	-	-	-	-	6,824,366	3,620,760	-
	-	-	34,127,537	4,801,041	9,068,474	-	-	77,233,755	9,202,790	80,793	2,586,983	21,314,540	69,200,173	-

No.	Kategori Portofolio Portfolio Category	31 Desember 2023 December 31, 2023										
		Tagihan Bersih Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables on the Impact of Credit Risk Mitigation										Lainnya Others
		0%	20%	35%	40%	45%	50%	75%	100%	150%		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
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	-	-	-	-	-	237,362	-	-	-	-	-
3	Tagihan Kepada Bank Claims on Bank	-	790	-	48,731	-	-	-	-	-	-	-
4	Tagihan Kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	-	10,000	-	-	-	-	-	-	-	-	-
5	Kredit Beragun Rumah Tinggal Home Collateral Credit	-	-	17	-	-	-	-	-	-	-	-
6	Kredit Beragun Properti Komersial Commercial Property Backed Loans	-	-	-	-	-	-	-	-	-	-	-
7	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loan for Land Acquisition, Land Management and Construction	-	-	-	-	-	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro, Small and Retail Portfolios	-	-	-	-	-	-	113,326	13,100	-	-	-
9	Tagihan Kepada Korporasi Claims on the Corporation	-	60,235	-	-	-	51,637	-	1,379,952	-	-	-
10	Kredit Pegawai atau Pensiunan Employee or Retirement Loans	-	-	-	-	-	-	-	-	-	-	-
11	Tagihan Yang Telah Jatuh Tempo Claims That Have Been Due Date	-	-	-	-	-	-	-	-	-	-	-
	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	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-

		31 Desember 2022 December 31, 2022											ATMR RWA	Beban Modal Capital Expenses
		Tagihan Bersih Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables on the Impact of Credit Risk Mitigation												
ATMR RWA	Beban Modal Capital Expenses	0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others			
(13)	(14)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	
118,681	-	-	-	-	-	-	-	-	544,344	-	-	272,172	-	
19,650	-	-	-	-	-	-	-	-	-	-	-	-	-	
2,000	-	-	-	-	-	-	-	-	-	-	-	-	-	
5	-	-	-	-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	
96,130	-	-	-	-	-	-	-	-	-	-	-	-	-	
1,417,818	-	-	-	-	-	-	-	-	517,695	-	-	517,695	-	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	192	-	288	-	
-	-	-	-	-	-	-	-	-	1,062,039	192	-	790,155	-	
-	-	5,496,260	-	-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	

No.	Kategori Portofolio Portfolio Category	31 Desember 2023 December 31, 2023										
		Tagihan Bersih Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables on the Impact of Credit Risk Mitigation										Lainnya Others
		0%	20%	35%	40%	45%	50%	75%	100%	150%		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Bank	-	7,928	-	-	-	-	-	-	-	-	-
5	Tagihan Kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	-	-	-	-	-	-	-	-	-	-	-
6	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro, Small and Retail Portfolios	-	-	-	-	-	-	-	-	-	-	-
7	Tagihan Kepada Korporasi Claims on the Corporation	-	-	-	-	-	-	-	-	-	-	-
	Total Eksposur Counterparty Credit Risk	-	7,928	-	-	-	-	-	-	-	-	-

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 2023 December 31, 2023				
		Tagihan bersih Net Bill	Bagian Yang Dijamin Dengan Parts Guaranteed With			
			Agunan Collateral	Garansi Warranty	Asuransi Kredit Credit Insurance	
(1)	(2)	(3)	(4)	(5)	(6)	
A EKSPOSUR NERACA BALANCE SHEET EXPOSURE						
1	Tagihan Kepada Pemerintah Claims to Government	36,582,948	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	8,571,042	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	-	-	-	-	

		31 Desember 2022 December 31, 2022											ATMR RWA	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)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	17,388	-	-	-	-	-	-	-	-	-	3,478	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	5,496,260	17,388	-	-	-	-	-	-	-	-	-	3,478	-

(dalam jutaan Rupiah/in IDR million)

		31 Desember 2022 December 31, 2022						
		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)	(3)	(4)	(5)	(6)	(7)	(8) = (3)- [(4)+(5)+(6)+(7)]
	-	36,582,948	34,127,537	-	-	-	-	34,127,537
	-	8,571,042	8,409,995	-	-	-	-	8,409,995
	-	-	-	-	-	-	-	-

No.	Kategori Portofolio Portfolio Category	31 Desember 2023 December 31, 2023				
		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)	
4	Tagihan Kepada Bank Claims on Bank	8,030,751	-	-	-	
5	Tagihan berupa <i>Covered Bond</i> Receivables of a Covered Bond	-	-	-	-	
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	-	-	-	-	
7	Tagihan Berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/Subordinated Receivables, Equity and Other Capital Instruments	1,075,755	-	-	-	
8	Kredit Beragunan Tempat Tinggal Home Collateral Credit	10,223,487	-	-	-	
9	Kredit Beragun Properti Komersial Commercial Property Backed Loans	3,065	-	-	-	
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loan for Land Acquisition, Land Management and Construction	-				
11	Kredit Pegawai atau Pensiunan Employee or Retirement Loans	61,897,903	-	-	-	
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro, Small and Retail Portfolios	16,283,233	-	-	3,833,014	
13	Tagihan Kepada Korporasi Claims on the Corporation	19,660,743	-	-	-	
14	Tagihan Yang Telah Jatuh Tempo Matured Claims	668,392	-	-	-	
15	Aset Lainnya Other Assets	7,156,525	-	-	-	
	Total Eksposur Neraca Total Balance Sheet Exposure	170,153,844	-	-	3,833,014	
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	237,362	-	-	-	
3	Tagihan Kepada Bank Claims on Bank	49,521	-	-	-	
4	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	10,000	-	-	-	

			31 Desember 2022 December 31, 2022						
		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 Warranty	Asuransi Kredit Credit Insurance	Lainnya Others		
	(7)	(8) = (3)- [(4)+(5)+(6)+(7)]	(3)	(4)	(5)	(6)	(7)	(8) = (3)- [(4)+(5)+(6)+(7)]	
	-	8,030,751	6,648,065	-	-	-	-	6,648,065	
	-	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	-	
	-	10,223,487	9,068,474	-	-	-	-	9,068,474	
	-	3,065	6,476	-	-	-	-	6,476	
	-	-	-	-	-	-	-	-	
	-	61,897,903	65,471,635	-	-	-	-	65,471,635	
	-	12,450,219	9,119,239	-	-	195,961	-	8,923,278	
	-	19,660,743	18,623,630	-	-	-	-	18,623,630	
	-	668,392	116,496	-	-	-	-	116,496	
	-	7,156,525	6,824,366	-	-	-	-	6,824,366	
	-	166,320,831	158,415,912	-	-	195,961	-	158,219,951	
	-	-	-	-	-	-	-	-	
	-	237,362	-	-	-	-	-	-	
	-	49,521	-	-	-	-	-	-	
	-	-	-	-	-	-	-	-	

No.	Kategori Portofolio Portfolio Category	31 Desember 2023 December 31, 2023				
		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)	
5	Kredit Beragun Rumah Tinggal Home Collateral Credit	17	-	-	-	
6	Kredit Beragun Properti Komersial Commercial Property Backed Loans	-	-	-	-	
7	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loan for Land Acquisition, Land Management and Construction	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro, Small and Retail Portfolios	126,427	-	-	-	
9	Tagihan Kepada Korporasi Claims on the Corporation	1,491,825	-	-	-	
8	Kredit Pegawai atau Pensiunan Employee or Retirement Loans	-	-	-	-	
9	Tagihan yang telah jatuh tempo Matured Claims	-	-	-	-	
	Total Eksposur TRA Total TRA Exposure	1,915,151	-	-	-	
C EKSPOSUR AKIBAT KEGAGALAN PIHAK LAWAN (COUNTER PARTY CREDIT RISK) EXPOSURE DUE TO COUNTER PARTY CREDIT RISK						
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 Receivables from Multilateral Development Banks and International Institutions	-	-	-	-	
4	Tagihan Kepada Bank Claims on Bank	7,928	-	-	-	
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	-	-	-	-	
6	Tagihan Kepada Korporasi Claims on the Corporation	-	-	-	-	
7	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	7,928	-	-	-	

			31 Desember 2022 December 31, 2022						
		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 Warranty	Asuransi Kredit Credit Insurance	Lainnya Others		
	(7)	(8) = (3)- [(4)+(5)+(6)+(7)]	(3)	(4)	(5)	(6)	(7)	(8) = (3)- [(4)+(5)+(6)+(7)]	
	-	17	-	-	-	-	-	-	
	-	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	-	
	-	126,427	517,695	-	-	-	-	517,695	
	-	1,491,825	544,344	-	-	-	-	544,344	
	-	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	-	
	-	1,905,151	192	-	-	-	-	1,062,039	
	-	-	5,496,260	-	-	-	-	5,496,260	
	-	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	-	
	-	7,928	17,388	-	-	-	-	17,388	
	-	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	-	
	-	7,928	5,513,648	-	-	-	-	5,513,648	

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 2023 December 31, 2023			31 Desember 2022 December 31, 2022		
		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	36,582,948	-	-	34,127,537	-	-
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	8,571,042	4,272,738	4,272,738	8,409,995	4,317,788	4,317,788
3	Tagihan Kepada Bank Multilateral dan Lembaga Internasional Claims on Banks multilateral and International institution	-	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Banks	8,030,751	3,094,919	3,094,919	6,648,065	2,389,120	2,389,120
5	Tagihan berupa <i>Covered Bond</i> Receivables of a Covered Bond	-	-	-	-	-	-
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	1,075,755	272,105	272,105	-	-	-
7	Tagihan Berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/ Subordinated Receivables, Equity and Other Capital Instruments	-	-	-	-	-	-
8	Kredit Beragunan Tempat Tinggal Home Collateral Credit	10,223,487	4,165,078	4,165,078	9,068,474	3,173,966	3,173,966
9	Kredit Beragun Properti Komersial Commercial property backed loans	3,065	2,605	2,605	6,476	6,476	6,476
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loan for Land Acquisition, Land Management and Construction	-	-	-	-	-	-
11	Kredit pegawai atau pensiunan Employee or Retirement Loans	61,897,903	30,948,952	30,938,173	65,471,635	32,735,817	32,735,817
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro, Small, and Retail Portfolios	16,283,233	12,321,608	10,101,550	9,119,239	6,839,429	6,731,651
13	Tagihan Kepada Korporasi Claims on Corporations	19,660,743	18,067,150	18,067,150	18,623,630	16,051,502	16,051,502
14	Tagihan Yang Telah Jatuh Tempo Matured Claims	668,392	848,087	848,087	116,496	173,092	173,092
15	Aset Lainnya Other Assets	7,156,525	-	3,709,485	6,824,366	-	3,620,760
	Total	170,153,844	73,993,242	75,471,890	158,415,912	65,687,191	69,200,173

PERHITUNGAN ATMR RISIKO KREDIT PENDEKATAN STANDAR: PENGUNGKAPAN EKSPOSUR KEWAJIBAN KOMITMEN/KONTIJENSI PADA TRANSAKSI REKENING ADMINISTRATIF – 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 2023 December 31, 2023			31 Desember 2022 December 31, 2022		
		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	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	237,362	118,681	118,681	544,344	272,172	272,172
3	Tagihan Kepada Bank Claims on Banks	30,614	19,650	19,650	-	-	-
4	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	10,000	2,000	2,000	-	-	-
5	Kredit Beragun Rumah Tinggal Home Collateral Credit	17	5	5	-	-	-
6	Kredit Beragun Properti Komersial Commercial Property Backed Loans	-	-	-	-	-	-
7	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loan for Land Acquisition, Land Management and Construction	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro, Small, and Retail Business Portfolios	126,427	96,130	96,130	-	-	-
9	Tagihan Kepada Korporasi Claims on Corporations	1,491,825	1,417,818	1,417,818	517,695	517,695	517,695
10	Kredit Pegawai atau Pensiunan Employee or Retirement Loans	-	-	-	-	-	-
11	Tagihan Yang Telah Jatuh Tempo Matured Claims	-	-	-	192	288	288
	Total	1,896,245	1,654,285	1,654,285	1,062,231	790,155	790,155

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 2023 December 31, 2023			31 Desember 2022 December 31, 2022		
		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	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	-	-	-	-	-	-
3	Tagihan Kepada Bank Multilateral dan Lembaga Internasional Claims on Banks multilateral and International institution	-	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Banks	7,928	-	1,586	-	-	-
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	-	-	-	-	-	-
6	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro, Small, and Retail Business Portfolios	-	-	-	-	-	-
7	Tagihan Kepada Korporasi Claims on Corporations	-	-	-	-	-	-
	Total	7,928	-	1,586	-	-	-

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 INDIVIDUALLY IN US\$ MILLIONS

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 2023 December 31, 2023	31 Desember 2022 December 31, 2022
PERHITUNGAN ATMR RISIKO KREDIT RWA CALCULATION ON CREDIT RISK	77,127,761	69,990,328
TOTAL FAKTOR ATMR RISIKO KREDIT Selisih lebih cadangan umum PPKA atas aset produktif yang wajib dihitung dengan 1,25% ATMR Risiko Kredit TOTAL RWA CREDIT RISK FACTOR The excess of PPKA general reserves over productive assets which must be calculated with 1.25% RWA for Credit Risk	964,097	-

	31 Desember 2023 December 31, 2023	31 Desember 2022 December 31, 2022
TOTAL ATMR RISIKO KREDIT (A) - (B) TOTAL RWA CREDIT RISK (A) - (B)	76,163,664	69,990,328
TOTAL FAKTOR PENGURANG MODAL TOTAL CAPITAL REDUCTION FACTORS	-	-

Risiko Pasar

Risiko pasar adalah risiko yang timbul atas portofolio 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 **bjb** 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 **bjb** (*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 **bjb** khususnya terhadap rasio permodalan. Secara garis besar, manajemen risiko pasar terbagi menjadi 2 (dua) yaitu manajemen 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 **bjb** yang terekspos pergerakan suku bunga atau nilai tukar valuta asing.

Sumber risiko pasar *banking book* timbul antara lain disebabkan oleh perubahan struktur portofolio neraca dan rekening administratif bank **bjb** yang sensitif terhadap pergerakan suku bunga sehingga berdampak terhadap pendapatan bunga bersih dan yang disebabkan pula karena perubahan struktur portofolio neraca dan rekening administratif bank **bjb** yang sensitif terhadap pergerakan nilai tukar yang tercermin dari posisi devisa neto bank **bjb**.

Pengawasan Aktif Dewan Komisaris dan Direksi

Dewan Komisaris dan Direksi bertanggungjawab atas efektivitas penerapan manajemen risiko pasar di bank **bjb**. 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

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 **bjb** 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 **bjb** 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 bank **bjb**, especially towards capital ratios. Broadly speaking, market risk 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 **bjb** 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 **bjb** 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 **bjb** balance sheet and administrative accounts which are sensitive to exchange rate movements reflected by bank **bjb** Net Open Position.

Active Supervision of the Board of Commissioners and Board of Directors

The Board of Commissioners and Board of Directors are responsible for the effectiveness of 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 Board of Directors, the Board of Commissioners and Board of Directors

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 **bjb** 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 appetite* dan *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 **bjb** dievaluasi secara periodik atau sewaktu-waktu diperlukan untuk dilakukan evaluasi sesuai dengan perubahan lingkungan bisnis bank **bjb**.

Kecukupan Kebijakan, Prosedur dan Penetapan Limit

Sebagai penerapan manajemen risiko pasar yang bersifat dinamis, Satuan Kerja Manajemen Risiko bank **bjb** melakukan pembaharuan dan evaluasi atas kebijakan dan pedoman manajemen risiko bank **bjb** 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 **bjb**. Limit untuk level portofolio *treasury*

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 **bjb** Risk Monitoring Committee (KPR) periodically conducts supervision in coordination with the Risk Management Work Unit (SKMR). 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 Board of 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 **bjb** risk appetite are evaluated periodically or at any time needed to be evaluated in accordance with changes in bank **bjb** business environment.

Adequacy of Policies, Procedures, and Limit Determination

As a dynamic application of market risk management, bank **bjb** Risk Management Work Unit regularly updates and evaluates bank **bjb** 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 Board of 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 **bjb** risk management guidelines. Limit for treasury portfolio level is

dievaluasi minimal satu tahun sekali atau dapat dilakukan lebih sering jika terdapat pergerakan volatilitas harga pasar atau perubahan *business plan Risk Taking Unit*. Evaluasi analisa 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 **bjb** 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 **bjb** 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 Treasury 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 **bjb** adalah penggunaan toleransi risiko atau limit transaksi yang diperkenankan manajemen bank **bjb**. Pengajuan limit oleh Divisi Treasury sebagai *Risk Taking Unit* harus mendapatkan kajian risiko secara terukur oleh Divisi Manajemen Risiko Kredit, Pasar dan Terintegrasi. 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 Treasury 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:

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 the Financial Services Authority (OJK) Circular Letter Number 34/DPNP.03/2016 dated September 1, 2016, bank **bjb** implements risk management, namely:

1. Market Risk Identification

The process of identifying market risk includes identification of the characteristics of new products and 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 **bjb** 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 **bjb** risk tolerance is to use risk tolerance or transaction limits that are allowed by bank **bjb** management. Submission of limits by the Treasury Division as a risk-taking unit must obtain a measurable risk assessment by the Credit, Market, and Integrated 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. 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 Kredit, Pasar dan Terintegrasi 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 analisa *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 berpotensi 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 **bjb**. Data yang diperlukan adalah data historis yang dibutuhkan guna memperkuat suatu analisis pengukuran limit risiko.

c. Pengukuran Value at Risk

Model *Value at Risk* tersebut dipergunakan dalam mengukur dan menganalisa 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 **bjb** 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*,

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 Credit, Market, and Integrated 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 Board of 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 **bjb**. The data needed is historical data needed to strengthen an analysis of risk limit measurements.

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 **bjb** 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,

repricing gap and *duration gap model* atau metode 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 neto. 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 **bjb** 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. 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. Satuan Kerja Manajemen Risiko melakukan proses manajemen risiko pasar *trading book* melalui pemantauan limit *Treasury* secara harian, misalnya ketentuan GWM, *open position*, *budget loss*, *risk sensitivity limit*, dll. Sebagai upaya proses pemantauan yang efektif dan akurat, bank **bjb** telah mengukur eksposur risiko *trading book* yang dilakukan oleh *dealing room Treasury*.
2. Pemantauan risiko nilai tukar *banking book* dilakukan melalui pemantauan posisi devisa neto secara harian agar berada dalam toleransi limit internal bank **bjb** 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 portofolio aktiva dan pasiva bank **bjb** dalam menghadapi perubahan suku bunga di masa datang.
4. Melakukan evaluasi terhadap eksposur risiko yang dimiliki oleh bank **bjb**.
5. Apabila terjadi pelampauan limit, Divisi Manajemen Risiko Kredit, Pasar dan Terintegrasi segera melakukan pelaporan pelampauan tersebut kepada Direksi.

Pengendalian Risiko Pasar

Strategi yang diambil oleh bank **bjb** dalam proses pengendalian risiko pasar, antara lain melalui *hedging*, *squaring position*, *back-to-back* dan cara lain yang bertujuan untuk meng-*offset* suatu

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 bank **bjb** 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 **bjb** 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 **bjb** 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 **bjb** assets and liabilities portfolio in the face of changes in interest rates in the future.
4. Evaluate the risk exposures held by bank **bjb**.
5. In the event of exceeding the limit, the Credit, Market, and Integrated Risk Management Division immediately reports the excess to the Board of Directors.

Market Risk Control

Strategies taken by bank **bjb** 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

transaksi/posisi yang mengalami kerugian serta *stress testing* guna melihat ketahanan posisi keuangan bank **bjb** dalam menghadapi kondisi krisis. Selain itu pula dapat digunakan untuk mentransfer risiko yang dimiliki *dealing room Treasury* bank **bjb** sepanjang transfer risiko tersebut masih berada dalam *risk limit* bank **bjb**. bank **bjb** 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 **bjb**.

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 Kredit, Pasar dan Terintegrasi meliputi:

- Kesesuaian kebijakan, desain proses manajemen risiko, sistem informasi, dan pelaporan manajemen risiko bank **bjb** dengan kebutuhan bisnis, serta perkembangan peraturan dan praktik terbaik (*best practice*) terkait manajemen risiko.
- Metode, asumsi, dan variabel yang digunakan untuk mengukur risiko dan menetapkan limit risiko pasar.
- Perbandingan antara asumsi yang digunakan dalam metode pengukuran risiko yang dipergunakan dengan kondisi yang sebenarnya/aktual.
- Perbandingan antara limit yang ditetapkan dengan eksposur yang sebenarnya/aktual.

Hasil kaji ulang Satuan Kerja Manajemen Risiko (Divisi Manajemen Risiko Kredit, Pasar dan Terintegrasi) 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:

- Keandalan kerangka manajemen risiko, yang mencakup kebijakan, struktur organisasi, alokasi sumber daya, desain proses manajemen risiko, sistem informasi, dan pelaporan risiko bank **bjb**.
- Proses pemantauan yang dilakukan oleh Satuan Kerja Manajemen Risiko.
- Evaluasi atas metodologi pengukuran Satuan Kerja Manajemen Risiko.

and stress testing in order to see the resilience of bank **bjb** 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 **bjb** risk limit. bank **bjb** 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 **bjb** 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 Credit, Market, and Integrated Risk Management Division include:

- Conformity of policies, design of Risk Management processes, information systems, and reporting of bank **bjb** risk management with bank business needs, as well as the development of regulations and best practices related to Risk Management;
- The methods, assumptions, and variables used to measure risk and determine market risk limits;
- Comparison between assumptions used in the risk measurement method used and actual/actual conditions;
- Comparison between specified limits and actual/actual exposures;.

The results of the Risk Management Work Unit (Credit, Market, and Integrated 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 Board of 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:

- Reliability of the Risk Management framework, which includes policies, organizational structure, resource allocation, design of the Risk Management process, information systems, and bank **bjb** Risk reporting;
- The monitoring process carried out by the Risk Management Work Unit;
- 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 2023 December 31, 2023		31 Desember 2022 December 31, 2022	
		Bank		Bank	
		Beban Modal Capital Expense	ATMR RWA	Beban Modal Capital Expense	ATMR RWA
1	Risiko suku bunga Interest Rate Risk				
	a. Risiko spesifik Specific Risk	61,576	769,700	53,980	674,747
	b. Risiko umum General Risk	220,442	2,755,525	199,866	2,498,324
2	Risiko nilai tukar Exchange Rate Risk	112,230	1,402,875	24,754	309,426
3	Risiko ekuitas Equity Risk	-	-	-	-
4	Risiko komoditas Commodity Risk	-	-	-	-
5	Risiko <i>option</i> Option Risk	-	-	-	-
	Total	394,248	4,928,100	278,600	3,482,497

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:

- 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*).
- Risiko likuiditas pendanaan, yaitu risiko yang timbul karena bank tidak mampu mencairkan asetnya atau memperoleh pendanaan dari sumber dana lain.

Pengawasan Aktif Dewan Komisaris dan Direksi

Dewan Komisaris dan Direksi bertanggungjawab atas efektivitas penerapan manajemen risiko likuiditas di bank **bjb**. 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

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 :

- 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;
- Funding Liquidity Risk, the risk arising because banks are unable to disburse their assets or obtain funding from other funding sources.

Active Supervision of the Board of Commissioners and Board of Directors

The Board of Commissioners and Board of Directors are responsible for the effectiveness of the implementation of Liquidity Risk Management in bank **bjb**. Regarding the powers and responsibilities of active supervision of the Board of Commissioners and Board of Directors of bank **bjb**, the Board of Commissioners and Board

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 **bjb** 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 deposito inti, *maturity profile* bank **bjb** 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 **bjb** 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 **bjb** yaitu penetapan *limit primary reserve*, *secondary reserve*, dan *excess reserve GWM*, *Liquidity Coverage Ratio* (LCR) dan *Net Stable Funding Ratio* (NSFR) 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 **bjb** 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 **bjb** menderita kerugian akibat meningkatnya biaya dana atau adanya hambatan/keterbatasan dalam memenuhi kewajiban yang jatuh tempo. Sebagian besar transaksi finansial atau komitmen

of Directors has 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 has been assisted by bank **bjb** Risk Monitoring Committee (KPR), which has 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 the Risk Management Working Unit (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 Board of 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 **bjb** 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 **bjb** 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 **bjb** 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 **bjb** 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 bank **bjb** 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 **bjb** liquidity.

mempunyai dampak terhadap likuiditas bank **bjb**. Oleh karena itu, bank **bjb** sangat rentan terhadap masalah likuiditas, baik bagi bank **bjb** itu sendiri maupun pengaruhnya terhadap industri perbankan secara keseluruhan. bank **bjb** berkewajiban memenuhi kewajiban keuangannya secara tepat waktu sehingga bank **bjb** harus mampu memelihara suatu tingkat likuiditas yang memadai setiap waktu.

Dalam menentukan limit risiko likuiditas, bank **bjb** memperhatikan kondisi likuiditas dari aktiva-pasiva bank **bjb**. Likuiditas yang cukup besar perlu dikelola secara baik dan dijadikan indikator dalam menerapkan limit risiko likuiditas untuk mendukung upaya peningkatan profitabilitas bank **bjb**, karena likuiditas yang cukup besar justru akan meningkatkan *idle fund* dan akan merugikan bagi bank **bjb** terutama bank **bjb** yang didanai nasabah korporasi. *Gap* likuiditas secara historis dapat dijadikan patokan dalam menentukan limit risiko likuiditas bagi bank **bjb**. Penerapan limit likuiditas yang berjalan di bank **bjb** yaitu penetapan limit *primary reserve*, *secondary reserve* dan *excess reserve* GWM, *excess to total funding ratio*, *Liquidity Coverage Ratio (LCR)* dan *Net Stable Funding Ratio (NSFR)* sedangkan untuk penetapan pagu kas di Cabang Operasional dilakukan oleh Divisi Operasi.

bank **bjb** telah memiliki sistem informasi pengukuran risiko likuiditas seperti *maturity profile*, LCR dan NSFR. 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* telah terintegrasi dan tervalidasi dengan memadai sehingga pelaporannya tidak memerlukan proses manual lagi. Sebagai langkah koordinasi manajemen bank **bjb** dalam menghadapi kejadian krisis likuiditas dikemudian hari, bank **bjb** 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*.

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 **bjb** dengan melakukan simulasi perhitungan rasio *Liquidity Coverage Ratio (LCR)* dan *Net Stable Funding Ratio (NSFR)* yang dibutuhkan oleh bank **bjb** agar terhindari dari dampak risiko likuiditas dan kepatuhan internal maupun eksternal.

Sistem Pengendalian Intern yang Menyeluruh

Dalam rangka pengembangan penerapan manajemen risiko yang dinamis, Satuan Kerja Manajemen Risiko selalu melakukan

Therefore, banks are very vulnerable to liquidity problems, both for bank **bjb** themselves and their effects on bank **bjb** industry as a whole. bank **bjb** is required to meet their financial obligations in a timely manner so that bank **bjb** must be able to maintain an adequate level of liquidity at all times.

In determining the liquidity risk limit, bank **bjb** considered the liquidity condition of bank **bjb** 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 **bjb** profitability, because sufficiently large liquidity would actually increase idle funds and would be detrimental to bank **bjb**, especially bank **bjb** funded by corporate customers. The liquidity gap had historically been used as a benchmark in determining the liquidity risk limit for a bank **bjb**. The implementation of the current liquidity limit at the bank **bjb** 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.

bank **bjb** has a liquidity risk measurement information system such as maturity profile, LCR, and NSFR. The Risk Management Unit together with the Risk Taking Unit in the integration stage of the maturity profile information system always hold meetings to find out the utilization of the progress that has been made. System The foreign currency maturity profile reporting system had been adequately integrated and validated so that reporting did not require manual processing anymore. As a coordinating step for bank **bjb** management in facing future liquidity crisis, bank **bjb** 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.

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 Board of Directors periodically. Meanwhile, in the event of an escalation in excess of the limit, it will be immediately reported to Board of 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 bank **bjb** by simulating the calculation of the LCR ratio (Liquidity Coverage Ratio) and NSFR (Net Stable Funding Ratio) which needed by bank **bjb** to avoid the effects of liquidity risk and internal and external compliance.

Comprehensive Internal Control System

In the context of developing a dynamic application of risk management, the Risk Management Work Unit always evaluates

evaluasi atas kebijakan, prosedur dan limit risiko likuiditas 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*.

policies, procedures and liquidity risk 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 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 Board of 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 8.1.a. Disclosure of Rupiah Maturity Profile - Bank Individually

(dalam jutaan Rupiah/in IDR million)

Pos-Pos Post		Saldo Balance	31 Desember 2023 December 31, 2023						
			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 months	>6 bulan sampai dengan 12 bulan >6 months to 12 months	>12 bulan >12 months
I. NERACA BALANCE									
A.	Aset Asset	166,608,098	22,540,669	1,034,252	2,183,720	33,272,456	6,323,519	14,507,550	86,745,932
1.	Kas Cash	3,469,813	3,469,813	-	-	-	-	-	-
2.	Penempatan pada Bank Indonesia Placement with Bank Indonesia	16,704,105	16,704,097	-	-	-	-	-	7
	a. Giro Current Account	16,704,105	16,704,097	-	-	-	-	-	7
	b. SBI dan SDBI	-	-	-	-	-	-	-	-
	c. Lainnya (<i>Depo Facility, Term Deposit dan Reverse Repo</i>) Other (<i>Depo Facility, Term Deposit and Reverse Repo</i>)	-	-	-	-	-	-	-	-
3.	Penempatan pada bank lain Placement with Other Banks	2,207,368	2,130,383	76,985	-	-	-	-	-
4.	Surat Berharga Securities	27,587,981	-	-	-	26,188,019	160,252	-	1,239,709
	a. SUN	19,494,123	-	-	-	18,094,162	160,252	-	1,239,709
	1) Diperdagangkan Traded	885,024	-	-	-	885,024	-	-	-
	2) Tersedia untuk dijual Available for Sale	16,787,853	-	-	-	16,787,853	-	-	-
	3) Dimiliki hingga jatuh tempo Held to Maturity	1,821,247	-	-	-	421,285	160,252	-	1,239,709

Pos-Pos Post		Saldo Balance	31 Desember 2023 December 31, 2023						
			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 months	>6 bulan sampai dengan 12 bulan >6 months to 12 months	>12 bulan >12 months
	4) Pinjaman yang diberikan dan piutang Loans and Receivables	-	-	-	-	-	-	-	-
b.	Surat Berharga Korporasi Corporate Securities	8,093,858	-	-	-	8,093,858	-	-	-
	1) Diperdagangkan Traded	6,981,701	-	-	-	6,981,701	-	-	-
	2) Tersedia untuk dijual Available for Sale	1,112,156	-	-	-	1,112,156	-	-	-
	3) Dimiliki hingga jatuh tempo Held to Maturity	-	-	-	-	-	-	-	-
	4) Pinjaman yang diberikan dan piutang Loans and Receivables	-	-	-	-	-	-	-	-
c.	Lainnya Others	-	-	-	-	-	-	-	-
5.	Kredit yang Diberikan Loans Given	116,637,499	235,043	957,267	2,183,720	7,084,436	6,163,267	14,507,550	85,506,215
a.	Belum Jatuh Tempo Not Yet Due	115,832,461	235,043	957,267	2,183,720	7,084,436	6,163,267	14,507,550	84,701,178
b.	Sudah Jatuh Tempo Matured	805,037	-	-	-	-	-	-	805,037
6.	Tagihan Lainnya Other Receivables	-	-	-	-	-	-	-	-
a.	Tagihan atas Surat Berharga yang dibeli dengan janji dijual kembali (RR) Claims on Securities Purchased Under Agreement to Resell (RR)	-	-	-	-	-	-	-	-
b.	Lainnya Others	-	-	-	-	-	-	-	-
7.	Lain-lain Others	1,333	1,333	-	-	-	-	-	-
B.	Kewajiban Obligation	151,687,468	12,994,793	4,197,096	7,266,141	11,375,984	7,481,086	19,782,642	88,589,726
1.	Dana Pihak Ketiga Third Parties Fund	126,465,232	7,355,299	4,129,345	6,918,697	8,286,743	7,438,100	14,321,570	78,015,476
a.	Giro Current Account	21,306,875	3,763,783	176,969	176,969	1,415,754	2,123,631	4,247,262	9,402,507
b.	Tabungan Savings	31,274,859	1,348,959	1,278,537	3,105,019	2,264,837	3,397,257	6,794,512	13,085,739
c.	Simpanan Berjangka Time Deposits	73,883,498	2,242,558	2,673,840	3,636,709	4,606,152	1,917,212	3,279,796	55,527,230
	1) Deposito on call	1,894,959	674,519	81,839	692,339	117,320	-	328,943	-
	2) Deposito berjangka Time Deposit	71,988,539	1,568,039	2,592,001	2,944,371	4,488,832	1,917,212	2,950,853	55,527,230
	3) Lainnya Others	-	-	-	-	-	-	-	-

Pos-Pos Post		Saldo Balance	31 Desember 2023 December 31, 2023						
			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 months	>6 bulan sampai dengan 12 bulan >6 months to 12 months	>12 bulan >12 months
2.	Kewajiban kepada Bank Indonesia Obligations to Bank Indonesia	-	-	-	-	-	-	-	-
3.	Kewajiban kepada bank lain Obligations to Other Banks	2,013,867	1,393,127	67,751	347,444	89,238	42,986	73,072	250
4.	Surat Berharga yang Diterbitkan Securities Issued	3,962,000	-	-	-	-	-	888,000	3,074,000
a.	Obligasi Bond	962,000	-	-	-	-	-	888,000	74,000
b.	Subordinasi Subordination	3,000,000	-	-	-	-	-	-	3,000,000
c.	Lainnya Others	-	-	-	-	-	-	-	-
5.	Pinjaman yang Diterima Loans Received	15,000,000	-	-	-	3,000,000	-	4,500,000	7,500,000
a.	Pinjaman Subordinasi Subordinated Loans	-	-	-	-	-	-	-	-
b.	Lainnya Others	15,000,000	-	-	-	3,000,000	-	4,500,000	7,500,000
6.	Kewajiban Lainnya Other Obligations	4,246,352	4,246,352	-	-	-	-	-	-
a.	Kewajiban atas Surat Berharga yang dijual dengan janji dibeli kembali (Repo) Obligations for Securities Sold Under Repurchase Agreement (Repo)	4,246,352	4,246,352	-	-	-	-	-	-
b.	Lainnya Others	-	-	-	-	-	-	-	-
7.	Lain-lain Others	17	14	-	-	3	-	-	-
C.	Selisih Aset dengan Kewajiban dalam Neraca Difference between Assets and Liabilities in the Balance Sheets	14,920,630	9,545,876	(3,162,844)	(5,082,421)	21,896,472	(1,157,566)	(5,275,093)	(1,843,794)
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	-	-	-	-	-	-	-	-

Pos-Pos Post		Saldo Balance	31 Desember 2023 December 31, 2023							
			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 months	>6 bulan sampai dengan 12 bulan >6 months to 12 months	>12 bulan >12 months	
	1) Spot	-	-	-	-	-	-	-	-	
	2) Derivatif Derivative	-	-	-	-	-	-	-	-	
	c. Lainnya Others	-	-	-	-	-	-	-	-	
2.	Kontijensi Contingencies	-	-	-	-	-	-	-	-	
B.	Kewajiban Rekening Administratif Administrative Account Obligations	7,614,985	31,910	563,066	283,342	1,946,859	366,399	1,425,615	2,997,794	
1.	Komitmen Commitment	7,614,985	31,910	563,066	283,342	1,946,859	366,399	1,425,615	2,997,794	
	a. Fasilitas Kredit yang belum ditarik Undisbursed Loans	7,614,985	31,910	563,066	283,342	1,946,859	366,399	1,425,615	2,997,794	
	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 Obligations in Administrative Account	(7,614,985)	(31,910)	(563,066)	(283,342)	(1,946,859)	(366,399)	(1,425,615)	(2,997,794)	
	Selisih ((IA-IB) + (IIA-IIIB)) Difference ((IA-IB) + (IIA-IIIB))	7,305,645	9,513,966	(3,725,910)	(5,365,763)	19,949,613	(1,523,965)	(6,700,708)	(4,841,588)	
	Selisih Kumulatif Cumulative Difference	14,920,630	9,545,876	6,383,033	1,300,612	23,197,084	22,039,517	16,764,425	14,920,630	

Tabel 8.1.b. Pengungkapan Profil Maturitas Rupiah - Bank secara Individual

Table of 8.1.b. 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 months	>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	-	
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	

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 months	>6 bulan sampai dengan 12 bulan >6 months to 12 months	>12 bulan >12 months
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

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 months	>6 bulan sampai dengan 12 bulan >6 months to 12 months	>12 bulan >12 months
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	-	-	-	-	-	-
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

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 months	>6 bulan sampai dengan 12 bulan >6 months to 12 months	>12 bulan >12 months
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 Obligations 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-IIIB)) Difference ((IA-IB) + (IIA-IIIB))	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 Difference	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 **bjb**. Risiko operasional melekat kepada seluruh aktivitas bank **bjb**, 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,

Operational Risk

Operational risk is the risk due to inadequate and/or malfunctioning internal processes, human error, system failure, and/or external events that affected bank **bjb** operations. Operational risk is inherent in all bank **bjb** activities, therefore operational risk can not be eliminated but can be controlled through adequate risk mitigation. The impact of losses from operational risk can be in the form of financial losses or non-financial losses. bank **bjb** implements 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

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 **bjb**.

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 Dewan 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 **bjb**. Dalam rangka meminimalisir kejadian *fraud*, Direksi melakukan sosialisasi kepada seluruh pegawai mengenai pencegahan terkait *fraud* sebagai langkah untuk meningkatkan *awareness* pegawai mengenai kejadian *fraud*. Selain itu, sebagai upaya dalam peningkatan *awareness* terhadap risiko operasional bank **bjb** menerbitkan *comic strip* "Kang Risman" secara rutin yang berisi mengenai penerapan manajemen risiko operasional pada setiap aktivitas bank **bjb**.

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 berkoordinasi dengan seluruh unit bisnis dan *supporting unit* untuk memastikan langkah mitigasi yang dilakukan telah cukup dan memadai untuk mencegah potensi risiko operasional.

bank **bjb** melakukan pengelolaan risiko operasional pada seluruh aktivitas, dimana seluruh pegawai 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 **bjb**.

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 **bjb** tersebut. Selain itu bank **bjb** juga telah memiliki kebijakan lain terkait manajemen risiko operasional, di antaranya kebijakan

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 **bjb**.

Active Supervision of the Board of Commissioners and Board of Directors

The Board of Commissioners and Board of Directors carry out active oversight of operational risk management, including through the Risk Committee both at the level of commissioners and Board of Directors. In the implementation of active supervision carried out by the Board of Commissioners, it is conducted through the Risk Monitoring Committee. While at Board of Directors level, it is carried out through the Risk Management Committee while discussing bank **bjb** risk management policies. In order to minimize the incidence of fraud, Board of 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 **bjb** regularly publishes the comic strip "Kang Risman" containing the implementation of operational risk management in every bank **bjb** activity.

bank **bjb** has an independent work unit that carry out bankwide operational risk management, namely the Operational Risk Group, which is under the Risk Management Division. This unit has 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 sufficient mitigation measures are taken to prevent potential operational risks.

bank **bjb** has managed operational risk in all activities, where all employees are 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 **bjb**.

Adequacy of Policies, Procedures and Limit Determination

bank **bjb** has policies and operational risk management guidelines which are regularly updated and evaluated on bank **bjb** risk management policies and guidelines. In addition, bank **bjb** also has other policies related to operational risk management, including anti-fraud policies, Business Continuity Management

manajemen risiko, kebijakan sistem pengendalian internal, kebijakan *anti fraud*, kebijakan *business continuity management* yang didalamnya meliputi *business continuity plan* sebagai prosedur kelangsungan usaha bank **bjb**, *emergency response plan* sebagai prosedur tanggap darurat bencana dalam rangka penyelamatan data dan aset 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 analisa untuk menilai risiko yang melekat terhadap aktivitas/produk tersebut.

bank **bjb** memiliki prosedur operasional untuk proses aktivitas kegiatan operasional bank **bjb** yang harus dilaksanakan oleh setiap unit kerja dengan memperhatikan sistem pengendalian intern yang memadai sehingga dapat meminimalisir kemungkinan terjadinya risiko operasional pada bank **bjb**. Selain itu bank **bjb** memiliki kebijakan terkait limit kewenangan dalam kegiatan operasional, pemisahan tugas dan tanggung jawab pada setiap level jabatan, serta adanya *approval* untuk setiap eskalasi.

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 **bjb** 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 **bjb**. Penilaian RCSA mencakup *assessment* untuk sistem pengendalian risiko yang telah diimplementasikan bank **bjb**.
- 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 **bjb** memiliki data kerugian yang pernah terjadi pada bank **bjb** selain itu data tersebut juga dapat digunakan untuk pengukuran kecukupan modal dengan metode yang lebih *advance*.

Di samping itu bank **bjb** 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 **bjb**. Selain itu terdapat Kontrol Internal dalam hal mendukung pelaksanaan fungsi kepatuhan dan manajemen risiko melalui *monitoring* dan

policies which include the Business Continuity Plan as a bank **bjb** 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** has operational procedures for the process of bank **bjb** 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 **bjb**. In addition bank **bjb** 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.

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 **bjb** 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 **bjb** operations. The RCSA assessment includes an assessment for the risk control system that bank **bjb** 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 **bjb** besides the data can also be used to measure.

In addition, bank **bjb** has 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 requires adequate infrastructure and human resources support in accordance with the scope and complexity of bank **bjb** business. In addition, there is Internal Control in terms of supporting the implementation of compliance and risk management functions through monitoring and evaluating the implementation of

evaluasi pelaksanaan fungsi kepatuhan dan manajemen risiko dalam aktivitas operasional dan perkreditan dengan sasaran untuk mengidentifikasi aspek kepatuhan dan manajemen risiko yang dilaksanakan oleh Kantor Cabang maupun Kantor Wilayah. Untuk pengukuran risiko operasional yang terkait dengan alokasi modal dan ATMR risiko operasional, maka bank **bjb** dilakukan perhitungan dengan metode pendekatan standar sesuai dengan ketentuan dari regulator.

compliance and risk management functions in operational and credit activities with the aim of identifying aspects of compliance and risk management implemented by Branch Offices and Regional Offices. For operational risk measurement related to capital allocation and operational risk RWA, bank **bjb** calculates 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 2023 December 31, 2023			31 Desember 2022 December 31, 2022		
		Komponen Indikator Bisnis Components of Business Indicators	Modal Minimum Risiko Operasional Minimum Operational Risk Capital	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	536,282	536,282	6,703,526	7,886,150	1,182,922	14,786,531
Total Eksposur Total Exposure		536,282	536,282	6,703,526	7,886,150	1,182,922	14,786,531

*) Sesuai SEOJK Nomor 6/SEOJK.03/2020 tanggal 29 April 2020 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Operasional dengan Menggunakan Pendekatan Standar bagi Bank Umum

*) In accordance with OJK Circular Letter No. 6/SEOJK.03/2020 dated in April 29, 2020 regarding the calculation of risk weighted assets (RWA) for Operational Risk Using the Standard Approach for Commercial Banks.

Tabel Tabel 9.1.b. Pengungkapan Kuantitatif Risiko Operasional - Bank secara Konsolidasi dengan Entitas Anak

Table of 9.1.b. Quantitative 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	6,703,526	926,165	7,050,353

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.

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 are 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:

- a. Prosedur operasional yang sesuai dengan proses aktivitas kegiatan operasional bank **bjb** sehingga dapat meminimalisir kemungkinan terjadinya risiko operasional pada bank **bjb**.
- b. Kebijakan terkait limit kewenangan dalam kegiatan operasional, pemisahan tugas dan tanggung jawab pada setiap level jabatan, serta adanya *approval* untuk setiap eskalasi.
- c. Pemisahan fungsi yang jelas antara unit bisnis dan unit pendukung dengan unit yang melaksanakan fungsi pengendalian.

Risiko Hukum

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.

Pengawasan Aktif Dewan Komisaris dan Direksi

Para pihak yang berkepentingan terkait dengan risiko hukum yaitu Dewan Komisaris, Direksi dan seluruh pegawai bank **bjb**, 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 **bjb** telah memiliki unit kerja khusus yang menangani permasalahan di bidang hukum yang terdiri dari bagian litigasi dan non litigasi.

Kecukupan Kebijakan, Prosedur dan Penetapan Limit

bank **bjb** telah memiliki kebijakan serta pedoman manajemen risiko hukum yang secara berkala dilakukan pembaharuan dan evaluasi atas kebijakan dan pedoman manajemen risiko bank **bjb** tersebut. Selain itu bank **bjb** juga telah memiliki kebijakan dan prosedur dalam pengelolaan di bidang hukum untuk memastikan bahwa aktivitas bank **bjb** telah sesuai dengan ketentuan perundang-undangan serta peraturan lainnya yang berlaku, sehingga bank **bjb** dapat terhindar dari risiko hukum.

Comprehensive Internal Control System

Control System In the Implementation of Risk Management Include:

- a. Operational procedures in accordance with the process of bank **bjb** operational activities so as to minimize the possibility of operational risk at bank **bjb**.
- b. 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.
- c. Clear separation of functions between business units and supporting units and units that carry out control functions..

Legal Risk

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.

Active Supervision of the Board of Commissioners and Board of Directors

Stakeholders related to legal risk are the Board of Commissioners, Board of Directors and all bank **bjb** employees, where the parties are responsible for managing legal risk. The Board of Commissioners and Board of Directors monitor legal risks, among others, through legal risk reporting and other reports relating to the law. In implementing legal risk management, bank **bjb** has a special work unit that handles legal issues that consist of litigation and non-litigation sections.

Adequacy of Policies, Procedures, and Limit Determination

bank **bjb** has a policy and Legal Risk Management Guidelines that are regularly updated and evaluated on bank **bjb** risk management policies and guidelines. In addition, bank **bjb** also has policies and procedures in the management of the legal sector to ensure that bank **bjb** activities are in accordance with statutory provisions and other applicable regulations, so that bank **bjb** can avoid legal risk.

Selain itu bank **bjb** telah memiliki standardisasi dokumen hukum bagi produk dan layanan bank **bjb** yang dilakukan *review* secara berkala sesuai dengan perkembangan bisnis bank **bjb**. bank **bjb** juga melakukan kajian risiko hukum untuk setiap produk dan aktivitas baru sebagai langkah untuk memitigasi risiko hukum.

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko, serta Sistem Informasi Manajemen Risiko

Dalam kecukupan proses penerapan manajemen risiko, bank **bjb** 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 **bjb**. bank **bjb** 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 **bjb** melakukan beberapa hal di antaranya yaitu:

- Proses kajian hukum dan pemberian opini atas produk serta layanan bank **bjb** termasuk aktivitas dan produk baru.
- Terdapat standardisasi dokumen hukum bagi produk dan layanan bank **bjb**.
- Kaji ulang terhadap dokumen-dokumen legal yang berlaku yang disesuaikan dengan perkembangan bisnis.
- Kebijakan dan prosedur hukum yang memadai.
- Melakukan penanganan kasus hukum yang dibantu juga oleh konsultan hukum apabila diperlukan.
- Membantu unit-unit terkait dalam penanganan kasus hukum.
- Memberikan informasi dan pengetahuan hukum kepada unit-unit terkait.
- Mendokumentasikan setiap kejadian risiko hukum dan jumlah potensi kerugian akibat risiko hukum tersebut.
- Terdapat fungsi legal pada aktivitas perkreditan dengan adanya unit bisnis legal.
- 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.

In addition, bank **bjb** have standardized legal documents for bank **bjb** products and services, which are regularly reviewed in accordance with bank **bjb** business development. bank **bjb** also conducts legal risk reviews for each new product and activity as a step to mitigate legal risk.

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, bank **bjb** conducts the process of identifying, measuring, monitoring and controlling 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 **bjb**. bank **bjb** 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 **bjb** does several things including:

- The legal review process and providing opinions on bank **bjb** products and services including new activities and products.
- The standardized legal documents for bank **bjb** products and services.
- Review of applicable legal documents that are adjusted to current business development.
- Adequate legal policies and procedures.
- Handling legal cases that are also assisted by legal consultants if needed.
- Assist related units in handling legal cases.
- Providing information and knowledge.
- Documenting each legal risk event and the amount of potential loss due to the legal risk
- A legal function in loan activities with the existence of a legal business unit
- 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.

Risiko Kepatuhan

Risiko kepatuhan adalah risiko akibat bank **bjb** 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 pegawai bank **bjb**, dimana para 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 pegawai. Struktur organisasi dalam melakukan pengelolaan risiko kepatuhan, bank **bjb** telah membentuk unit kerja kepatuhan yaitu Divisi Kepatuhan & APU-PPT yang bertanggung jawab untuk memastikan bahwa seluruh unit yang ada di bank **bjb** 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 **bjb** tersebut. Selain itu bank **bjb** 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 **bjb** telah menerapkan ISO 37001 mengenai sistem manajemen anti penyuapan sebagai upaya bank **bjb** untuk menerapkan tata kelola yang baik dalam aktivitas bank **bjb** dan ISO 37301 mengenai Sistem Manajemen Kepatuhan (SMK). 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 analisa untuk menilai kepatuhan terhadap ketentuan yang berlaku dalam penerbitan produk/aktivitas tersebut.

Compliance Risk

Compliance Risk is the risk due to bank **bjb** 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 Board of Directors

Stakeholders associated with Compliance risk are the Board of Commissioners, Board of Directors and all bank **bjb** employees, where 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 Board of Directors to meet all applicable provisions. Compliance with applicable rules and regulation is the responsibility of all levels of organization, including the Board of Commissioners, Board of Directors, and all employees. The organizational structure in managing compliance risk, bank **bjb** has formed a compliance work unit, namely the Compliance & AML-CFT Division which is responsible for ensuring that all units in bank **bjb** had complied with these regulations. Meanwhile, the person in charge of a unit's compliance with every applicable regulation is 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 **bjb** risk management policies and guidelines. In addition, bank **bjb** also have policies regarding Anti-Money Laundering (APU) and Prevention of Terrorism Funding (PPT) 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, bank **bjb** telah menerapkan ISO 37001 regarding the anti management system Bribery as an effort by bank BJB to implement good governance in bank bjb activities and ISO 37301 regarding Compliance Management System (SMK). 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.

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko, serta Sistem Informasi Manajemen Risiko

Dalam kecukupan penerapan proses manajemen risiko, bank **bjb** 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 **bjb** melakukan beberapa hal di antaranya yaitu:

- Melakukan kajian terhadap kebijakan dan prosedur internal bank **bjb**, serta pengajuan produk dan aktivitas baru.
- Melakukan sosialisasi peraturan dan perundang-undangan yang berlaku kepada pegawai untuk mendukung terciptanya budaya kepatuhan.
- Melakukan pemantauan atas pelaksanaan prinsip kehati-hatian bank **bjb**.
- Melakukan pemantauan atas Risiko Kepatuhan.
- Implementasi Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU- PPT)
- Terdapat kebijakan pengendalian gratifikasi yang dikelola Unit Pengendalian Gratifikasi yang bekerjasama dengan Komisi Pemberantasan Korupsi (KPK) termasuk sosialisasi kepada pegawai untuk meningkatkan *awareness* pegawai terkait pengendalian gratifikasi.
- Melakukan sosialisasi atas peraturan eksternal terbaru kepada unit kerja.

Dalam penyajian informasi mengenai risiko kepatuhan yang dihadapi, bank **bjb** telah menyusun beberapa pelaporan-pelaporan mengenai eksposur risiko kepatuhan di antaranya yaitu profil risiko kepatuhan secara *bankwide* yang disusun secara berkala, selain itu bank **bjb** 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 & APU-PPT dan berkoordinasi dengan Satuan Kerja Manajemen Risiko dan Satuan Kerja Audit Internal.

Risiko Strategik

Risiko strategik adalah risiko akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan suatu keputusan strategik serta kegagalan dalam mengantisipasi perubahan lingkungan bisnis. Risiko ini timbul antara lain karena bank

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 **bjb** has conducted the process of identifying, measuring, monitoring and controlling 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 **bjb** compliance does several things including:

- Reviewing bank **bjb** internal policies and procedures, as well as proposing new products and activities.
- Disseminating the rules and regulations that apply to employees to support the creation of a culture of compliance
- Monitoring the implementation of bank **bjb** prudential principles.
- Monitoring the Compliance Risk.
- Implementing the Anti-Money Laundering and Terrorism Financing Prevention Program (APU-PPT)
- Implementing 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.
- Disseminating the latest external regulations to the work unit.

In presenting information on compliance risks faced, bank **bjb** has compiled several reports on compliance risk exposures including bankwide compliance risk profiles that are periodically compiled, in addition to that bank **bjb** 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 & AML-CFT 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 **bjb** implements a strategy that is not in line

bjb menerapkan strategi yang kurang sejalan dengan visi dan misi bank **bjb**, melakukan analisis lingkungan strategik yang kurang komprehensif dan/atau terdapat ketidaksesuaian rencana strategik. Selain itu risiko strategik 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 **bjb** sesuai dengan tugas dan kewenangannya. Dalam melakukan strategi bisnis tersebut disesuaikan dengan tingkat risiko yang dapat diterima oleh bank **bjb**. Selain itu, bank **bjb** 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 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 **bjb**, Direksi dibantu oleh Divisi Perencanaan Strategis dalam memonitor implementasi strategi bank **bjb** termasuk implementasi rencana bisnis bank **bjb**. Selain itu dilakukan analisa implementasi rencana bisnis dan melaporkan hasil analisa kepada Direksi. Seluruh unit bisnis/ unit pendukung bertanggung jawab dalam membantu Direksi menyusun perencanaan strategik dan mengimplementasikan strategi yang telah ditetapkan secara efektif. Unit-unit tersebut juga bertanggung jawab untuk memastikan bahwa pengelolaan risiko strategik telah sesuai dengan kebijakan yang telah ditetapkan.

Kecukupan Kebijakan, Prosedur dan Penetapan Limit

bank **bjb** telah memiliki kebijakan serta pedoman manajemen risiko strategik yang secara berkala dilakukan pembaharuan dan evaluasi atas kebijakan dan pedoman manajemen risiko bank **bjb** tersebut. Penyusunan Rencana Bisnis Bank (RBB) merupakan perencanaan strategis untuk mencapai tujuan yang telah bank **bjb** tetapkan. Sehingga dalam penyusunan kebijakan disesuaikan dengan rencana bisnis bank **bjb** yang dapat mendukung dalam pencapaian tujuan strategis bank **bjb**.

with bank **bjb** 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 Board of Directors

The Board of Commissioners and Board of Directors determine and direct bank **bjb** 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 **bjb**. In addition, bank **bjb** has also adjusted its short-term, medium-term and long-term 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 Board of Directors by requesting approval from the Board of Commissioners. Board of Directors directs each work unit to implement bank business plan to achieve the stated goals.

In managing bank **bjb** strategies, Board of Directors is assisted by the Strategic Planning Division in monitoring the implementation of bank **bjb** strategies, including the implementation of bank **bjb** business plans. In addition, an analysis is carried out on the implementation of the business plan and reports the results of the analysis to Board of Directors. All business units/supporting units are responsible for assisting Board of 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 **bjb** risk management policies and guidelines. The preparation of a bank business plan (RBB) is a strategic plan to achieve the goals bank **bjb** has set. So that the preparation of policies tailored to bank **bjb** business plan that can support the achievement of bank **bjb** strategic objectives.

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko, serta Sistem Informasi Manajemen Risiko

Dalam kecukupan penerapan proses manajemen risiko, bank **bjb** melakukan identifikasi, pengukuran, pemantauan dan pengendalian atas risiko strategis. bank **bjb** melakukan identifikasi, pengukuran dan pemantauan risiko strategis dengan melakukan pemantauan atas pencapaian kinerja bank **bjb** dengan rencana bisnis bank **bjb** yang telah ditetapkan, selain itu bank **bjb** memperhatikan perubahan kondisi lingkungan bisnis untuk dilakukan penyesuaian kepada strategi yang akan diambil oleh bank **bjb**, bank **bjb** melakukan pengembangan bisnis dengan memperhatikan tingkat risiko yang dapat diterima oleh bank **bjb**, serta melakukan pemantauan terhadap posisi bisnis bank **bjb**. Adapun upaya pengendalian yang dilakukan untuk risiko strategis adalah dengan melakukan analisa atas pencapaian kinerja bank **bjb**, mengambil langkah-langkah strategis 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 strategis bank **bjb** 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.

Risiko Reputasi

Risiko reputasi adalah risiko akibat menurunnya tingkat kepercayaan *stakeholder* yang bersumber dari persepsi negatif terhadap bank **bjb**. Hal ini antara lain disebabkan oleh adanya pemberitaan media dan/atau rumor mengenai bank **bjb** yang bersifat negatif, serta adanya komunikasi bank **bjb** yang kurang efektif.

Pengawasan Aktif Dewan Komisaris dan Direksi

Dewan Komisaris dan Direksi memantau mengenai efektivitas penerapan manajemen risiko reputasi di bank **bjb**. 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 **bjb** telah membentuk unit kerja tersendiri yang mengelola risiko reputasi yaitu Divisi *Corporate Secretary*, unit kerja tersebut berfungsi untuk melakukan pengelolaan terhadap reputasi bank **bjb** sebagai langkah untuk memitigasi risiko reputasi.

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 **bjb** conducted identification, measures, monitors and controls strategic risk. bank **bjb** identifies, measures, and monitors strategic risk by monitoring the achievement of bank **bjb** performance with bank **bjb** 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 **bjb**, bank **bjb** conducts business development by taking into account the level risks that can be accepted by bank **bjb**, as well as monitoring bank **bjb** business position. The control measures undertaken for strategic risk are by analyzing the achievement of bank **bjb** 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, bank **bjb** 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.

Reputation Risk

Reputation Risk is the risk due to a decrease in the level of stakeholder confidence that comes from negative perceptions of bank **bjb**. This is partly due to negative media coverage and/or rumors about bank **bjb**, as well as ineffective bank **bjb** communications.

Active Supervision of the Board of Commissioners and Board of Directors

The Board of Commissioners and Board of Directors monitor the effectiveness of the implementation of Reputation Risk Management in bank **bjb**. Related to the authority and responsibility of active supervision of bank **bjb** Board of Commissioners and Board of Directors, the Board of Commissioners and Board of 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 **bjb** has formed a separate work unit that manages reputation risk, namely the Corporate Secretary Division, the work unit functions to manage bank **bjb** reputation as a measure to mitigate reputation risk.

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 **bjb** 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 **bjb**, terdapat juga kebijakan mengenai penanganan keluhan nasabah. Selain itu bank **bjb** telah memiliki *call center* sebagai sarana untuk melayani masyarakat yang membutuhkan jasa perbankan serta penyampaian permasalahan terkait dengan bank **bjb**. Terkait hubungan dengan pihak investor bank **bjb** 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 **bjb**.

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko, serta Sistem Informasi Manajemen Risiko

Dalam kecukupan penerapan proses manajemen risiko, bank **bjb** melakukan identifikasi, pengukuran, pemantauan dan pengendalian atas risiko reputasi. bank **bjb** melakukan proses identifikasi dan pengukuran risiko reputasi dengan memantau jumlah keluhan nasabah kepada bank **bjb** melalui *call center* ataupun petugas bank **bjb** serta memantau mengenai tindakan penyelesaian atas keluhan tersebut, selain itu dilakukan pemantauan juga terhadap jumlah pemberitaan terhadap bank **bjb** yang dimuat di media masa. Dalam melakukan pengendalian atas risiko reputasi bank **bjb** memiliki *call center* serta mengadakan *coaching* bagi pegawai dengan memberikan *training* atau pelatihan mengenai standar layanan dengan tujuan bank **bjb** dapat memberikan pelayanan dengan lebih baik kepada nasabah baik eksternal maupun internal sebagai salah satu langkah mitigasi terhadap potensi risiko, selain itu bank **bjb** menekankan kepada seluruh pegawai bahwa reputasi bank **bjb** harus benar-benar dijaga, bank **bjb** juga memberikan informasi yang jelas kepada nasabah mengenai produk/aktivitas bank **bjb** sebagai langkah dalam memitigasi risiko.

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 **bjb** dan kegiatan pengendalian yang dipantau oleh Divisi Corporate Secretary, Divisi Jaringan & Layanan dan berkoordinasi dengan Satuan Kerja Manajemen Risiko dan Satuan Kerja Audit Internal.

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 **bjb** 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 **bjb** services. There are also policies regarding handling customer complaints. In addition, bank **bjb** also has a call center as a means to serve people who need banking services and address problems related to bank **bjb**. In relation to investor relations, bank **bjb** 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 **bjb**.

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, bank **bjb** identifies, measures, monitors and controls reputation risk. bank **bjb** carries out the process of identifying and measuring reputational risk by monitoring the number of customer complaints to bank **bjb** through the call center or bank **bjb** officers and monitoring the resolution of these complaints, in addition to monitoring the number of reporting to bank **bjb** published in the mass media. In controlling the reputation risk of bank **bjb** having a call center and holding a coaching clinic for employees by providing training or training on service standards with the aim of bank **bjb** can provide better services to customers both externally and internally as one of the mitigation measures against potential risks, in addition bank **bjb** emphasizes to all employees that bank **bjb** reputation must be strictly guarded, bank **bjb** also provides clear information to customers about the products/activities of bank **bjb** as a step in mitigating risk.

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 **bjb** 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

Human Capital



06





Jaringan bank bjb	3Q22	3Q21	YoY
Jaringan Kantor	925	907	+18
Kantor Cabang	65	64	+1
Kantor Cabang Pembantu	836	819	+17
Bjb Prioritas	18	18	
Sentra UMKM	6	6	
Terminal Elektronik	1,846	1,915	

Kerangka Konseptual *Human Capital* bank bjb

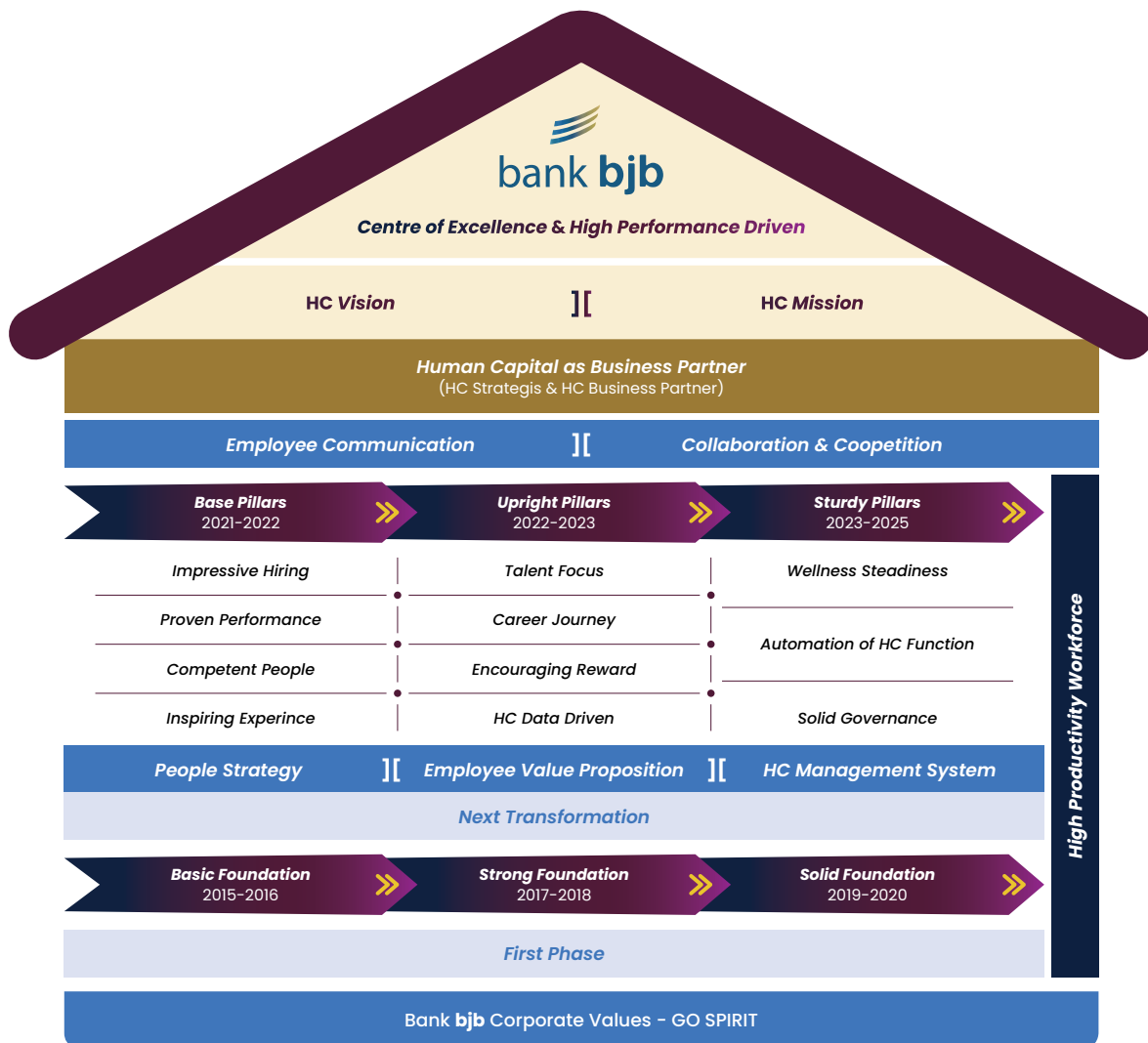
Conceptual Framework of bank bjb Human Capital

Sejalan dengan amanah *Corporate Plan* dan Strategi Perseroan dalam mendorong pertumbuhan bisnis dan menciptakan produktivitas pegawai yang berkelanjutan, *human capital* (HC) bank **bjb** terus memperkuat fondasi organisasi dengan meningkatkan kapabilitas *human capital*. Melalui beragam program, *human capital* bank **bjb** berkomitmen untuk mendorong seluruh insan bank **bjb** memiliki *business mindset* yang kuat dan budaya proaktif sebagai bagian dari transformasi organisasi.

Human Capital Strategic Plan (HCSP) 2021-2025 menjadi acuan bagi bank **bjb** dalam mewujudkan pilar-pilar strategi pengelolaan *human capital* dan menciptakan *talent* terbaik yang unggul, handal, dan tangguh serta bertaraf nasional yang mampu berkompetisi di Industri Keuangan Indonesia.

In accordance with the mandate of the Corporate Plan and Company Strategy in boosting business growth and creating sustainable employee productivity, bank **bjb** human capital (HC) continues to strengthen the organizational foundation by increasing human capital capabilities. Through various programs, bank **bjb** human capital is committed to encouraging all bank **bjb** people to have a strong business mindset and proactive culture as part of organizational transformation.

The Human Capital Strategic Plan (HCSP) 2021-2025 is a reference for bank **bjb** in realizing the strategic pillars of human capital management and creating the best talent, who is superior, reliable, tough and having national standard that can compete in the Indonesian Financial Industry.

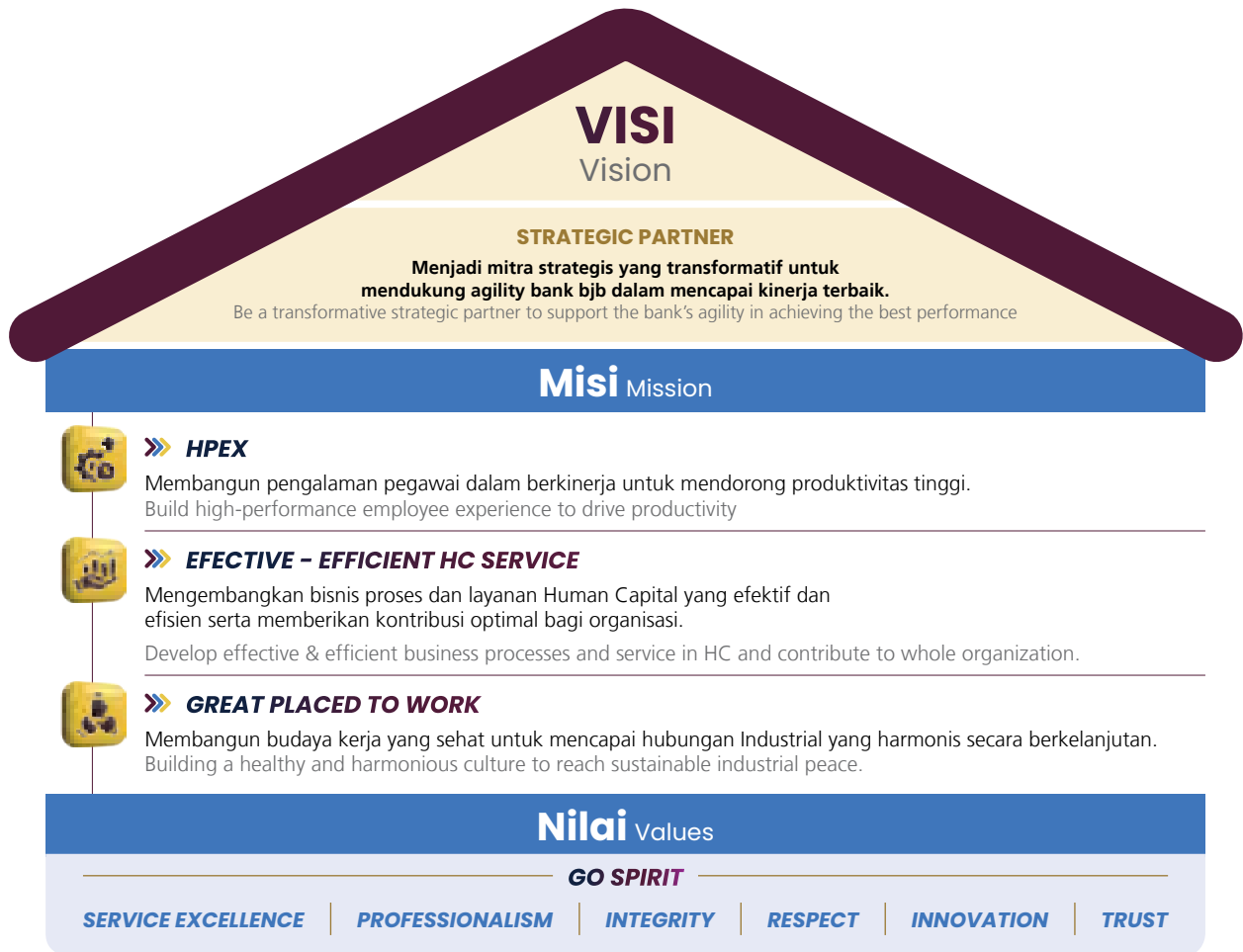


Visi dan Misi *Human Capital*

Sebagai jawaban terhadap perkembangan organisasi dan perubahan bisnis yang dinamis, Divisi Human Capital secara responsif turut menyelaraskan Strategi, Visi-Misi pengelolaan *human capital* yang merupakan unsur fundamental dalam membangun insan *Great People bjb* yang Unggul, Handal dan Tangguh.

Vision and Mission of Human Capital

As a response to organizational development and dynamic 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.



Strategi Utama *Human Capital*

Productivity menjadi fokus utama dalam mendorong pertumbuhan bisnis Perseroan, sehingga dilakukan peningkatan pengelolaan fungsi *human capital* terutama dalam hal rekrutmen, kompetensi, penajaman KPI, *system reward*, pengembangan budaya dan penerapan strategi *talent management* yang kokoh serta berkelanjutan. *Talent Development* dilaksanakan pada setiap level Jabatan dengan tujuan untuk meningkatkan kompetensi, kinerja, dan karir pegawai sebagai bagian dari Program *Succession Planning* bank **bjb**.

Human Capital Main Strategy

Productivity is the main focus in encouraging the Company's business growth so that the management of human capital functions is improved, especially in terms of recruitment, competency, KPIs refinement, reward systems, cultural development, and implementation of a firm and sustainable talent management strategy. *Talent Development* is conducted at every level of position in order to improve employee competency, performance, and career as part of the bank **bjb** *Succession Planning* Program.

Selain itu, optimalisasi fungsi *Human Capital Business Partners* (HCBP) juga diperkuat melalui tanggung jawab pekerjaan dalam setiap siklus *human capital*, mengelola aspek-aspek pengelolaan *human capital* dengan dukungan pemenuhan kebijakan dan ketentuan. Untuk merealisasikan pencapaian visi dan *Corporate Plan* bank **bjb** 2021-2025, Divisi Human Capital mengimplementasikan 3 (tiga) strategi utama yaitu sebagai berikut:

Additionally, optimization of the Human Capital Business Partners (HCBP) function is also affirmed through job responsibilities in each human capital cycle, managing aspects of human capital management with support for satisfying policies and regulations. To realize bank **bjb's** vision and Corporate Plan 2021-2025 achievement, the Human Capital Division implements 3 (three) main strategies, as follows:



1. *Optimization Employee Productivity*
Penajaman standarisasi *key performance indicator* (KPI) dan *monitoring* serta evaluasi kinerja untuk mendorong efektifitas akselerasi pencapaian kinerja yang berkelanjutan dengan optimalisasi pemanfaatan teknologi *digital*.
2. *Great Career Journey & Encouraging Reward*
Redefining Career Journey melalui *effective development* program dan sistem *reward* yang berprinsip "*pay for position, pay for person & pay for performance*" serta sesuai dengan *effective best practice*.
3. *Decentralization HC Function*
Peningkatan peran *human capital* sebagai *strategic business partner* melalui optimalisasi kewenangan dan desentralisasi fungsi *human capital* yang menjangkau seluruh unit kerja untuk memberikan *high performance employee experience* melalui dukungan teknologi *digital*.

1. Optimization Employee Productivity
Improving the standardization of key performance indicators (KPI) and monitoring as well as performance evaluation to support the effectiveness of sustainable performance achievement acceleration by optimizing the use of digital technology.
2. Great Career Journey & Encouraging Reward
Redefining Career Journey through an effective development program and reward system with the principle "pay for position, pay for person & pay for performance" and in accordance with effective best practices.
3. Decentralization HC Function
Increasing the role of human capital as a strategic business partner through optimizing authorization and decentralization of human capital functions that reach all work units to provide high performance employee experience via the digital technology support.

Kebijakan dan Pelaksanaan Manajemen *Human Capital*

Human Capital Management Policy and Implementation

Rekrutmen

Kebijakan

Dalam kondisi persaingan bisnis yang sangat ketat, intensitas pemenuhan kebutuhan Perseroan terhadap sumber daya manusia (SDM) profesional dan *qualified* pun semakin tinggi. Karena itu, fungsi rekrutmen dan seleksi yang efektif dan strategis menjadi kunci penting untuk membangun tim yang kuat dan kompetitif. Dengan merekrut individu yang tepat, bank **bjb** dapat memacu ide-ide baru/inovatif dan solusi kreatif untuk membawa perubahan dan kemajuan kinerja terbaik.

bank **bjb** melaksanakan proses rekrutmen melalui *multi channel* dan bekerja sama 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 untuk memenuhi kebutuhan pegawai Perseroan 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 profesional di bidang Teknologi Informasi.
3. Rekrutmen *Officer Development Program*
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 Perseroan.
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 untuk mengembangkan diri menjadi calon pegawai yang profesional, handal dan siap bekerja di Perseroan.
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

Policy

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. Hence, an effective and strategic recruitment and selection function is an important key to building a strong and competitive team. By recruiting the right individuals, bank **bjb** can boost new/innovative ideas and creative solutions to bring change and best performance progress.

Bank **bjb** 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 Company.
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 Company.
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**
Program pembinaan dan pendidikan yang diberikan kepada mahasiswa/mahasiswi terbaik dan berprestasi (sesuai dengan kriteria yang ditetapkan Perseroan) di perguruan tinggi yang bekerjasama dengan Perseroan guna menciptakan calon pegawai yang profesional, handal dan siap bekerja di Perseroan.
8. Penerimaan Peserta Pemagangan Abdi **bjb**
Program Pemagangan yang diselenggarakan oleh Perseroan dalam rangka meningkatkan kualitas sumber daya manusia agar memiliki pengalaman, keterampilan dan meningkatkan kompetensi di bidang perbankan.

Pelaksanaan Rekrutmen

Selama tahun 2023, Perseroan telah merekrut 133 *First Entry Level*, 12 *Experience Hire* dan 162 peserta pemagangan. Jumlah penerimaan tersebut selaras dengan strategi Perseroan untuk mengoptimalkan dan meningkatkan efektivitas pengelolaan *Human Capital* bank **bjb**.

Tabel Rekrutmen Tahun 2023

Recruitment Table 2023

No	Jalur Rekrutmen Way of Recruitment	Jumlah (Orang) Amount (Employee)
1.	<i>First Entry Level</i>	133
2.	<i>Experience Hire</i>	12
3.	Program Pemagangan Abdi bjb Abdi bjb Internship Program	162
Total		307

Pengembangan Kompetensi

Kebijakan

Dinamika perekonomian global di sepanjang tahun 2023 berubah dengan sangat cepat, dinamika ekonomi global tersebut salah satunya adalah karena pelemahan ekonomi global. Perlambatan perekonomian global di tahun ini dipengaruhi oleh bayang-bayang resesi global pasca pandemi COVID-19 dan krisis keuangan. Di tahun ini, kondisi perekonomian Indonesia dinilai masih kuat bertahan menghadapi gejala ekonomi global yang mengarah pada resesi ekonomi. Potensi untuk bertahan menghadapi risiko terjadinya resesi ekonomi cukup besar karena ditopang oleh PDB yang masih positif serta tingkat inflasi yang relatif lebih rendah dibandingkan banyak negara lain. Sebagai bagian dari pendorong pemulihan ekonomi nasional, bank **bjb** menyambut positif kebangkitan ekonomi dengan optimis dengan tetap berkomitmen untuk menjaga pertumbuhan berkualitas dan berkelanjutan, tentunya sumber daya manusia adalah kunci utama dari sebuah pencapaian Perseroan. Dengan komposisi pegawai yang saat ini didominasi oleh generasi milenial, bank **bjb**

7. Recruitment of **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 the Company.
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.

Implementation of Recruitment

During 2023, the Company recruited 133 First Entry Level, 12 Experience Hire and 162 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.

Competency Development

Policy

The dynamics of the global economy throughout 2023 were changing rapidly. One of the dynamics of the global economy was due to the weakening of the global economy. In this year, the global economic slowdown was influenced by the shadow of the global recession following the COVID-19 pandemic and the financial crisis. Also, Indonesia's economic condition was considerably firm enough to survive global economic turmoil, which led to an economic recession. The potential to survive in dealing with the risk of an economic recession occurrence was quite large because it was supported by GDP, which was still positive and the inflation rate was relatively lower compared to many other countries. As part of the driving forces for national economic recovery, bank **bjb** positively welcomes economic revival with optimism, while remaining committed to maintain quality and sustainable growth. Indeed, human resources are the main key to the Company's achievements. With the composition of employees currently dominated by the millennial generation, bank

menerapkan rencana dan strategi pembelajaran bagi pegawai demi untuk meningkatkan kualitas sumber daya manusia yang unggul, kompeten dan berdaya saing tinggi. Strategi tersebut adalah sebagai berikut:

- a. Membentuk *Learning Ecosystem* yang bersinergi untuk mengoptimalkan sisi pembelajaran yang tepat guna, tepat waktu dan tepat biaya;
- b. Membangun *Learning Culture* berbasis integritas, *Good Corporate Governance (GCG)* dan efisiensi di dalam lingkungan kerja;
- c. Menjadi *Business Support* dalam meningkatkan *Employee Productivity* terutama pada pegawai bisnis, pengembangan *hybrid bank* dan kolaborasi dengan *stakeholders*.

Pengembangan sumber daya manusia melalui kegiatan pembelajaran pada tahun 2023 tetap dilaksanakan dalam berbagai metode, baik tatap muka dan daring (*online*) dengan mengadaptasi kebiasaan baru dan menerapkan protokol kesehatan sesuai yang dianjurkan oleh pemerintah. Selain itu, pembelajaran bagi pegawai dilakukan menggunakan metode *blended learning solution*, untuk menciptakan *employee experience* serta mendorong optimalisasi kinerja pegawai yang meliputi *technical skill*, profesional, manajerial dan *leadership* sumber daya manusia bank **bjb** secara terus-menerus yang terencana, adaptif dan inovatif.

Selain strategi tersebut, pada tahun 2023 bank **bjb** tetap melakukan program berkelanjutan dalam bentuk pemberian beasiswa terhadap pegawai yang memenuhi kualifikasi yang telah ditetapkan. Hal ini merupakan wujud komitmen bank **bjb** untuk mendorong kualitas sumber daya manusia Perseroan dan pendidikan di Indonesia, dan juga sebagai bentuk *employee retention* serta untuk meningkatkan *engagement* pegawai terhadap Perseroan.

Sesuai dengan ketentuan regulator, untuk meningkatkan kualitas manajemen risiko dan penerapan *good corporate governance* di Perseroan, serta tersedianya sumber daya manusia yang *qualified* dan memiliki kompetensi di bidang manajemen risiko serta memiliki standar profesi dan kode etik yang baik, bank **bjb** memberikan Program Sertifikasi Manajemen Risiko dan Program *Refreshment* kepada pegawai secara berjenjang dan simultan. Selain itu, bank **bjb** memberikan sertifikasi lainnya yang dianggap penting bagi pegawai dalam menunjang pekerjaan sesuai dengan profesinya masing-masing.

bank **bjb** memiliki kebijakan 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 pendidikan 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.

bjb will implement learning plans and strategies for employees in order to improve the quality of superior, competent, and highly competitive human resources. The strategy is as follows:

- a. Establishing a synergized Learning Ecosystem to optimize the effective, timely, and cost-effective learning aspect;
- b. Building a Learning Culture based on integrity, Good Corporate Governance (GCG) and efficiency in the work environment;
- c. Being Business Support in increasing Employee Productivity, especially business employees, hybrid banks development, and collaborating with stakeholders.

Human resource development through the 2023 learning activities will be implemented in various methods, both face-to-face and online, by adapting new habits and implementing health protocols as recommended by the government. Apart from that, learning for employees is carried out using the blended learning solution method, to create employee experience and encourage the optimization of employee performance which includes technical, professional, managerial, and leadership of bank **bjb's** human resources in a continuously planned, adaptive and innovative way.

In addition to this strategy, in 2023, bank **bjb** will continue to perform a sustainable program, such as providing scholarships to employees who meet the specified qualifications. This is a form of bank **bjb's** commitment to improve the quality of the Company's human resources and education in Indonesia and employee retention as well as to increase employee engagement with the Company.

In accordance with regulatory provisions, to improve the quality of risk management and the implementation of good corporate governance in the Company and the availability of qualified and competent in the risk management aspect as well as good professional standards and codes of ethics human resources, bank **bjb** provides a Risk Management Certification Program and Refreshment program for employees gradually and simultaneously. Also, bank **bjb** provides other certifications, which are considerably important for employees in supporting their work in accordance with their respective professions.

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.

Sebagai perusahaan yang bergerak di industri perbankan, bank **bjb** juga berkomitmen untuk meningkatkan kompetensi di bidang manajemen risiko. Adapun ketentuan pengelolaan Sertifikasi Manajemen Risiko tertuang dalam Surat Edaran Nomor 007/SE/DIR-ET/2017 tanggal 10 Februari 2017 perihal Sertifikasi Manajemen Risiko.

A company engaging in banking industry, bank **bjb** also commits to improve competency in the risk management sector. 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 2023
Table of Competency Development Based on Position Level in 2023

No.	Level Jabatan Job Level	Jenis Pendidikan Type of Learning	Tujuan Pelatihan Learning Goals	Jumlah Pegawai Number of employees	Jumlah Pegawai Yang Telah Mengikuti Number of Employees who have attended the Learning	Presentase Yang Telah Mengikuti Pelatihan Untuk Setiap Level Jabatan Percentage Who Have Followed Learning for Each Position Level	Presentase Yang Telah Mengikuti Pelatihan Untuk Setiap Jenis Pelatihan Percentage that has followed the learning for each type of learning
1.	Staff	<i>In House Training</i>	Memenuhi kompetensi pegawai sesuai spesifikasi jabatan Fulfilling employee competencies according to job specifications	4,652	4,652	100%	100%
2.		<i>Public Training</i>	Fulfilling employee competencies according to job specifications				
3.	First Line Management	<i>In House Training</i>	Memenuhi kompetensi pegawai sesuai spesifikasi jabatan Fulfilling employee competencies according to job specifications	1,712	1,712	100%	100%
4.		<i>Public Training</i>	Fulfilling employee competencies according to job specifications				
5.	Middle Management	<i>In House Training</i>	Memenuhi kompetensi pegawai sesuai spesifikasi jabatan Fulfilling employee competencies according to job specifications	641	641	100%	100%
6.		<i>Public Training</i>	Fulfilling employee competencies according to job specifications				
7.	Senior Management	<i>In House Training</i>	Memenuhi kompetensi pegawai sesuai spesifikasi jabatan Fulfilling employee competencies according to job specifications	179	179	100%	100%
8.		<i>Public Training</i>	Fulfilling employee competencies according to job specifications				
9.	Executive Management	<i>In House Training</i>	Memenuhi kompetensi pegawai sesuai spesifikasi jabatan Fulfilling employee competencies according to job specifications	31	31	100%	100%
10.		<i>Public Training</i>	Fulfilling employee competencies according to job specifications				

Evaluasi Pelaksanaan Pengembangan Kompetensi

Evaluation of Competency Development Implementation

Evaluasi Pembelajaran Insan bank bjb Tahun 2023 Bank bjb Employee Learning Evaluation in 2023			
Tipe Evaluasi Evaluation Type	Nilai Score	Target Target	Persentase Percentage
Level 1 (<i>Reaction</i>)	4.63	4.20	110%
Level 2 (<i>Learning</i>)	92.84	80.00	116%
Level 3 (<i>Behaviour</i>)	4.50	4.10	110%

Biaya Pengembangan Kompetensi

Pada tahun 2023, bank **bjb** telah mengeluarkan biaya sebesar Rp44,26 miliar untuk pelaksanaan pengembangan kompetensi pegawai. Biaya pengembangan kompetensi di tahun 2023 mengalami penurunan dari tahun 2022 yang sebesar Rp46,38 miliar. Berikut rincian dari biaya pengembangan kompetensi selama tahun 2023:

Competence Development Costs

In 2023, bank **bjb** will spend Rp 44.26 billion for implementing employee competency development. The 2023 competency development costs will decrease from 2022, amounted to Rp 46.38 billion. The following are details of competency development costs during 2023:

No.	Kategori 1 Category 1	Realisasi (Rp) Realization (IDR)
1.	Pembelajaran <i>In house Training</i> / In-house Training	28,607,528,928
2.	Pembelajaran <i>Public Training</i> / Public Training	14,431,384,225
3.	Pembuatan Modul Pembelajaran / Public Training	208,573,500
4.	Perpustakaan / Library	455,200
5.	Beasiswa / Scholarship	1,012,815,117
Total		44,260,756,970

No.	Kategori 1 Category 1	Realisasi (Rp) Realization (IDR)
1.	Pembelajaran <i>Business</i> / Business Learning	24,926,976,350
2.	Pembelajaran <i>Support</i> / Support Learning	18,111,936,803
3.	Pembuatan Modul Pembelajaran / Learning Module Drafting	208,573,500
4.	Perpustakaan / Library	455,200
5.	Beasiswa / Scholarship	1,012,815,117
Total		44.260.756.970

No.	Kategori 1 Category 1	Realisasi (Rp) Realization (IDR)
1.	<i>Hardskill/Technical Skill</i>	36,564,365,693
2.	<i>Softskill</i>	6,474,547,460
3.	Pembuatan Modul Pembelajaran / Learning Module Drafting	208,573,500
4.	Perpustakaan / Library	455,200
5.	Beasiswa / Scholarship	1,012,815,117
Total		44,260,756,970

No.	Kategori 1 Category 1	Realisasi (Rp) Realization (IDR)
1.	<i>Executive Program</i>	5,968,390,030
2.	<i>Talent Development Learning Program</i>	8,656,206,207
3.	<i>Banking Academy</i>	648,313,296
4.	<i>LNA</i>	2,500,595,024
5.	<i>Certification</i>	11,094,426,602
6.	MPP 5 3 1	357,905,571
7.	RAKB	308,143,218
8.	<i>Regular Training</i>	13,504,933,205
9.	Pembuatan Modul Pembelajaran / Learning Module Drafting	208,573,500
10.	Perpustakaan / Library	455,200
11.	Beasiswa / Scholarship	1,012,815,117
Total		44,260,756,970

Pengembangan Karir

Kebijakan

Untuk memastikan kelangsungan regenerasi dan suksesi yang terkoordinasi dengan baik dalam organisasi, kebijakan *career management* menjadi kunci dalam membentuk pegawai yang profesional dan memiliki kapabilitas yang dibutuhkan untuk mengarahkan Perseroan mencapai kinerja yang lebih baik. bank **bjb** berkomitmen untuk memberikan peluang dan dukungan kepada setiap pegawai agar dapat mengembangkan potensi dan mencapai puncak karir mereka melalui pelaksanaan *Career Development Program* dan *Leadership Development Program* yang dijalankan oleh Divisi Human Capital.

Pelaksanaan Pengembangan Karir

Sejumlah program *career development* yang telah diimplementasikan di tahun 2023 adalah:

1. *Acceleration Program*
Program akselerasi *level assistant* bagi pegawai yang telah memenuhi kriteria penilaian dan *aging grade* yang ditetapkan.
2. *Treasury Development Program (TDP)*
Program pengembangan pegawai yang diperuntukan bagi pegawai *level assistant* di bidang *Treasury* yang dipersiapkan untuk mengisi jabatan dan akan berkarir serta memiliki spesialisasi di bidang *treasury*.
3. *Staff Development Program (SDP)*
Program pengembangan karir yang bertujuan mempersiapkan pegawai yang memiliki kompetensi untuk memenuhi jenjang jabatan di *level officer*.
4. *Manager Development Program*
Program pengembangan dan percepatan karir yang ditujukan bagi *talent-talent* terbaik bank **bjb** di *level First Line Management* (minimal level jabatan *Officer* di rentang *Grade 6-9*) untuk dipersiapkan menjadi calon-calon Manager yang berkualitas, untuk selanjutnya akan diberikan pendidikan dan pelatihan secara komprehensif serta lebih difokuskan pada area bisnis.
5. *Branch Manager Development Program (BMDP)*
Program pengembangan pegawai di Level Managerial yang ditujukan bagi Managers/SBM/Group Head. Managers/SBM/Group Head melalui Pendidikan dan Pelatihan yang bertujuan untuk peningkatan kompetensi dan mempersiapkan pegawai menjadi *Successor* Pejabat Eksekutif di Level Pemimpin Cabang.
6. *General Manager Development Program*
Program pengembangan pegawai di level Managerial yang dipersiapkan menduduki L1 (Pemimpin Divisi/CEO Regional).

Penilaian Kinerja

Kebijakan

Untuk mendorong produktivitas pegawai dan memastikan setiap pegawai dapat berkontribusi secara optimal sesuai

Carrer Development

Policy

To ensure continuity of well-coordinated regeneration and succession within the organization, career management policies are the key in shaping professional and capable employees required to direct the Company to achieve better performance. bank **bjb** is committed to providing opportunities and support to each of the employees so they can develop their potential and reach the peak of their career through the implementation of the Career Development Program and Leadership Development Program operated by the Human Capital Division.

Career Development Implementation

Some career development programs that have been implemented in 2023 are:

1. *Acceleration Program*
Assistant level acceleration program for employees who have met the specified assessment and aging grade criteria.
2. *Treasury Development Program (TDP)*
Employee development program intended for assistant level employees in the Treasury sector, who are prepared to fill positions and will have a career and specialization in the treasury sector.
3. *Staff Development Program (SDP)*
A career development program that aims to prepare competent employees to fulfill positions at the officer level.
4. *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.
5. *Branch Manager Development Program (BMDP)*
Employee development program at Managerial Level aimed at Managers/SBM/Group Head. Managers/SBM/Group Head through Education and Training which aims to increase competence and prepare employees to become Successors of Executive Officers at Branch Manager Level.
6. *General Manager Development Program*
Employee development program at Managerial level prepared to occupy L1 (Division Head/Regional CEO)

Performance Assessment

Policy

To improve employee productivity and ensure that each employee can optimally contribute in accordance with the Company's

dengan tujuan Perseroan, Perseroan terus menyempurnakan 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 evaluasi berkelanjutan sekaligus *performance driven* pegawai, sehingga dapat dilakukan *continuous improvement* untuk peningkatan pencapaian bisnis. Selain itu dapat digunakan sebagai data analisis sehingga mampu memberikan *result* berupa rekomendasi atas pelatihan dan pengembangan untuk peningkatan kompetensi pegawai dikemudian hari.

Pelaksanaan Penilaian Kinerja

Pelaksanaan pengisian penilaian kinerja pegawai dilakukan secara berkala setiap triwulan dan tahunan melalui *performance management system* bank **bjb** dengan rincian siklus penilaian kinerja sebagai berikut:

1. Penetapan *goal setting*
 - Menyusun dan menetapkan *goal setting* triwulanan dalam 1 (satu) tahun periode kinerja yang dilakukan atas kesepakatan Pegawai dengan atasan pada awal periode kinerja.
2. *Monitoring* kinerja
 - Monitoring* kinerja dilakukan melalui *Performance Coaching* oleh atasan dengan Pegawai selama periode penilaian.
3. Penilaian Kinerja (*appraisal*) Penilaian Kinerja dilakukan secara berkala pada periode sebagai berikut:
 - a. *Quarterly Performance Review*, dilakukan untuk mengevaluasi pencapaian *Goal Setting* Pegawai selama periode kinerja **Quarter I (Januari- Maret), Quarter II (April - Juni), Quarter III (Juli - September) dan Quarter IV (Oktober - Desember)** yang dilakukan pada awal periode triwulan berikutnya.
 - b. *Annual Performance Review*, dilakukan untuk mengevaluasi pencapaian target kerja Pegawai periode tahun penilaian (Januari - Desember) dengan mempertimbangkan Penilaian Kinerja *Quarterly Performance Review*.

Remunerasi

Kebijakan

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

objectives, the Company continues to refine the performance management process integrally in both competency standards and required performance through improving the digital-based employee performance assessment system (**bjb** prestasiku). **bjb** Prestasiku is not only an assessment administration tool but also a continuous monitoring and evaluation system as well as employee performance driven so that continuous improvement can be performed to increase business achievements. Additionally, analytical data can be employed so that it can provide recommendations for training and development to increase employee competency in the future.

Performance Assessment Implementation

Filling in employee performance assessments is carried out periodically every quarter and annually through the bank **bjb** performance management system with details of the performance assessment cycle as follows:

1. Determining goal setting
 - Prepare and determine quarterly goal settings within a 1 (one) year performance period which is carried out based on the agreement of the employee with the superior at the beginning of the performance period.
2. Performance monitoring
 - Performance monitoring is carried out through Performance Coaching by superiors and employees during the assessment period.
3. Performance Assessment (*appraisal*) Performance Assessment is carried out periodically in the following periods:
 - a. Quarterly Performance Review, carried out to evaluate the achievement of Employee Goal Setting during the performance periods of **Quarter I (January-March), Quarter II (April - June), Quarter III (July - September) and Quarter IV (October - December)** which is carried out at the beginning of the period next quarter.
 - b. The Annual Performance Review is carried out to evaluate the achievement of employee work targets for the assessment year period (January - December) by considering the Quarterly Performance Review Performance Assessment.

Remuneration

Policy

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

remunerasi yang ada secara berkala dan menyesuaikannya dengan kebutuhan industri serta pertumbuhan kinerja Perseroan agar memiliki daya saing yang kuat, dan mendorong terciptanya budaya organisasi yang berperforma tinggi menggunakan kompensasi yang mempertimbangkan faktor risiko.

bank **bjb** 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 dan Pensiun).

Remunerasi pegawai bank **bjb** diberikan berdasarkan peraturan yang berlaku. Besaran remunerasinya disesuaikan dengan ketentuan internal yang berlaku dan berada di atas standar Upah Minimum yang berlaku di wilayah operasional bank **bjb**. Meskipun begitu, bank **bjb** senantiasa berupaya menjaga remunerasi pegawai agar tetap kompetitif dan sesuai dengan strategi remunerasi Perseroan.

Pelaksanaan Remunerasi

Remunerasi pegawai bank **bjb** diberikan berdasarkan peraturan yang berlaku. Besaran remunerasinya disesuaikan dengan ketentuan internal yang berlaku dan berada di atas standar Upah Minimum yang berlaku di wilayah operasional bank **bjb**. Meskipun begitu, bank **bjb** senantiasa berupaya menjaga remunerasi pegawai agar tetap kompetitif dan sesuai dengan strategi remunerasi Bank.

Program Pensiun

Sebagai bentuk apresiasi terhadap dedikasi pegawai yang telah mengabdikan, bank **bjb** memberikan program pensiun sebagai pembekalan bagi mereka yang memasuki masa pensiun untuk menjaga kesejahteraan mereka. Program pensiun bank **bjb** berupa dana pensiun dan pelatihan menjelang pensiun. Dana pensiun ini dikelola oleh Dana Pensiun yang telah didirikan oleh Perseroan, termasuk iuran pasti, program pensiun manfaat pasti dan tunjangan hari tua yang berasal dari masing-masing dana pensiun Perseroan peserta penggabungan. Selain itu, bagi pegawai yang memasuki masa pensiun, bank **bjb** menyediakan pelatihan dan seminar khusus sebagai persiapan agar para calon pensiunan tetap sejahtera dan produktif di masa pensiun.

Program pembelajaran Masa Persiapan Pensiun (MPP) di rancang secara bertahap melalui program **bjb** MPP 531, dimana tahapan program pembelajaran adalah sebagai berikut:

- Tahap 1 : 5 Tahun sebelum pensiun
- Tahap 2 : 3 Tahun sebelum pensiun
- Tahap 3 : 1 Tahun sebelum pensiun

them to industry needs and the growth of the Bank's performance so that it has strong competitiveness, and encourages the creation of a high-performing organizational culture using compensation that takes into account risk factors.

bank **bjb** continuously strives for the welfare of its employees through competitive remuneration management strategies. Currently, the Bank provides Total Rewards to its employees as follows:

1. Compensation (Salary, THR, Leave Allowance, Bonus, Overtime, and Positional Allowance).
2. Benefits (Health Facilities, Positional Facilities, Social Security and Pension Welfare Facilities).

Remuneration for bank **bjb** employees is given based on applicable regulations. The amount of remuneration is adjusted to applicable internal regulations and is above the Minimum Wage standard applicable in the bank **bjb** operational area. Moreover, bank **bjb** always strives to maintain employee remuneration so that it remains competitive and in accordance with the Company's remuneration strategy.

Implementation of Remuneration

Remuneration for bank **bjb** employees was given based on applicable regulations. The amount of remuneration is adjusted to applicable internal regulations and is above the Minimum Wage standards applicable in the bank **bjb** operational area. Despite this, bank **bjb** always strives to maintain employee remuneration so that it remains competitive and in accordance with the Bank's remuneration strategy.

Retirement Program

As an appreciation for the dedication of employees having served, bank **bjb** provides a pension program as a provision for those entering retirement to maintain their welfare. The bank **bjb** pension program consists of pension funds and training before retirement. This pension fund is managed by the Pension Fund, which has been established by the Company, including definitive contribution, definitive benefit pension programs, and old age benefits originating from each pension fund of the Companies participating in the merger. In addition, for employees entering retirement, bank **bjb** provides special training and seminars as preparation so that prospective retirees remain prosperous and productive in retirement.

The Retirement Preparation Period (MPP) learning program is designed in stages through the **bjb** MPP 531 program, where the learning program stages are as follows:

- Stage 1 : 5 years before retirement
- Stage 2 : 3 years before retirement
- Stage 3 : 1 year before retirement

Reward and Punishment

Reward and Punishment

Reward

bjb Better Award

Program **bjb** Better Award secara konsisten dilaksanakan setiap tahun sebagai bentuk *Reward* dan *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 performa mendukung pencapaian Perseroan. **bjb** Better Award bertujuan untuk meningkatkan *engagement* pegawai serta menunjukkan bahwa pegawai merupakan organ penting di dalam organisasi.

Dalam acara **bjb** Better Award terdapat beberapa kategori pemenang, yaitu *the best employee*, *service excellent award* dan *the best* pramubakti dan pengemudi 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. *The Best Pramubakti & Pengemudi*
Program apresiasi kepada pramubakti dan pengemudi atas dukungannya terhadap pencapaian target kinerja pegawai yang salah satunya melalui kegiatan operasional yang dilaksanakan oleh tenaga dasar dalam menjaga kelancaran pelaksanaan tugas dan pekerjaan pegawai.

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 2023 terdiri dari:

1. Program Beasiswa S2 sebanyak 6 (enam) pegawai.
2. Program Beasiswa S1 sebanyak 6 (enam) 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 are given by considering the behavior and achievements that have been demonstrated by employees and work units in their performance to support the Company's achievements. The **bjb** Better Award aims to increase employee engagement and show that employees are important organs in the organization.

In the **bjb** Better Award event, several winning categories comprise of the best employee, service excellent award, and the best servant and driver, 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. *The Best Servant & Driver*
Appreciation program for servants and drivers for their support in achieving employee performance targets, which is through operational activities conducted by basic staff in maintaining the smooth implementation of employee duties and work.

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 2023 **bjb** Scholarship program consisted of:

1. Masters Scholarship Program for 6 (six) employees.
2. Undergraduate Scholarship Program for 12 (twelve) employees.

Punishment

Pemberian sanksi telah dilaksanakan berdasarkan Pedoman Disiplin Pegawai No. 0539/SK/DIR-HC/2021 yang ditetapkan pada tanggal 30 Juli 2021.

Tabel Data Sanksi Pegawai Tahun 2023
Table of Employee Sanctions Data for 2023

Sanksi yang telah di berikan oleh Divisi Human Capital berikut 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
2023	29	33	38	100

Punishment

The sanctions have been implemented based on the Employee Discipline Standard Operational Procedur (SOP) No. 0539/SK/DIRHC/2021 which was stipulated on July 30, 2021.

Program Human Capital Selama Tahun 2023

Human Capital Program During 2023

Dalam menunjang keberhasilan Perseroan dalam mencapai kinerja terbaik, Divisi Human Capital telah melaksanakan sejumlah program strategis pada tahun 2023 secara berkelanjutan sesuai *Human Capital Strategic Plan*. Program tersebut yaitu *Sturdy Pillars* yang terdiri dari *Wellness Steadiness*, *Automation HC Function* dan *Solid Governance*. Dalam melaksanakan program strategis Tahun 2023, Divisi Human Capital berfokus pada Strategi Utama yaitu *Optimization Employee Productivity*, *Great Career Journey & Encouraging Reward* dan *Decentralitaion HC Function*.

Selama tahun 2023, Divisi Human Capital telah mengimplementasi kan sejumlah program strategis, antara lain:

1. Program *Human Productivity Improvement* melalui **bjb** *enterprise selling techniques* (BEST).
2. Pelaksanaan *Corporate Wellness Program* (CWP).
3. Penguatan *Strategic Workforce Planning 2023 – 2025*.
4. *Human Productivity Improvement Program*.
5. *Culture Fest* dan Olympic **bjb** Club.
6. *Enchanment bjb* Prestasiku melalui bjb MyFirstStep.
7. Penajaman dan Standarisasi *Key Performance Indicator*.
8. Standarisasi *Talent Management*.
9. Pelaksanaan **bjb** *Future Leader program* dan *Staff Hiring Program*.
10. *Empoyee Data Analytics* melalui pengembangan aplikasi *monitoring* Produktivitas Pegawai (bjb ONE).

In supporting the Bank's success in achieving the best performance, the Human Capital Division has implemented several strategic programs in 2023 in a sustainable manner according to the Human Capital Strategic Plan. The program is *Sturdy Pillars*, which consists of *Wellness Steadiness*, *Automation HC Function*, and *Solid Governance*. In implementing the 2023 strategic program, the Human Capital Division focuses on the Main Strategy, such as *Optimization Employee Productivity*, *Great Career Journey & Encouraging Reward*, and *Decentralization of HC Function*.

During 2023, the Human Capital Division has implemented a number of strategic programs, including:

1. Human Productivity Improvement program by **bjb** *enterprise selling techniques* (BEST).
2. Corporate Wellness Program (CWP) implementation.
3. Strategic Workforce Planning 2023 – 2025.
4. Human Productivity Improvement Program.
5. Culture Fest dan Olympic **bjb** Club.
6. **bjb** Prestasiku Enchanment through **bjb** MyFirstStep.
7. Refining and Standardization of Key Performance Indicator.
8. Talent Management standardization.
9. **bjb** Future Leader program and Staff Hiring Program implementation.
10. Employee Data Analytics through the development of an Employee Productivity monitoring application (bjb ONE).

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. Nariipan 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 Nariipan 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 berbagai 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 Capital 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 Perseroan 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.

Human Capital Information System

Human Capital Information System

bank **bjb** terus bertransformasi dan berinovasi seiring dengan kebutuhan dan tuntutan **bjb** Professionalism dalam pengelolaan kepegawaian, hal tersebut merupakan jawaban atas tantangan Perseroan dalam menghadapi era Digital saat ini. Transformasi digital pengelolaan *human capital* dilakukan secara kontinu sesuai dengan tantangan yang dihadapi.

Human Capital Transformation

1. Sistem informasi human capital berbasis *web* dan *mobile*, yang memiliki tiga fungsi utama yaitu, memberikan layanan *end to end* kepada pegawai (*End to End Employee Services Transaction*), memberikan *support* data dan informasi bagi manajemen dalam pengambilan keputusan (*Strategic Decision Support*), bahkan saat ini mampu sebagai media informasi dan komunikasi internal pegawai yang hadir dalam genggaman, kapan pun, dimana saja (*Communication Media Platform*).

bank **bjb** continuously transforms and innovates in line with the needs and demands of **bjb** Professionalism in personnel management. This is the response to the Company's challenges in dealing with the current Digital era. Digital transformation of human capital management is conducted continuously in accordance with the dealt challenges.

Human Capital Transformation

1. Web and mobile-based human capital information system, which has three main functions, such as providing end-to-end service to employee (*End-to-End Employee Services Transaction*), data support and information for management in decision making (*Strategic Decision Support*). Further, it is currently able as a medium for information and internal communication for employees that is available at their fingertips, anytime, anywhere (*Communication Media Platform*).



HC Information & Communication 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



HC Operation & Services System

HC Solution didesain untuk memudahkan Pegawai dalam melakukan *Self-Service* dalam layanan kepegawaian yang secara otomatis terhubung dengan pusat layanan Human Capital

HC Solution is designed as a medium internal information and communication personal employees and customize

Business Action		
Perjalanan Dinas Business Trip New Orders	Resign Resign New Request	Cuti Leave New Request
Lembur Overtime New Request	Izin Permission New Request	Diklat Training New Orders



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



2. Sistem *monitoring* produktivitas pegawai (**bjb One**) yaitu sebuah aplikasi yang dirancang untuk mengawasi dan menganalisis kinerja serta produktivitas pegawai di lingkungan Unit Kerja bisnis di bank **bjb**. Aplikasi ini memiliki fitur-fitur yang terintegrasi antara ekosistem *Digital Human Capital* dengan aplikasi pencapaian bisnis yang ada. Ekosistem *Digital Human Capital* mengacu pada berbagai sistem dan teknologi yang digunakan untuk mengelola sumber daya manusia di bank **bjb**, seperti sistem manajemen pegawai, sistem pelatihan dan pengembangan, serta sistem evaluasi kinerja.

2. Employee productivity monitoring system (**bjb One**), which is an application designed to monitor and analyze employee performance and productivity in the business Work Unit environment at bank **bjb**. This application has integrated features between the Digital Human Capital ecosystem and existing business achievement applications. The Digital Human Capital Ecosystem refers to various systems and technologies used to manage human resources at bank **bjb**, such as employee management systems, training and development systems, and performance evaluation systems.

Internalisasi Budaya

Culture Internalization

Penetapan tema dalam implementasi budaya diperlukan sebagai pedoman dalam penyusunan program kerja budaya yang sesuai visi misi dan strategi pencapaian kinerja tahunan Perseroan.

Determination of a theme in cultural implementation is required as a guideline in preparing a cultural work program that is in accordance with the Company's vision and mission and strategy for achieving the Company's annual performance.

Tujuan tema Budaya Tahun 2023

The 2023 Cultural Theme Objectives

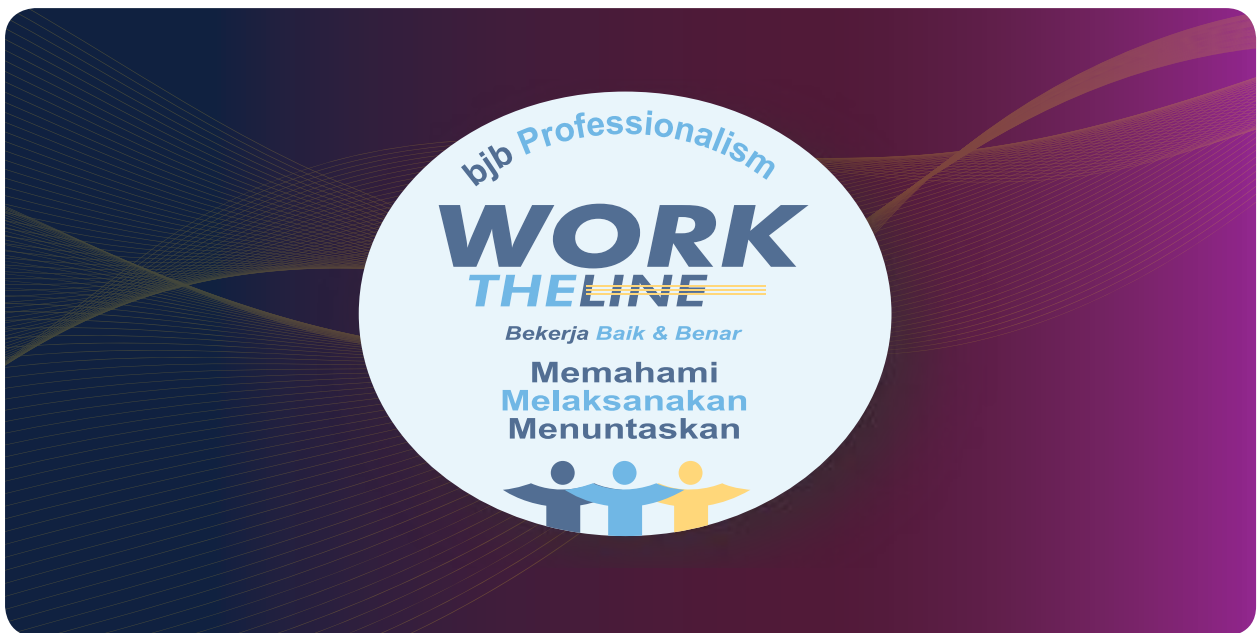


Tema budaya di Tahun 2023 yang akan ditetapkan bertujuan untuk membangun budaya kerja dengan standar kualitas kinerja yang tinggi, meningkatkan budaya kepatuhan dan sadar risiko pegawai, serta menumbuhkan tata kelola dan bisnis proses dalam pencapaian kinerja yang sistematis, efektif dan efisien. Beberapa referensi perilaku kerja dalam penyusunan tema budaya perusahaan Tahun 2023 adalah sebagai berikut:

1. Perilaku bekerja yang selalu membiasakan sesuatu yang benar, bukan membenarkan sesuatu yang biasa atau yang sudah menjadi kebiasaan.
2. Kewajiban untuk melakukan *review* dan *refreshment* dalam tata kelola dan bisnis proses yang berlaku.
3. Bekerja secara kolaborasi dan sinergi antar Pegawai dan Unit Kerja.
4. Pemimpin harus menjadi *Role Model* dan *Change Leader* untuk menciptakan budaya kerja yang lebih baik.

The 2023 cultural theme, which will be determined, aims to build a work culture with high performance quality standards, increase the culture of employee compliance and risk awareness, and foster governance and business processes in achieving systematic, effective, and efficient performance. Some references to work behavior in preparing the 2023 corporate culture theme are as follows:

1. Work behavior always familiarizing correct thing, not affirming common thing or having been habit.
2. Obligation to review and conduct refreshment in the applicable governance and business process.
3. Collaborative and synergized work between Employee and Work Unit.
4. Leader must be Role Model and Change Leader to create better work culture.

bjb Professionalism – Work The Line**bjb Professionalism – Work The Line****Penjelasan Program**

Setiap “Great People **bjb**” harus bekerja dengan kompetensi terbaiknya dan penuh tanggung jawab serta melakukan upaya pengembangan diri secara berkelanjutan. “Perilaku profesional yang harus dimiliki dan dilakukan pegawai agar mampu bekerja baik dan benar.”

Tujuan Program

Tujuan dari pelaksanaan kegiatan **bjb Professionalism – Work The Line** adalah sebagai berikut:

- a. Pahami
Setiap *Great People bjb* wajib mengetahui dan memahami segala hal yang terkait dengan tuntutan pekerjaan atau kompetensi jabatannya.
- b. Laksanakan
Setiap *Great People bjb* wajib mematuhi ketentuan yang berlaku dalam setiap pekerjaannya dan mengeksekusi target kinerja dengan efektif dan efisien.
- c. Tuntaskan
Setiap *Great People bjb* wajib melakukan *monitoring* dan evaluasi kinerja, serta menuntaskan pekerjaan secara optimal dan berkualitas.

Program Description

Every “Great People **bjb**” must work with the best competence and duly responsibility, and make continuous self-development attempts. “Professional behavior that employees must have and exercise in order to work well and correctly.”

Program Objectives

The objectives of the implementation of **bjb Professionalism – Work The Line** are as follows:

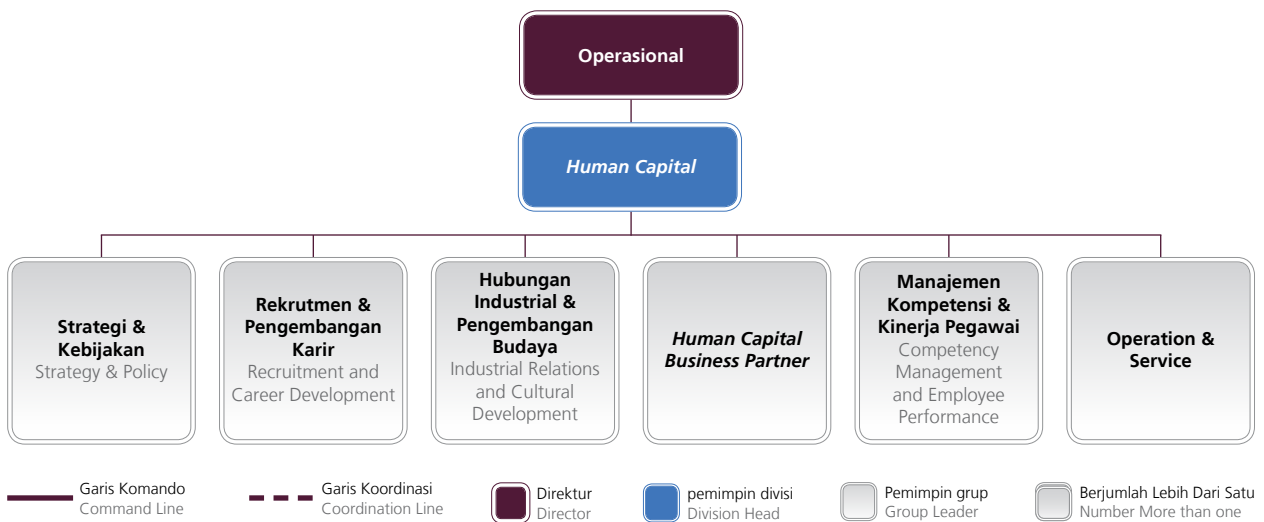
- a. Understanding
Every Great People **bjb** must know and understand any matters related to work demands or his/her position competency.
- b. Conducting
Every Great People **bjb** must comply with the applicable provisions in each of his/her works and execute performance target effectively and efficiently.
- c. Completing
Every Great People **bjb** must conduct monitoring and performance evaluation and complete work optimally and in quality manner.

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 2024

Human Capital Development Plan for 2024

Untuk mendukung proses persiapan kapabilitas pegawai yang dapat berdaya saing secara global, Human Capital bank **bjb** telah merancang beberapa program pengembangan talenta pegawai yang berkesinambungan sehingga Perseroan bisa mendapatkan sumber daya manusia (SDM) yang unggul. Pengembangan talenta pegawai berfokus pada pengembangan karir pegawai dan pengembangan kompetensi pegawai yang dikemas melalui beberapa program utama sebagai berikut:

To support the process of preparing employee capabilities that can be globally competitive, bank **bjb** Human Capital has designed several sustainable employee talent development programs so that the Company can obtain superior human resources (HR). Employee talent development focuses on employee career development and employee competency development, which is packaged through several main programs as follows:

1. Program Pengembangan Karir
 - a. Promosi *Grade Regular* Tahunan
Promosi *grade* bagi pegawai yang telah memenuhi kriteria penilaian dan *aging grade* yang ditetapkan.
 - b. *Internal Job Posting*
Pengembangan pegawai melalui mekanisme internal *Job Posting*.
 - c. *Treasury Development Program*
Pegawai *specialist level officer* dibidang *Treasury*.
 - d. *Account Officer Development Program*
Pemenuhan pegawai bisnis melalui mekanisme internal *Job Posting* Pegawai yang berasal dari *Supporting*.
 - e. Staff Development Program
Pegawai *specialist level Officer* dibidang Operasional maupun Bisnis.
 - f. *Manager Development Program*
Talent Pooling pegawai yang dipersiapkan menduduki jabatan Manager/Pemimpin KCP Tipe A.
 2. Pengembangan Kompetensi Pegawai
 - a. *Executive Development Program*
Program ini dirancang bagi para *executive* atau pimpinan puncak organisasi yang fokus pengembangannya difokuskan kepada program *experiential learning* untuk membuka wawasan terbaru terkait *trend global* yang nantinya diharapkan dapat membawa inovasi baru ke dalam organisasi.
 - b. *Senior Management Development Program*
Program yang dirancang bagi para *senior management* untuk mengasah kemampuan *leadership* mereka yang fokus pengembangan difokuskan kepada 3 (tiga) kompetensi utama yaitu:
 - *Driving Innovation*
 - *Energizing the Organization*
 - *Establishing Strategic Direction*.
 - c. *Talent Development Program*
Program yang bertujuan untuk mengidentifikasi, mengembangkan, dan mempertahankan bakat-bakat unggul dalam organisasi. Program ini mencakup serangkaian kegiatan pengembangan seperti pelatihan keterampilan, *mentoring* untuk membantu para *talent* mencapai potensi maksimal mereka.
1. Career Development Program
 - a. Annual Grade Regular Promotion
Grade promotion for employee having satisfied assessment criteria and the stipulated aging grade.
 - b. Internal Job Posting
Employee development by internal Job Posting mechanism.
 - c. Treasury Development Program
Specialist level officer employee in the Treasury sector.
 - d. Account Officer Development Program
Business employee satisfaction by internal Job Posting Employee mechanism originating form Supporting.
 - e. Staff Development Program
Specialist level Officer Employee in the Operational or Business sector.
 - f. Manager Development Program
Talent Pooling employee prepared to occupy Manager/ KCP Head Type A position.
 2. Employee Competency Development
 - a. Executive Development Program
This program is designed for executives or top leaders of organizations whose development focus is experiential learning programs to open up the latest insights regarding global trends which are expected to bring new innovations to the organization.
 - b. Senior Management Development Program
This program is designed for senior management to hone their leadership skills with a development focus on 3 (three) main competencies, such as:
 - Driving Innovation
 - Energizing the Organization
 - Establishing Strategic Direction.
 - c. Talent Development Program
A program that aims to identify, develop, and retain superior talents in the organization. This program includes a series of development activities such as skills training, mentoring to help talents reach their maximum potential.

TEKNOLOGI INFORMASI

Information Technology



07





Strategi Teknologi Informasi

Information Technology Strategy

Dalam mendukung visi dan misi *information technology* (IT), bank **bjb** telah menyusun Langkah Strategis Divisi Information Technology yang dituangkan dalam Rencana Strategis Teknologi Informasi/*Information Technology Strategic Plan* (ITSP) bank **bjb**. ITSP ini disusun berdasarkan tujuan strategis, perkembangan bisnis dan digitalisasi, *best practice*, kebutuhan bisnis saat ini dan hasil *interview* dari *stakeholder* dan *Board of Director* bank **bjb**.

To support the vision and mission of Information Technology (IT), bank **bjb** has formulated Strategic Plans for the Information Technology Division outlined in the Information Technology Strategic Plan (ITSP) of bank **bjb**. This ITSP is developed based on strategic objectives, business and digitization trends, best practices, current business needs, and input from stakeholders as well as the Board of Directors of bank **bjb** which was obtained through interviews.

Visi IT IT Vission

“ Uptime Sistem 99,00% dalam mendukung kegiatan bisnis dan ekosistemnya, dengan memberikan layanan teknologi yang tepat guna ”

“ Uptime System reaches 99.00% of its support to maintain business activities and its ecosystem by providing an excellent technology service ”

Misi IT IT Mission

- »» Meningkatkan keandalan, stabilitas, dan upscaling infrastruktur
Improving reliability, stability, and infrastructure upscaling
- »» Peningkatan kompetensi sumber daya yang berkualitas
Enhancing quality resources
- »» Proaktif dalam penerapan teknologi terkini
Being proactive in the latest technology implementation
- »» Melaksanakan tata kelola yang baik sebagai bentuk kepatuhan akan regulasi
Conducting a good management as the form of regulatory compliances



Terdapat 7 (tujuh) tema kapabilitas taktikal IT yang ditentukan berdasarkan IT & *business alignment* pada ITSP bank **bjb**. Tema taktikal kapabilitas tersebut dibentuk untuk menyelaraskan ITSP dengan tujuan strategis dan menjawab tantangan utama yang teridentifikasi. Berikut merupakan 7 (tujuh) taktikal tema kapabilitas strategi Teknologi Informasi (TI):

There are 7 (seven) tactical IT capability themes based on IT and business alignment in the ITSP of bank **bjb**. These tactical capability themes are designed to align the ITSP with strategic objectives and address the identified key challenges. The 7 (seven) tactical themes of Information Technology (IT) strategy are as follow:

7 Taktikal Tema Kapabilitas / 7 Tactical Capability Themes



Adapun penjabaran dari 7 (tujuh) tema kapabilitas langkah strategis Divisi Information Technology adalah sebagai berikut:

1. *Process and Workforce Optimization*
Process and Workforce Optimization yaitu tema yang berfokus dalam peningkatan efektifitas dan efisiensi proses melalui pembaharuan dan digitalisasi proses, serta harmonisasi dan sinergi antara fungsi dengan mengimplementasikan tata kelola yang terintegrasi dan otomatisasi.
2. *Infrastructure and Digital Culture Strengthening*
Infrastructure and Digital Culture Strengthening yaitu tema yang berfokus dalam peningkatan infrastruktur TI secara fungsi maupun kapasitas serta pengimplementasian teknologi dan aplikasi terbaru untuk mendukung perkembangan bisnis.
3. *Data-Driven Monitoring and Decisioning*
Data-Driven Monitoring and Decisioning yaitu tema yang berfokus dalam pembentukan *data management*, pemanfaatan teknologi untuk digitalisasi proses *reporting*, serta peningkatan penggunaan data dalam proses analisis di tiap lini bisnis bank **bjb**.

The further details of 7 (seven) themes of capabilities strategic steps of the IT Division are explained below:

1. *Process and Workforce Optimization*
Process and Workforce Optimization theme focuses on 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.
2. *Infrastructure and Digital Culture Strengthening*
Infrastructure and Digital Culture Strengthening theme focuses on Increasing IT infrastructure in terms of function and capacity as well as implementing the latest technology and applications to support business development.
3. *Data-Driven Monitoring and Decisioning*
Data-Driven Monitoring and Decisioning theme focuses on 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.

4. *Market Digitalization and Penetration*
Market Digitalization and Penetration yaitu tema yang berfokus dalam pengembangan kapabilitas digital dari segi produk dan layanan, kolaborasi *partner digital*, perluasan *digital market*, serta optimasi dan digitalisasi produk.
5. *Customer-centric and Customer-driven Organization*
Customer-centric and Customer-driven Organization yaitu tema yang berfokus dalam Solusi terintegrasi yang dapat melayani kebutuhan *customer*, memberikan *feedback*, serta kemampuan untuk melakukan personalisasi kepada tiap nasabah berdasarkan *customer behavior*.
6. *Cyber Security and Data Privacy*
Cyber Security and Data Privacy yaitu tema yang berfokus dalam menciptakan kemampuan untuk melihat potensi ancaman dan *vulnerability* yang ada, serta standarisasi prosedur dan teknologi pengelolaan.
7. *Sustainable Financial Ecosystem*
Sustainable Financial Ecosystem yaitu tema yang berfokus dalam mengembangkan produk-produk perbankan yang dapat mencapai metrik-metrik ESG, serta menjadikan ESG sebagai bagian dari manajemen risiko dan pengembangan perusahaan ke depannya.

Salah satu Langkah strategis teknologi informasi terdapat tema yang berfokus terhadap keamanan teknologi Informasi yaitu, *Cyber Security and Data Privacy*. Tema tersebut berfokus untuk menciptakan kemampuan dalam melihat potensi ancaman dan *vulnerability* yang ada, serta standarisasi prosedur dan teknologi pengelolaan. Langkah awal dalam mengembangkan strategi keamanan IT yaitu dengan melakukan inventarisasi dalam konteks *risk appetite* yang komprehensif termasuk semua aset infrastruktur IT, pegawai dan vendor. Ada beberapa kebijakan yang di terapkan bank **bjb** untuk memperkuat keamanan terkait keamanan siber dan data *privacy* yaitu:

1. *Data Loss Prevention (DLP)*;
2. Penguatan *Security Operation* dan *Services*;
3. *Security Awareness Program*;
4. Pembentukan Unit Khusus Menanganani *IT Security*.

4. *Market Digitalization and Penetration*
Market Digitalization and Penetration theme focuses on digital capability development in terms of products and services, digital partner collaboration, digital market expansion, as well as product optimization and digitalization.
5. *Customer-centric and Customer-driven Organization*
Customer-centric and Customer-driven Organization theme focuses on Integrated solutions that can serve customer needs, provide feedback, as well as the ability to personalize each customer based on customer behavior.
6. *Cyber Security and Data Privacy*
Cyber Security and Data Privacy theme focuses on Creating the ability to see potential threats and existing vulnerabilities, as well as standardize management procedures and technologies.
7. *Sustainable Financial Ecosystem*
Sustainable Financial Ecosystem theme focuses on Develop banking products that can achieve ESG metrics, and make ESG a part of risk management and future development of the company.

One of the strategic steps of Information Technology includes a theme focusing on Information Technology security, namely Cybersecurity and Data Privacy. This topic aims to develop capabilities in identifying potential threats and vulnerabilities, as well as standardizing procedures and technology management. The initial step in developing the IT security strategy involves conducting an inventory within a comprehensive risk appetite context, including all IT infrastructure assets, employees, and vendors. Several policies have been implemented by bank **bjb** to strengthen security related to cybersecurity and data privacy.

1. *Data Loss Prevention (DLP)*;
2. *Security Operation and Services Enhancement*;
3. *Security Awareness Program*;
4. *Special Unit for Handling IT Security*.

Inovasi Teknologi Informasi

Information Technology Innovation

Pengembangan dan Inovasi Teknologi Informasi merupakan kunci dalam mendukungnya perkembangan bisnis dan digitalisasi di bank **bjb**. Sejalan dengan strategi teknologi informasi bank **bjb**, pada tahun 2023 bank **bjb** terus melakukan pengembangan dan inovasi teknologi informasi baik secara aplikasi, infrastruktur dan tren teknologi informasi saat ini untuk mendukung perkembangan bisnis bank **bjb**, dengan *highlight* yaitu:

- a. Kartu Kredit Indonesia (KKI);
- b. *New Loan Management System (LMS)*;

Information Technology development and innovation is an essential factor in supporting the business growth and digitalization at bank **bjb**. In line with bank **bjb**'s information technology strategy, in 2023 the bank continues to carry out the development and innovation of information technology in applications, infrastructure, and current information technology trends to support the business development of bank **bjb** with several highlights such as:

- a. Indonesian Credit Card (KKI);
- b. *New Loan Management System (LMS)*;

- c. LMS Channelling;
- d. Smart Mobile Banking;
- e. Software Defined Wide Area Network (SDWAN);
- f. Cloud Computing;
- g. Fraud Detection System (FDS);
- h. Robotic Process Automation (RPA);
- i. Change Data Capture (CDC);
- j. Application Performance Monitoring (APM).

Dalam pengembangan teknologi informasi, Divisi IT Security bank **bjb** melakukan transformasi *digital* dalam rangka mewujudkan pencapaian target usaha Perseroan. Implementasi proyek keamanan IT *security* adalah inisiatif strategis yang dilakukan oleh Perseroan untuk mengidentifikasi, menilai dan memitigasi kerentanan dan ancaman terhadap aset informasi Perseroan. Divisi IT Security melakukan peningkatan IT *security* dan *Cyber defense* dalam implementasi transformasi *digital* yang selaras dengan arah *corporate plan* bank **bjb**. Berbagai inovasi dilakukan untuk peningkatan kemampuan serta memperbaharui teknologi untuk lebih meningkatkan keamanan Perseroan. Terdapat beberapa proyek yang telah diimplementasikan baik proyek baru maupun pengembangan proyek yang telah ada, contoh beberapa proyek yang telah diimplementasikan dan dikembangkan selama 1 (satu) tahun terakhir antara lain:

1. Penerapan *Network Access Control* (NAC)
2. Penerapan Keamanan *East-West Traffic*
3. Uji Coba Keamanan Siber secara berkala
4. Penerapan *Priviledged Access Control*

- c. LMS Channelling;
- d. Smart Mobile Banking;
- e. Software Defined Wide Area Network (SDWAN);
- f. Cloud Computing;
- g. Fraud Detection System (FDS);
- h. Robotic Process Automation (RPA);
- i. Change Data Capture (CDC);
- j. Application Performance Monitoring (APM).

In the development of information technology, the IT Security Division of bank **bjb** conducts a digital transformation to achieve the company's business targets. The implementation of IT security projects is a strategic initiative undertaken by the company to identify, assess, and mitigate vulnerabilities and threats to the company's information assets. The IT Security Division is enhancing IT security and cyber defense in the implementation of digital transformation aligned with bank **bjb**'s corporate plan. Various innovations are undertaken to improve capabilities and update technology for further improvement of the company's security. Several projects have been implemented, both new projects and the development of existing projects over the past year. Here are some examples of projects implemented and developed over the past one year:

1. Network Access Control (NAC) implementation
2. East West Traffic Security Implementation
3. Cyber Security periodical testing
4. Priviledged Access Control implementation

Tata Kelola Teknologi Informasi

Information Technology Governance

Direksi membangun kerangka kerja untuk governansi teknologi informasi (TI) Perseroan yang selaras dengan kebutuhan dan prioritas bisnis Perseroan, mendorong peluang dan kinerja bisnis, memperkuat manajemen risiko, serta mendukung tujuan dan strategi Perseroan. Penerapan IT *Governance* di bank **bjb** mengacu pada standar *Control Objectives for Information and Related Technologies* (COBIT) 2019 untuk pengukuran maturitas Teknologi Informasi Perseroan dan *The Open Group Architecture Framework* (TOGAF) untuk *Enterprise Architecture* yang tercantum pada IT Strategic Plan (ITSP). Dalam pelaksanaannya bank **bjb** telah tersertifikasi standar internasional ISO/IEC 27001:2022 dan ISO/IEC 20000-1:2018.

The Board of Directors builds a framework for the Company's information technology (IT) governance that is aligned with the Company's business needs and priorities, encourages business opportunities and performance, strengthens risk management, and supports the Company's goals and strategies. The implementation of IT Governance at bank **bjb** refers to the Control Objectives for Information and Related Technologies (COBIT) 2019 standards for measuring the maturity of the Company's Information Technology and The Open Group Architecture Framework (TOGAF) for Enterprise Architecture as outlined in the IT Strategic Plan (ITSP). In its execution, bank **bjb** has been certified with international standards ISO/IEC 27001:2022 and ISO/IEC 20000-1:2018.



COBIT merupakan audit sistem informasi dan dasar pengendalian yang dibuat oleh *Information Systems Audit and Control Association* (ISACA) dan *IT Governance Institute* (ITGI) pada tahun 1992. COBIT merupakan standar kontrol yang umum terhadap teknologi informasi, dengan memberikan kerangka kerja dan kontrol terhadap teknologi informasi yang dapat diterima dan diterapkan secara internasional. COBIT merupakan *best practice* yang biasa digunakan Perusahaan dalam mengukur tingkat maturitas IT.

COBIT is an information system audit and control framework created by the Information Systems Audit and Control Association (ISACA) and IT Governance Institute (ITGI) in 1992. COBIT is a common control standard for information technology, providing a framework and controls for information technology that can be accepted and applied internationally. COBIT serves as a best practice commonly used by companies to measure the maturity level of their IT systems.

TOGAF™ 9

Enterprise Architecture (EA) merupakan sebuah *blueprint* yang menggambarkan strategi Teknologi Informasi untuk menyelaraskan antara strategi korporasi dan Teknologi Informasi guna mencapai tujuan tertentu yang sudah direncanakan. *Framework* yang digunakan dalam penyusunan EA menggunakan TOGAF. TOGAF adalah suatu kerangka kerja dan pengembangan metode untuk *Enterprise Architecture* yang digunakan oleh arsitek perusahaan untuk merancang, merencanakan, melaksanakan, dan mengatur organisasi arsitektur perusahaan.

Enterprise Architecture (EA) is a blueprint that outlines the Information Technology strategy to align corporate strategy and Information Technology in order to achieve specific planned objectives. The framework used in developing EA employs TOGAF. TOGAF is a framework and method development for Enterprise Architecture used by corporate architects to design, plan, implement, and manage organizational architectural structures.



ISO/IEC 20000-1:2018 merupakan suatu standar Internasional yang terfokus dalam penerapan Sistem Manajemen Layanan Teknologi Informasi (SMLTI). ISO/IEC 27001:2022 merupakan suatu standar Internasional yang terfokus dalam penerapan Sistem Manajemen Keamanan Informasi (SMKI).

ISO/IEC 20000-1:2018 is an international standard focusing on the implementation of an Information Technology Service Management System (ITSMS). ISO/IEC 27001:2022 is an international standard points out on the implementation of an Information Security Management System (ISMS).

Kepatuhan Divisi Information Technology terhadap peraturan regulator di antaranya:

1. Pemenuhan penyampaian laporan rencana pengembangan TI;
2. Pemenuhan penyampaian rencana strategis teknologi informasi (ITSP);
3. Pemenuhan penyampaian laporan hasil pengujian keamanan siber;
4. Pemenuhan penyampaian maturitas keamanan siber;
5. Pemenuhan penyampaian maturitas digital Bank;
6. Pemenuhan penyampaian laporan kondisi terkini penggunaan teknologi informasi.

Compliance of the Information Technology Division with regulatory rules includes

1. Fulfillment of the IT development plan report submission
2. Fulfillment of the Information Technology Strategic Plan (ITSP) submission.
3. Fulfillment of the cybersecurity testing results report.
4. The submission of cybersecurity maturity report.
5. The submission of the digital maturity of the bank.
6. The submission of the current condition report on the use of information technology.

Pelaporan Teknologi Informasi mengacu kepada POJK No. 11/POJK.03/2022 tanggal 6 Juli 2022 Tentang Penyelenggaraan Teknologi Informasi Oleh Bank Umum.

The reporting of Information Technology refers to OJK Regulation No. 11/POJK.03/2022 dated July 6, 2022, regarding the Implementation of Information Technology by Commercial Banks.

Tata Kelola Keamanan Teknologi Informasi

bank **bjb** memiliki unit kerja yang secara khusus berfokus terhadap keamanan Teknologi Informasi bank **bjb**, pembentukan unit kerja IT Security dibentuk dalam upaya mendukung keberlangsungan layanan nasabah yang optimal dan tangguh dalam menghadapi ancaman-ancaman keamanan siber. 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**.

Information Technology Security Management

bank **bjb** has a specialized unit works specifically on bank **bjb** Information Technology security. The establishment of the IT Security unit is part of supports to the sustainability of optimal customer services and resilience in facing cybersecurity threats. In addition to strengthening the organizational aspect, cybersecurity is reinforced in terms of regulation, infrastructure, and operations to anticipate trends in cyber attacks. This cybersecurity reinforcement is outlined in bank **bjb**'s Information Technology Strategy.



Di dalam Strategi Teknologi Informasi, bank **bjb** telah memiliki *Enterprise Architecture Security* menggunakan acuan *Sherwood Applied Business Security Architecture (SABSA)*. 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.

In the Information Technology Strategy, bank **bjb** has implemented Enterprise Architecture Security using the Sherwood Applied Business Security Architecture (SABSA) framework. Strengthening Information Security in terms of organizational aspects, regulations, infrastructure, and operations is expected to enhance the cybersecurity maturity assessment of bank **bjb**. This reflects bank **bjb**'s commitment to minimizing the risks of security incidents and avoiding losses from cyber attacks.

Dalam melakukan proses tata kelola apabila terjadi isu IT termasuk *disruption* (gangguan), dan *disaster recovery* (pemulihan bencana), Divisi Information Technology dan Divisi IT Security telah memiliki ketentuan terkait pengelolaan insidental yang mengacu terhadap peraturan Otoritas Jasa Keuangan dan Bank Indonesia di mana apabila terjadi isu/insiden terkait IT, Perseroan melakukan:

1. Analisis Isu/Insiden terkait IT.
2. Melakukan koordinasi di internal IT/IT Security dan apabila dibutuhkan bersama unit kerja terkait.
3. Melakukan koordinasi apakah perlu dilakukan pengaktifan DRP/tidak.
4. Melakukan pelaporan insidental kepada regulator yaitu Bank Indonesia dan Otoritas Jasa Keuangan mengacu terhadap masing masing ketentuan terkait pelaporan insidental setelah dilakukan koordinasi disisi internal.
5. Melakukan penyusunan *Root Cause Analysis* dan target *recovery plan* untuk pemulihan isu/insiden.

In carrying out management process, in the occurrence of IT issues, including disruptions and disaster recovery, the Information Technology Division and IT Security Division have established provisions related to incident management in accordance with the OJK and Bank Indonesia regulations, in which, in the event of IT-related issue or incident, the company takes the following steps:

1. Analyzing the IT-related issue/ incident
2. Coordinating internally within IT/IT Security and, if necessary, collaborating with relevant units.
3. Coordinating to determine whether the activation of the Disaster Recovery Plan (DRP) is necessary or not
4. Reporting incidents to Bank Indonesia and the Financial Services Authority as the regulators, following the respective provisions related to incident reporting after coordination has been carried out internally.
5. Conducting Root Cause Analysis and develop a target recovery plan for resolving the issue/incident

6. Melakukan penyampaian kepada Manajemen/Direksi bank **bjb** terkait insiden/isu yang terjadi.
7. Melakukan update terkait penyelesaian/*recovery* terhadap isu yang terjadi dari awal hingga isu telah dinyatakan *solved* kepada internal, manajemen bank **bjb** maupun pihak regulator perbankan (OJK & BI).

Selain itu, Divisi Information Technology dan Divisi IT Security telah memetakan risiko terkait teknologi informasi yang disusun dalam dokumen *Risk Control Self Assessment* yang dilakukan pengkinian secara berkala di mana dalam dokumen tersebut dilakukan identifikasi terhadap risiko yang ada terkait teknologi informasi serta dilakukan penilaian terhadap risiko dan dampak yang terjadi.

Penguatan Infrastruktur Teknologi Informasi

bank **bjb** telah memiliki infrastruktur teknologi Informasi yang dapat bersaing pada era modern salah satunya perangkat *server*, *storage*, *network* dan *security*. Dalam melakukan penguatan infrastruktur teknologi Informasi, pada tahun 2023 Divisi Information Technology melakukan:

1. Peningkatan kapasitas dan kapabilitas terhadap seluruh Data Center bank **bjb**;
2. Peningkatan kapasitas dan kapabilitas infrastruktur teknologi Informasi untuk menunjang operasional perbankan;
3. Melakukan pemeliharaan terhadap fasilitas *Data Center* dan infrastruktur teknologi Informasi bank **bjb** untuk melakukan *preventive* maupun *corrective maintenance*.

Infrastruktur dan teknologi memiliki peran kunci dalam keamanan siber, membangun dan mengelola infrastuktur teknologi yang aman sangat penting untuk melindungi sistem dan data dari serangan siber. Dalam rangka mendukung layanan *digital* yang tangguh terhadap segenap *stakeholder*. Divisi IT Security senantiasa melakukan perbaikan tiada henti. Salah satunya disisi keamanan infrastruktur teknologi, selain dilakukannya *monitoring* secara berkala pada infrastruktur Teknologi Informasi yang ada. Berikut aspek pendukung lain dalam penguatan Infrastruktur Teknologi *Security* bank **bjb**:

1. bank **bjb** telah menjalankan *monitoring* terhadap keamanan sistem dengan pemanfaatan *Security Operation Center (SOC)* yang terdiri dari komponen penting dalam mendukung keamanan jaringan Perseroan. *Security Operation Center (SOC)* ini bertujuan untuk mendeteksi, menganalisa, dan menanggapi insiden keamanan siber menggunakan kombinasi solusi dan serangkaian proses. Adapun terdapat aplikasi pendukung keamanan, SIEM, yang dapat memberikan informasi aktivitas di seluruh jaringan sehingga ancaman keamanan dapat segera direspon lebih cepat.
2. Melakukan pengujian secara berkala yaitu melalui *penetration testing* dan *red teaming* untuk penguatan pada keamanan system dan infrastruktur bank **bjb**.
3. Penerapan infrastuktur pendukung lainnya terkait keamanan siber.

6. Providing communication to the Management/Board of Directors of bank **bjb** regarding the incident/issue that has occurred.
7. Providing updates related to the resolution/*recovery* of issues that occur from the beginning until the issue is declared solved to internal stakeholders, the management of bank **bjb**, and banking regulatory authorities (OJK & BI).

In addition, the Information Technology Division and IT Security Division have mapped information technology-related risks in the Risk Control Self-Assessment document which is periodically updated. The identification of existing information technology-related risks and an assessment of the risks and their potential impacts has already conducted.

Strengthening Information Technology Infrastructure

Bank **bjb** has established Information Technology infrastructure that competes effectively in the modern era, particularly in server, storage, network, and security devices. In reinforcing the Information Technology infrastructure, the Information Technology Division embarked on the following initiatives in 2023:

1. Enhancement of capacity and capabilities across all bank **bjb** Data Centers;
2. Boosting capacity and capabilities of Information Technology infrastructure to support banking operations;
3. Maintenance of Data Center facilities and Information Technology infrastructure of bank **bjb** including preventive and corrective maintenance.

Infrastructure and technology play a pivotal role in cybersecurity. Building and managing a secure technology infrastructure are crucial for safeguarding systems and data against cyber threats. In the pursuit of resilient digital services for all stakeholders, the IT Security Division relentlessly engages in continuous improvement. This includes security measures in the technological infrastructure, such as periodic monitoring of existing Information Technology infrastructure. The following are additional supporting aspects in strengthening bank **bjb**'s Technology Security Infrastructure:

1. Bank **bjb** conducts monitoring of system security through the utilization of a Security Operation Center (SOC). This SOC, comprising essential components, aims to detect, analyze, and respond to cybersecurity incidents using a combination of solutions and processes. Supporting security information and event management (SIEM) applications provide comprehensive network activity information, enabling prompt responses to security threats.
2. Conducting periodic testing through penetration testing and red teaming to reinforce the security of bank **bjb**'s systems and infrastructure.
3. Adoption of additional infrastructure components concerning cybersecurity measures.

Perkembangan Struktur dan Sumber Daya Manusia *Divisi Information Technology*

Development of Structure and Human Resources in Information Technology Division

Dalam rangka mendukung perkembangan bisnis bank **bjb**, rencana strategis teknologi informasi dan mendukung regulasi perbankan di Indonesia seperti Peraturan Bank Indonesia dan Peraturan Otoritas Jasa Keuangan, bank **bjb** melakukan penyesuaian khususnya di Direktorat IT, Treasury & International Banking dengan dibentuknya Divisi IT Security di mana sebelumnya IT Security merupakan bagian di dalam Divisi Information Technology. Adapun komposisi dari organisasi Divisi Information Technology setelah dilakukan penyesuaian adalah sebagai berikut:

To support the business development of bank **bjb**, the strategic plan for information technology, and to comply with banking regulations in Indonesia, such as the Bank Indonesia Regulations and Financial Services Authority Regulations, bank **bjb** has made specific adjustments, especially within the Directorate of IT, Treasury & International Banking. This includes the establishment of the IT Security Division, which was previously part of the Information Technology Division. The organizational composition of the Information Technology Division after these adjustments is as follows:

1. Struktur Organisasi Divisi Information Technology

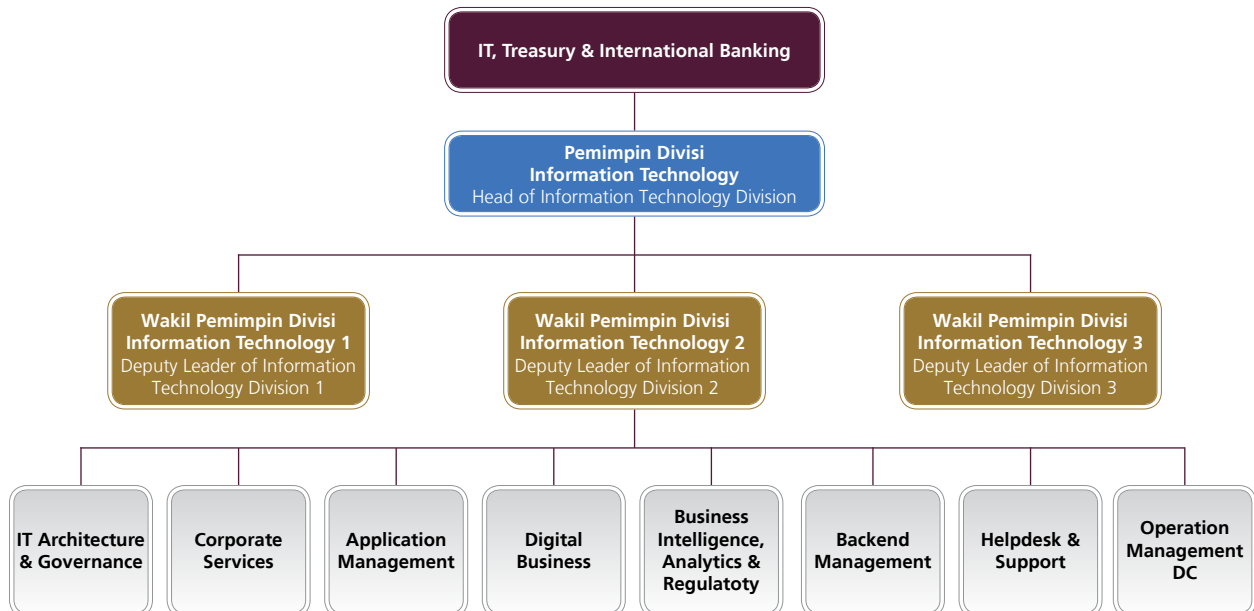
Struktur Organisasi Divisi Information Technology berdasarkan Surat Keputusan Direksi No. 0196/SK/DIR-PST/2023 tanggal 19 Juni 2023 Tentang Struktur Organisasi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.

a. Organizational Structure

1. Organizational Structure of The Information Technology Division

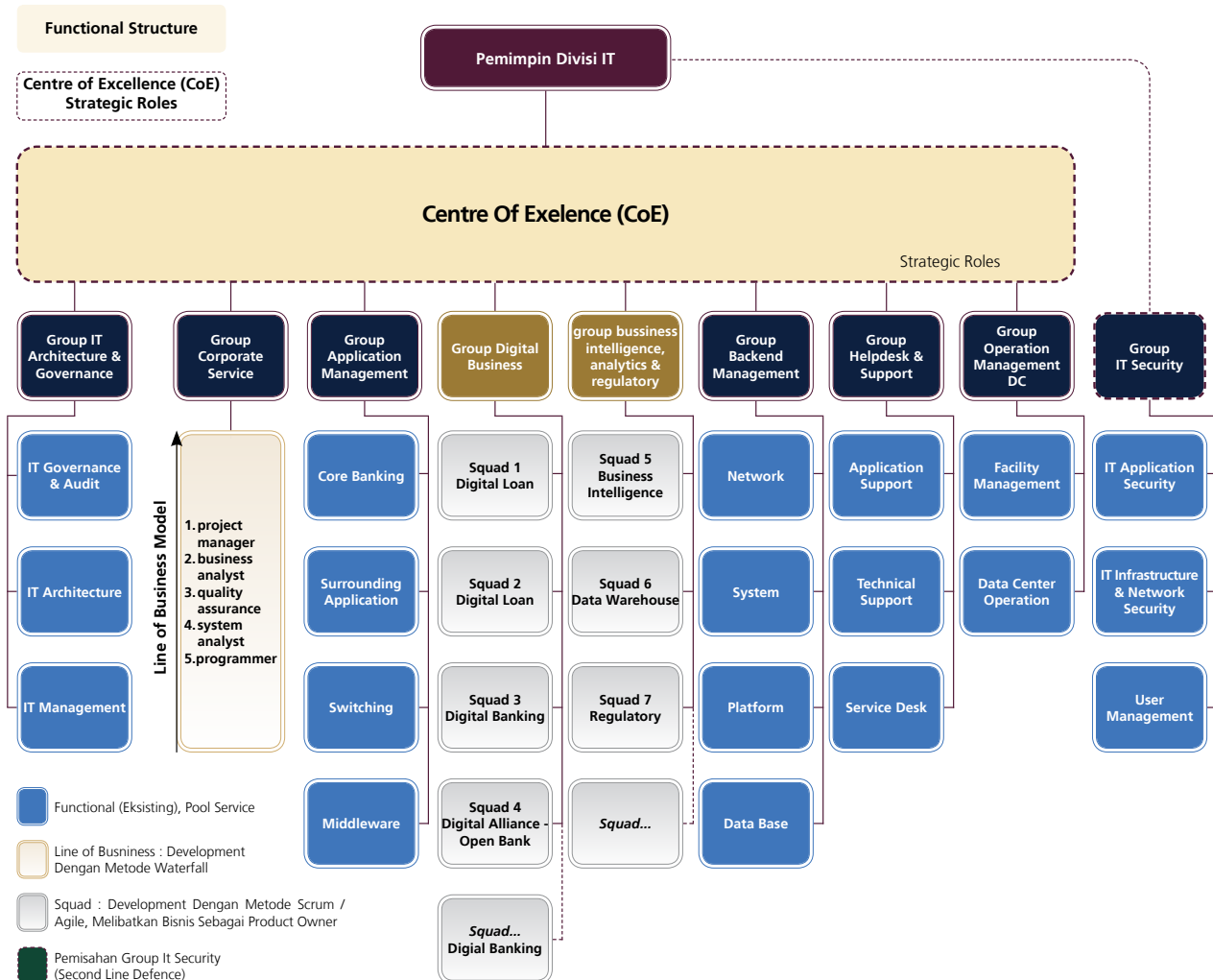
Based on the Director's Decree No. 0196/SK/DIR-PST/2023 dated June 19, 2023, regarding the Organizational Structure of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., the Information Technology Division's organizational structure is as follows.

a. Organizational Structure



b. Functional Structure

b. Functional Structure



Berdasarkan struktur organisasi tersebut, Divisi Information Technology bank **bjb** memiliki Pemimpin Divisi Information Technology dan memiliki 3 (tiga) Wakil Pemimpin Divisi Information Technology serta terdapat 8 (delapan) Grup, yaitu:

- Grup IT Architecture & Governance;
- Grup Corporate Services;
- Grup Application Management;
- Grup Digital Business;
- Grup Business Intelligence, Analytic & Regulatory;
- Grup Backend Management;
- Grup Helpdesk & Support;
- Grup Operation Management DC.

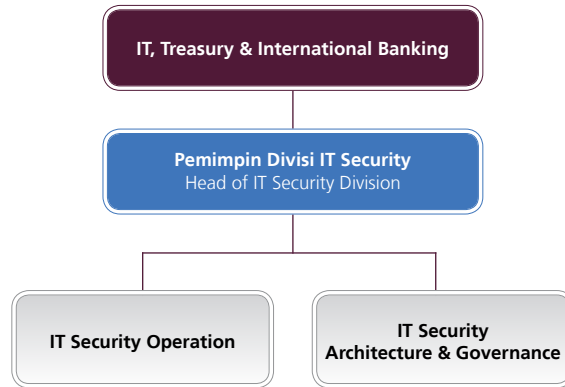
Based on the organizational structure, the Information Technology Division of bank **bjb** has a Division Leader, 3 (three) Deputy Leaders of the Information Technology Division, and 8 (eight) Groups, namely:

- Grup IT Architecture & Governance;
- Grup Corporate Services;
- Grup Application Management;
- Grup Digital Business;
- Grup Business Intelligence, Analytic & Regulatory;
- Grup Backend Management;
- Grup Helpdesk & Support;
- Grup Operation Management DC.

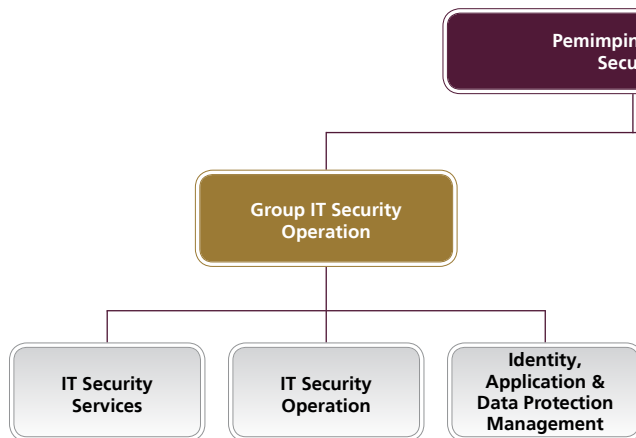
2. Struktur Organisasi Divisi IT Security

Struktur Organisasi Divisi Information Technology Security berdasarkan Surat Keputusan Direksi No. 0196/SK/DIR-PST/2023 tanggal 19 Juni 2023 Tentang Struktur Organisasi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.

a. Organizational Structure



b. Functional Structure



Berdasarkan Struktur organisasi, Divisi IT Security bank **bjb** di memiliki 2 (dua) Grup, yaitu:

- a. Grup IT Security Operation
- b. Grup IT Security Architecture & Governance

3. Sertifikasi SDM Divisi Information Technology & Divisi Information Technology Security

- a. ITIL Foundation.
- b. ITIL Intermediate – Service Operation.
- c. Certified Ethical Hacker (CEH).
- d. VMware Certified Professional (VCP) V5.
- e. Certified Data Center Professional (CDCP).
- f. International Software Testing Qualifications Board (ITQSB).

2. Organizational Structure of The IT Security Division

Based on the Director's Decree No. 0196/SK/DIR-PST/2023 dated June 19, 2023, regarding the Organizational Structure of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., the Information Technology Division's organizational structure is as follows.

a. Organizational Structure

b. Functional Structure

Based on the organizational structure, the IT Security Division of bank **bjb** has 2 (two) Groups, namely:

- a. Grup IT Security Operation
- b. Grup IT Security Architecture & Governance

3. Certification of Human Resources in the Information Technology Division & Information Technology Security Division

- a. ITIL Foundation.
- b. ITIL Intermediate – Service Operation.
- c. Certified Ethical Hacker (CEH).
- d. VMware Certified Professional (VCP) V5.
- e. Certified Data Center Professional (CDCP).
- f. International Software Testing Qualifications Board (ITQSB).

- g. *System Application and Processing (SAP) Fundamental 01.*
- h. *Certified Big Data Analyst.*
- i. *Cisco Certified Network Associate (CCNA).*
- j. *Cisco Certified Network Professional (CCNP).*
- k. Mikrotik.
- l. *Oracle Cloud Infrastructure (OCI) Certified Foundation Associate.*
- m. *Computer Hacking Forensic Investigator (CHFI).*
- n. *EC-Council Certified Security Analyst (ECSA).*

- g. System Application and Processing (SAP) Fundamental 01.
- h. Certified Big Data Analyst.
- i. Cisco Certified Network Associate (CCNA).
- j. Cisco Certified Network Professional (CCNP).
- k. Mikrotik.
- l. Oracle Cloud Infrastructure (OCI) Certified Foundation Associate.
- m. Computer Hacking Forensic Investigator (CHFI).
- n. EC-Council Certified Security Analyst (ECSA).

Pengungkapan Mengenai Mitra Bisnis yang Mendukung Divisi Information Technology

Disclosure About Business Partners Supporting the Information Technology Division

Dalam mendukung kestabilan layanan teknologi informasi bank **bjb** agar selalu dapat tersedia untuk memberikan layanan terbaik kepada nasabah, bank **bjb** didukung oleh mitra bisnis yang terpercaya, di mana mitra bisnis tersebut terbagi menjadi beberapa aspek yaitu:

1. Dalam mendukung operasional terkait transaksi nasabah melalui ATM, bank **bjb** bekerja sama dengan Artajasa, Rintis dan Jalin sehingga nasabah dapat bertransaksi di ATM lain selain ATM milik bank **bjb** di mana saja dan kapan saja.
2. Dalam memperkaya layanan yang diberikan bank **bjb** melalui *electronic channel*, bank **bjb** bekerja sama dengan beberapa mitra bisnis terkait transaksi pembayaran antara lain Badan Pendapatan Daerah (Bapenda), Pendidikan seperti universitas, PDAM, PLN, Provider Telekomunikasi (seperti Telkom, Telkomsel, Indosat) dan sebagainya.
3. Untuk mendukung layanan perbankan yang "*real time on line*" bank **bjb** didukung oleh *Network Provider* yaitu Lintasarta, Telkom, Icon+, Jabar Telematika, iForte, Biznet dan Link Net.
4. Perseroan juga bekerja sama dengan beberapa perguruan tinggi untuk melayani pembayaran bagi mahasiswanya.
5. Perseroan juga bekerja sama dengan *Multifinance* untuk melayani pembayaran cicilan melalui bank **bjb**.
6. Perseroan telah memiliki sertifikasi Open API SNAP Bank Indonesia yang dapat dimanfaatkan untuk melakukan kerja sama dengan pihak ketiga.

To support the stability of bank **bjb**'s information technology services, ensuring they are always available to provide the best service to customers, bank **bjb** is supported by reliable business partners. These partners are divided into several aspects, namely:

1. To support operations related to customer transactions through ATMs, bank **bjb** collaborates with Artajasa, Rintis, and Jalin, allowing customers to conduct transactions at ATMs other than those owned by bank **bjb**, anywhere and anytime.
2. To enrich the services provided by bank **bjb** through electronic channels, bank **bjb** works with several business partners related to payment transactions, including Regional Revenue Agencies (Badan Pendapatan Daerah - Bapenda), educational institutions such as universities, PDAM (Regional Drinking Water Company), PLN (State Electricity Company), Telecommunication Providers (such as Telkom, Telkomsel, Indosat), and others.
3. To support banking services that are "*real time on line*" bank **bjb** is supported by Network Providers namely Lintasarta, Telkom, Icon+, Jabar Telematika, iForte, Biznet and Link Net.
4. The company also cooperates with several universities to serve payments for students.
5. The company also collaborates with Multifinance companies to facilitate installment payment services through bank **bjb**.
6. The company has obtained the Bank Indonesia SNAP Open API certification, which can be utilized to facilitate collaborations with third parties.

Implementasi Proyek *Divisi Information Technology*

Information Technology Division Project Implementation

Proyek Divisi Information Technology telah disusun dan direncanakan dalam Rencana Bisnis Bank (RBB) pada awal tahun dan merupakan Implementasi dari Rencana Strategis Teknologi Informasi/*Information Technology Strategic Plan* (ITSP) 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 kehandalan infrastruktur teknologi Informasi dengan melakukan penambahan dan/atau perubahan di dalamnya serta melakukan digitalisasi pada suatu proses bisnis di bank **bjb** untuk mendukung kebutuhan bisnis dan perkembangan bisnis bank **bjb**.

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 246 (dua ratus empat puluh enam) proyek aplikasi dan infrastruktur yang telah berjalan sepanjang tahun 2023 baik teknologi/inovasi baru maupun pengembangan dan perubahan dari sistem informasi/infrastruktur teknologi informasi yang telah ada. Beberapa contoh proyek yang telah diimplementasikan selama 1 (satu) tahun terakhir antara lain:

1. Pengembangan Kartu Kredit Indonesia (KKI);
2. Pengembangan Aplikasi *New Loan Management System* (LMS);
3. Pengembangan Aplikasi LMS *Channeling Versi MobileView & App Mobile*;
4. Pengembangan *Smart Mobile Banking* bank **bjb**;
5. Implementasi Layanan *Cloud* bank **bjb**;
6. Pengembangan dan Implementasi *Fraud Detection System* (FDS) bank **bjb**;
7. Pengembangan dan Implementasi *Robotic Process Automation* (RPA);
8. Implementasi *Application Performance Monitoring* (APM) bank **bjb**;
9. Pengembangan Aplikasi *e-Care e-Channel* dan *Non e-Channel*;
10. Pengembangan *Dashboard* KPR dan KKB;
11. Pengembangan dan Implementasi **bjb** Prestasiku Mobile;
12. Pengembangan Aplikasi Pembukaan Akses Kode Bayar Pajak Kendaraan Bermotor pada Pihak Ketiga;
13. Pengembangan Aplikasi RoboSLIK;
14. Pengembangan Produk Kredit **bjb** Kredit GUNA Bhakti Pinjaman ASN (KGB PISAN);
15. *Project* Integrasi Pembayaran Pajak PBB – bjb FAST;
16. Pengembangan Aplikasi *E-form* bank **bjb**.

The Information Technology Division's projects have been organized and planned in the Bank's Business Plan (RBB) at the beginning of the year and represent the implementation of the Information Technology Strategic Plan (ITSP), which is always aligned with bank **bjb**'s Business Strategy so that business objectives can be achieved. To address the need for an Information Technology system that is secure, fast, reliable, and in alignment with business needs, bank **bjb** strengthens the reliability of its Information Technology infrastructure by making additions and/or changes within it and digitizing certain business processes at bank **bjb** to support business needs and bank **bjb**'s business development.

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 246 (two hundred and forty six) application projects that had been implemented throughout 2023, 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 of Indonesian Credit Card (KKI);
2. Development of *New Loan Management System* (LMS) application;
3. Development of LMS *Channeling MobileView* version & App Mobile application;
4. Development of bank **bjb** *Smart Mobile Banking*;
5. Implementation of bank **bjb**'s *Cloud Services*;
6. Development and Implementation of bank **bjb**'s *Fraud Detection System* (FDS);
7. Development and Implementation of *Robotic Process Automation* (RPA);
8. Implementation of bank **bjb**'s *Application Performance Monitoring* (APM);
9. Development of *e-Care e-Channel* and *Non e-Channel* Application;
10. Development of *Dashboard* KPR and KKB;
11. Development and Implementation of **bjb** *Prestasiku Mobile*;
12. Development of the Motor Vehicle Tax Payment Code Access Opening Application for Third Parties;
13. Development of RoboSLIK Application;
14. Development of **bjb** Credit Products for Civil Servants (KGB PISAN);
15. Integration Project for Property Tax Payments – bjb FAST;
16. Development of bank **bjb** *E-form* Application.

Pengendalian Risiko Operasional

Operational Risk Control

Dalam melakukan pengendalian risiko operasional di bank **bjb** di sisi teknologi informasi, Divisi Information Technology telah melakukan beberapa langkah pengendalian di antaranya:

1. bank **bjb** saat ini memiliki lokasi alternatif yang bersifat *high availability active-active data center* dengan infrastruktur yang setara.
2. Melakukan *assessment* terhadap risiko yang terdapat pada Divisi Information Technology secara berkala dan didokumentasikan dalam *Risk Assessment* Divisi Information Technology.
3. Melakukan proses uji coba *Disaster Recovery Plan* (DRP) secara berkala untuk memastikan sistem dan infrastruktur teknologi informasi di area *recovery/area* alternatif dapat berjalan dan melakukan operasional dalam memberikan layanan kepada nasabah dan juga dalam rangka mencegah, mendeteksi dan melakukan *corrective action* atas potensi risiko yang teridentifikasi pada area alternatif teknologi informasi.
4. Melakukan proses uji coba *Business Continuity Plan* (BCP) secara berkala di Divisi Information Technology dalam rangka mencegah, mendeteksi dan melakukan *corrective action* atas potensi risiko yang teridentifikasi.

Sedangkan pada IT *security*, Divisi IT Security menjalankan beberapa proses pengendalian antara lain:

- a. Program *Security Awareness* untuk menumbuhkan kesadaran mengenai keamanan informasi dalam perilaku sehari-hari yang pada akhirnya menjadi budaya (*culture*) Perseroan. Selain itu, dilaksanakan juga program *campaign security awareness* rutin dalam berbagai media yaitu *Wallpaper Desktop*, *Short Message Services* (SMS), Whatsapp, Instagram, Twitter, email dan lainnya.
- b. Melaksanakan *penetration testing* secara berkala pada sistem aplikasi ataupun infrastruktur Teknologi Informasi, dengan melakukan serangkaian simulasi serangan untuk menemukan celah-celah keamanan sistem dengan tujuan mengidentifikasi kerentanan keamanan.
- c. Menjalankan *monitoring* terhadap keamanan sistem bank **bjb** dengan pemanfaatan *Security Operation Center* (SOC) dan mengimplementasikan aplikasi SIEM dalam proses deteksi insiden siber.
- d. Menerapkan *antivirus* pada *endpoint* bank **bjb** dan *Network Detection Response* (NDR) yang dilakukan *update* secara berkala.
- e. Menjalankan pengujian keamanan siber secara berkala yaitu dengan menjalankan *red teaming* dan juga *phishing campaign*.

In implementing operational risk control in bank **bjb**'s Information Technology, the Information Technology Division has taken several control measures, including::

1. Bank **bjb** currently has an alternative location with a high-availability, active-active data center equipped with equivalent infrastructure.
2. Regularly conducting risk assessments on the Information Technology Division and documenting them in the Risk Assessment for the Information Technology Division.
3. Periodically testing the Disaster Recovery Plan (DRP) to ensure that the information technology system and infrastructure in the recovery/alternative area can operate and provide services to customers. This process also aims to prevent, detect, and take corrective action against potential risks identified in the alternative information technology area.
4. Periodically conducting Business Continuity Plan (BCP) testing in the Information Technology Division to prevent, detect, and take corrective action against identified potential risks.

Regarding IT security, the IT Security Division implements various control processes, including:

- a. Security Awareness programs to cultivate awareness of information security in everyday behavior, ultimately fostering a corporate culture. Additionally, routine security awareness campaigns are conducted through various media such as Desktop Wallpapers, Short Message Services (SMS), Whatsapp, Instagram, Twitter, email, and others.
- b. Conducting periodic penetration testing on application systems or Information Technology infrastructure, simulating attacks to discover security system vulnerabilities with the goal of identifying security weaknesses.
- c. Monitoring the security of bank **bjb**'s systems using a Security Operation Center (SOC) and implementing SIEM applications in the incident detection process.
- d. Implementing antivirus software on bank **bjb**'s endpoints and Network Detection Response (NDR) with regular updates.
- e. Conducting periodic cybersecurity testing, including red teaming and phishing campaigns.

Sertifikasi Sistem Teknologi Informasi

Certification of Information Tecnology System

Sampai dengan tahun 2023, bank **bjb** telah memperoleh berbagai sertifikasi Sistem Teknologi Informasi sebagai berikut:

1. *International Organization for Standardization (ISO) 20000-1:2018* merupakan suatu standar Internasional dalam penerapan Sistem Manajemen Layanan Teknologi Informasi.
2. *International Organization for Standardization (ISO) 27001:2022* merupakan suatu standar Internasional dalam menerapkan Sistem Manajemen Keamanan Informasi.
3. *Payment Card Industry Data Security Standard (PCI DSS)* untuk Sistem Card Management dan Switching.
4. *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*.
5. *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 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.
6. Sertifikasi QR Code Indonesia Standard (QRIS)
7. 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.
8. 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

Until 2023, bank **bjb** obtained various Information Technology System certifications as follows:

1. The International Organization for Standardization (ISO) 20000-1:2018 is an international standard for the implementation of Information Technology Service Management Systems.
2. International Organization for Standardization (ISO) 27001:2022 merupakan suatu standar Internasional dalam menerapkan Sistem Manajemen Keamanan Informasi.
3. Payment Card Industry Data Security Standard (PCI DSS) for card management and switching systems.
4. 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.
5. 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 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.
6. Indonesia Standard QR Code (QRIS) Certification
7. 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.
8. 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 nonBank 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

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.

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.

Strategi Pengembangan Teknologi Informasi ke Depan

Strategies for Future Information Technology (IT) Development

Pesatnya perkembangan Teknologi Informasi dan Digitalisasi saat ini dengan munculnya tren Teknologi terbaru di yang dapat berdampak bagi mendukungnya perkembangan bisnis khususnya bagi sektor perbankan. Selain itu, perkembangan regulasi dan strategi regulasi perbankan menjadi salah satu faktor Perseroan dalam melakukan perkembangan Teknologi Informasi dan digitalisasi. Salah satu fokus Perseroan dalam melakukan digitalisasi yaitu melakukan pengembangan Teknologi Informasi kedepan disisi Teknologi baru, infrastruktur Teknologi Informasi maupun disisi *software*. Adapun strategi pengembangan Teknologi Informasi ke depan adalah sebagai berikut:

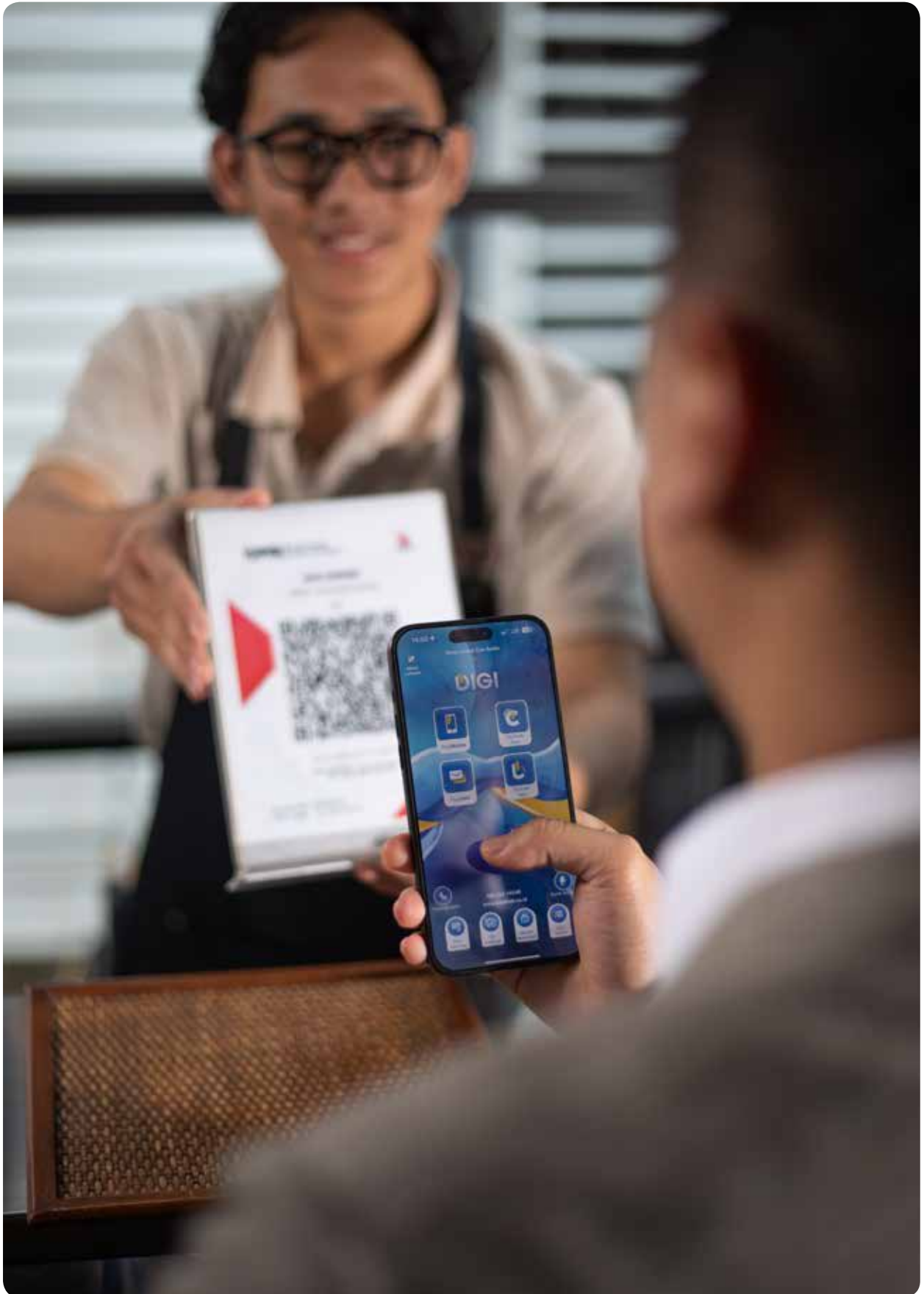
1. Mengimplementasikan Teknologi terkini yang dapat berdampak bagi bisnis, nasabah dan internal bank **bjb**;
2. Meningkatkan Efisiensi proses pekerjaan dengan menerapkan otomatisasi dan simplifikasi terhadap aktivitas bisnis yang bersifat *repetitive* dan manual;
3. Meningkatkan Efektifitas dan ketepatan pengambilan keputusan bisnis Perseroan yang berlandaskan *corporate data driven*;
4. Peningkatan kemampuan dan kehandalan dalam infrastruktur Teknologi Informasi guna memberikan *service excellence* dalam mendukung ekspansi bisnis bank **bjb** yang berdaya saing dan setara dengan Perseroan besar nasional;
5. Kolaborasi dengan pihak ketiga untuk pengembangan Layanan dan Teknologi Informasi di bank **bjb**.

Di sisi keamanan teknologi, strategi pengembangan keamanan teknologi bank **bjb** ke depan telah direncanakan dan disusun sesuai dengan ITSP yang sudah ditetapkan. *Security Architecture* dibagi berdasarkan 3 (tiga) pilar yang meliputi (tata kelola, perlindungan dan operasi). Keamanan informasi adalah aspek utama pada upaya untuk menjaga aset informasi pada suatu organisasi. Untuk dapat melanjutkan keberlangsungan Visi TI bank **bjb**, pengembangan keamanan TI pada tahun 2024 akan selalu berorientasi pada rencana strategis TI. Hal tersebut diwujudkan dengan implementasi teknologi yang memiliki kapasitas, skalabilitas dan fleksibilitas tinggi dengan melakukan modernisasi pada perangkat penunjang keamanan TI. Pemenuhan aspek fundamental keamanan TI menjadi sangat kritical untuk memastikan *sustainability* eksekusi pengembangan TI.

The rapid development of Information Technology (IT) and digitalization, marked by emerging technology trends, significantly impacts business development, especially in the banking sector. In addition, the evolution of banking regulations and strategic regulatory approaches is a key factor for companies in advancing IT and digitalization initiatives. A primary focus for companies in pursuing digitalization is to develop future IT technologies, including new technologies, IT infrastructure, and software development. The strategies for future IT development include:

1. Adopting cutting-edge technologies that can impact the business, customers, and internal operations of bank **bjb** positively;
2. Enhancing Work Process Efficiency by applying automation and simplification to repetitive and manual business activities;
3. Enhancing the effectiveness and precision of the company's business decision-making based on corporate data-driven principles;
4. Improving the capability and reliability of Information Technology infrastructure to provide service excellence in supporting the competitive expansion of bank **bjb**'s business, aligning with national major corporations;
5. Collaboration with third parties for the development of Services and Information Technology at bank **bjb**.

In terms of technology security, the strategy for future security development at bank **bjb** has been planned and organized in line with the established IT Strategic Plan (ITSP). The Security Architecture is divided into three pillars: governance, protection, and operations. Information security is a critical aspect of efforts to safeguard an organization's information assets. To continue the IT vision of bank **bjb**, the development of IT security in 2024 will always be oriented towards the strategic IT plan. This is realized through the implementation of technologies with high capacity, scalability, and flexibility by modernizing IT security support devices. Fulfilling fundamental aspects of IT security is critical to ensure the sustainability of IT development execution.



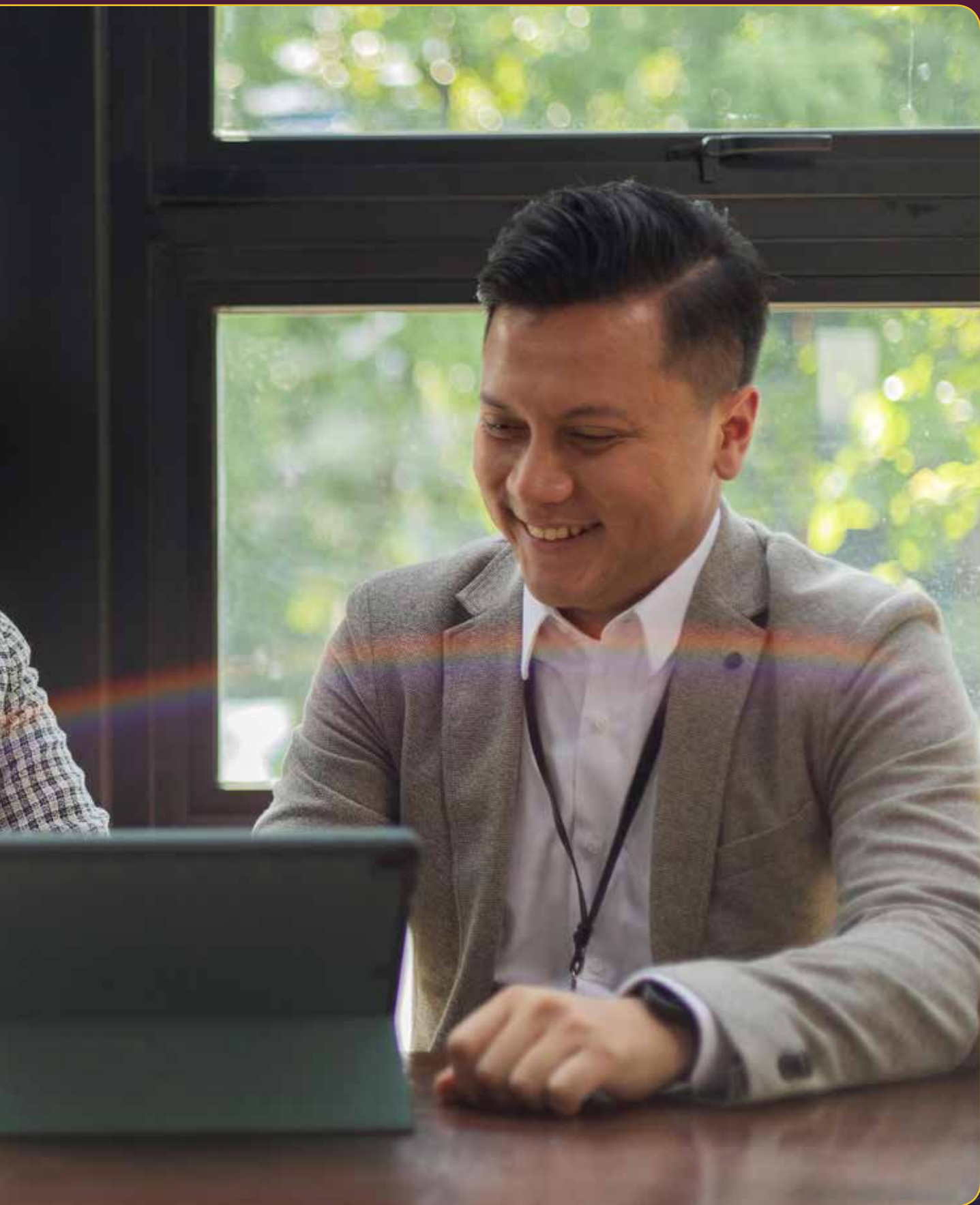
TATA KELOLA PERUSAHAAN

Corporate Governance



08





Pencapaian Dalam Penerapan Tata Kelola Perusahaan

Achievements in the Implementation of Corporate Governance



Penilaian atas penerapan GCG melalui ASEAN Corporate Governance Scorecard (ACGS) dengan hasil nilai skor 99,32 atau predikat **"Very Good"**.

The assessment of the GCG application through ASEAN Corporate Governance Scorecard (ACGS) worth the score of 99,32 labelled as **"Very Good."**



Penilaian atas penerapan GCG oleh *The Indonesian Institute for Corporate Governance (IICG)* melalui penilaian *Corporate Governance Perception Index (CGPI)* dengan hasil nilai skor 87,03 atau predikat *Indonesia Most Trusted Companies (Sangat Tepercaya)*

The assessment of the GCG application by The Indonesian Institute for Corporate Governance (IICG) through the assessment of the Corporate Governance Perception Index (CGPI) with a score of 87,03 or the Indonesia Most Trusted Companies (**Highly Trusted**).



Otoritas Jasa Keuangan selaku pengawas melakukan penilaian Tingkat Kesehatan Bank terhadap bank **bjb** semester I Tahun 2023 dengan hasil komposit dinilai Sehat atau peringkat Komposit 2 (PK-2).

The Financial Services Authority as the supervisor conducts a Bank Soundness Level assessment of bank **bjb** in 2023 with composite results assessed as Healthy or Composite rating 2 (PK-2).

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 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum.
4. Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.04/2015 tentang Tata Kelola Perusahaan Terbuka.
5. Peraturan Otoritas Jasa Keuangan No. 17/POJK.03/2014 tentang Penerapan Manajemen Risiko Terintegrasi Bagi Konglomerasi Keuangan.
6. Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2014 tentang Penerapan Tata Kelola Terintegrasi Bagi Konglomerasi Keuangan.
7. Peraturan Otoritas Jasa Keuangan No. 8/POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik.
8. Peraturan Otoritas Jasa Keuangan No. 31/POJK.04/2015 tentang Keterbukaan atas Informasi atau Fakta Material oleh Emiten atau Perusahaan Publik.
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 concerning Amendments to Law No. 7 of 1992 about Banking.
2. Law of the Republic of Indonesia No. 40 of 2007 concerning Limited Liability Companies.
3. OJK Regulations No. 17 of 2023 concerning Implementation of Governance for Commercial Banks.
4. OJK Circular Letters No. 32/SEOJK.04/2015 concerning Public Company Governance.
5. OJK Regulations No. 17/POJK.03/2014 concerning the Implementation of Integrated Risk Management for Financial Conglomerates.
6. OJK Regulations No. 18/POJK.03/2014 concerning the Implementation of Integrated Governance for Financial Conglomerates.
7. OJK Regulations No. 8/POJK.04/2015 concerning Issuer's or Public Companies' Websites.
8. OJK Regulations No. 31/POJK.04/2015 concerning Governance Determination for Commercial Banks.
9. OJK Circular Letters No. 13/SEOJK.03/2017 concerning 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 Corporate Governance Guidelines (PUGKI) developed by the National Governance Policy Committee (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.

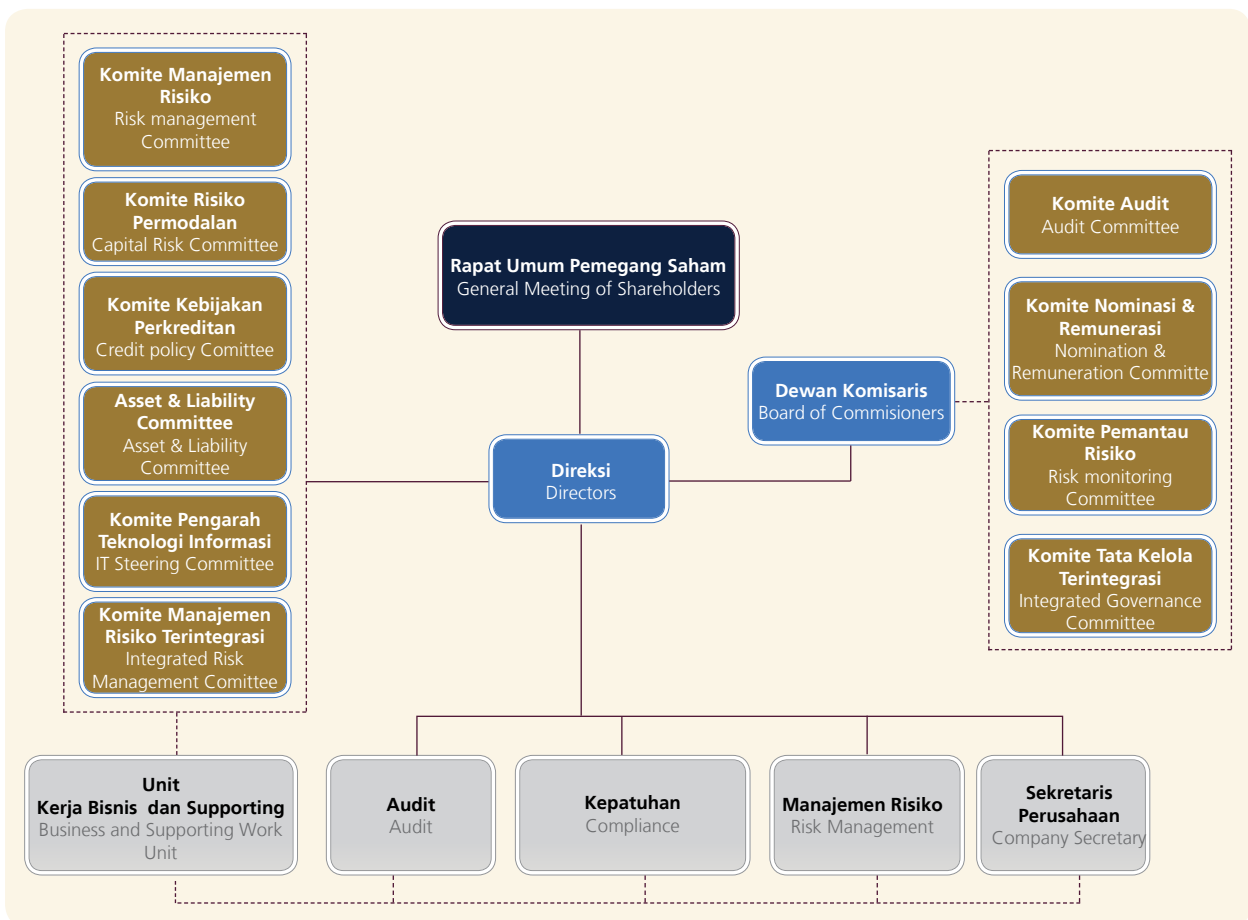


Struktur Organ Perusahaan

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.

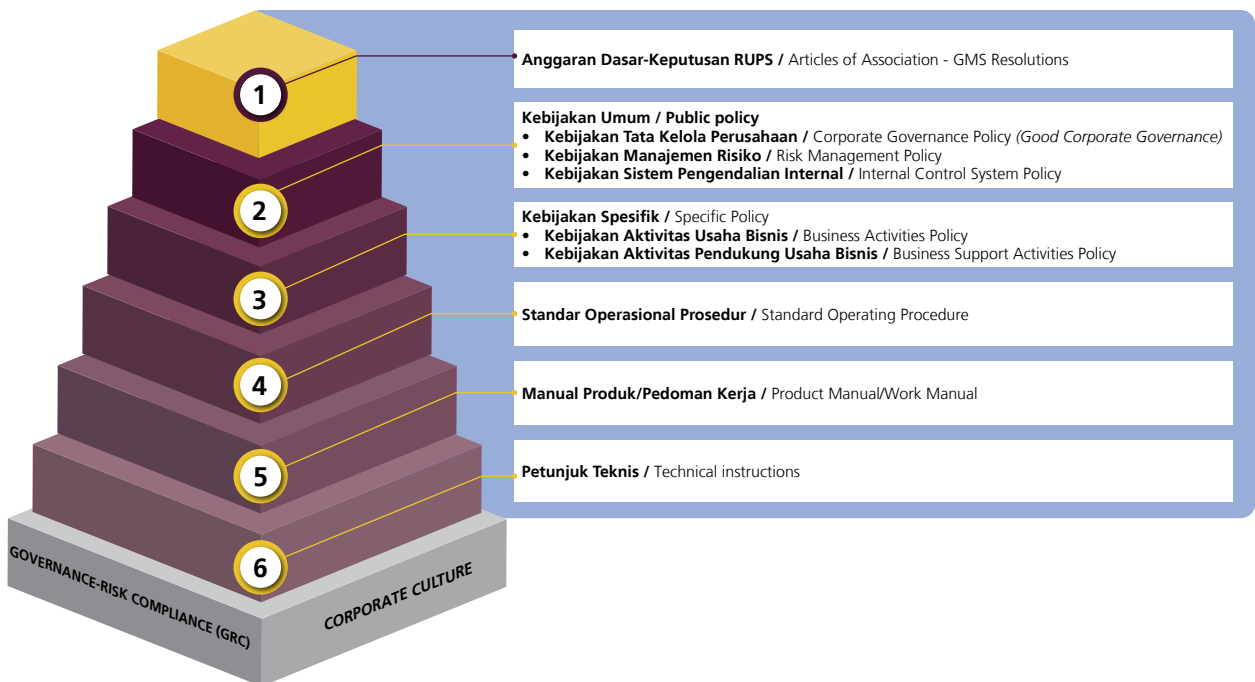
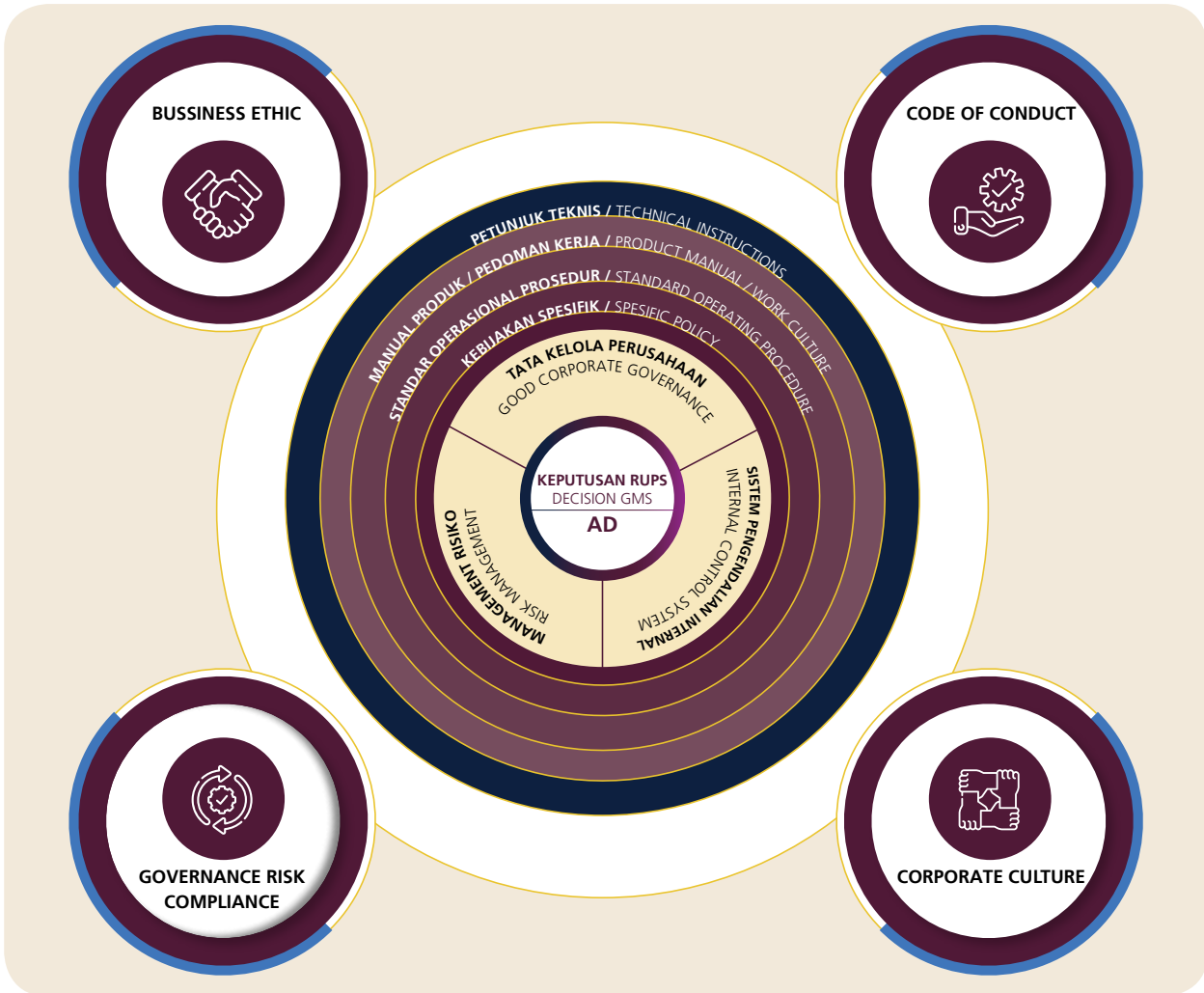


Governance Soft Structure

Dalam menerapkan tata kelola perusahaan yang baik, Perseroan memiliki Arsitektur Kebijakan dan Prosedur 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 Perusahaan agar lebih efisien dan efektif.

Governance Soft Structure

In implementing good corporate governance, the Company has an Architecture of Policies and Procedures 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.



Arsitektur Kebijakan dan Prosedur bertujuan untuk:

1. Sebagai upaya penyesuaian antara jenis, hirarki dan materi muatan dari kebijakan dan prosedur Bank.
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 Perusahaan
3. Pedoman dan Tata Tertib Kerja Dewan Komisaris
4. Kebijakan Tata Tertib Kerja Direksi
5. Etika Usaha dan Tata Perilaku (*Code of Conduct*)
6. Tata Kerja Pelaporan Pelanggaran (*Whistleblowing*)
7. Pedoman Pengendalian Gratifikasi

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 Bank 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. Company Governance Policy
3. Board of Commissioners Charter
4. Directors Work Procedures Policy
5. Business Ethics and Code of Conduct
6. Work Procedures for Reporting Violations (Whistleblowing)
7. Gratification Control Guidelines

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 penyelenggaraan RUPS.
6. Pemegang saham dapat mengusulkan mata acara dalam RUPS. Pemegang saham yang dapat mengusulkan mata acara rapat adalah 1 (satu) pemegang saham atau lebih yang mewakili 1/20 (satu per dua puluh) atau lebih dari jumlah seluruh saham dengan hak suara.
7. Setiap saham memberikan hak kepada pemegang saham untuk mengeluarkan 1 (satu) suara.
8. Menyetujui Laporan Tahunan dan Laporan Keuangan serta menetapkan penggunaan laba, jika perusahaan mempunyai saldo laba yang positif.
9. Menetapkan gaji berikut fasilitas dan tunjangan anggota Dewan Komisaris dan Direksi.
10. Memutuskan perbuatan hukum untuk melakukan transaksi material dan transaksi benturan kepentingan tertentu sebagaimana dimaksud dalam peraturan perundang-undangan di bidang pasar modal.
11. 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.
12. 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.

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

5. Shareholders may request the holding of a GMS.
6. Shareholders may propose agenda items in the General Meeting of Shareholders (RUPS). Shareholders who may propose the agenda of the meeting are 1 (one) or more shareholders representing 1/20 (one-twentieth) or more of the total number of shares with voting rights .
7. Each share gives the right to shareholders to cast 1 (one) vote.
8. Approve the Annual Report and Financial Reports and determine the use of income, if the company has a positive income balance.
9. Determine the salaries along with facilities and allowances for members of the Board of Commissioners and Directors.
10. Decide on legal actions to carry out material transactions and certain conflict of interest transactions as intended in statutory regulations in the capital markets sector.
11. Decide on legal action to transfer or make debt collateral for all or more than 50% (fifty percent) of the Company's net assets either in one transaction or several transactions that are independent or related to each other, which occur within a period of 1 (one) financial year or longer period as regulated in the Company's Articles of Association.
12. Appointment of a Public Accountant and/or empower the Board of Commissioners to appoint a Public Accountant accompanied by an explanation regarding the reasons for empower and the criteria or limitations of a Public Accountant.

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

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. 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. Bank maupun Direksi serta pegawai wajib memberikan informasi dengan berpegang pada prinsip kehati-hatian dengan memperhatikan ketentuan kerahasiaan di bidang perbankan yang berlaku.
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

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. Companies 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. 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/shareholders 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/shareholders 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

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.
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.

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 Financial 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.

GMS Authority

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. 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. 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 diantara 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 Penyelenggaraan 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 RUPS dilakukan dalam Bahasa Indonesia dan Bahasa Inggris.

Perseroan menyediakan bahan mata acara rapat bagi pemegang saham sejak tanggal dilakukannya pemanggilan RUPS sampai dengan penyelenggaraan RUPS. Dalam hal mata acara RUPS mengenai pengangkatan Direksi dan/atau anggota Dewan Komisaris, daftar Riwayat hidup calon anggota Direksi dan/atau Dewan Komisaris yang akan diangkat wajib tersedia pada situs web Perseroan paling kurang sejak saat pemanggilan sampai dengan penyelenggaraan RUPS.

Penyelenggaraan RUPS dapat dilakukan atas permintaan 1 (satu) orang atau lebih Pemegang Saham yang mewakili 1/10 (satu per sepuluh) bagian atau lebih dari jumlah seluruh saham yang ditempatkan oleh Perseroan dengan hak suara.

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 Financial 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. Announcement and summons are made through Indonesian and English.

The company shall provide meeting agenda materials for shareholders from the date of the invitation to the RUPS until it is held. In the event that the agenda of the RUPS concerned the appointment of members of the Board of Directors and/or members of the Board of Commissioners, the curriculum vitae of the candidates for members of the Board of Directors and/or the Board of Commissioners to be appointed must be available on the Company's website at least from the time of the invitation until the holding of the RUPS.

The RUPS may be held at the request of 1 (one) or more shareholders representing 1/10 (one-tenth) or more of the total number of shares issued by the company with voting rights.

Pimpinan, Tata Tertib dan Berita Acara RUPS

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 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.

Pada saat pelaksanaan RUPS, tata tertib RUPS harus diberikan kepada Pemegang Saham yang hadir. Tata tertib RUPS juga telah disajikan pada *website* Perseroan. Pada saat pembukaan RUPS, pimpinan RUPS wajib memberikan penjelasan kepada Pemegang Saham paling kurang mengenai:

1. Kondisi Umum Perseroan secara singkat.
2. Mata Acara Rapat.
3. Mekanisme pengambilan Keputusan dan pemungutan suara (*voting*) terkait Mata Acara Rapat.
4. Tata cara penggunaan hak Pemegang Saham untuk mengajukan pertanyaan dan/atau pendapat.

Perseroan wajib membuat risalah RUPS dan ringkasan Risalah RUPS yang ditandatangani oleh pimpinan rapat dan paling sedikit 1 (satu) orang Pemegang Saham yang ditunjuk dari dan oleh peserta RUPS. Ringkasan Risalah RUPS diumumkan melalui situs web Perseroan dalam Bahasa Indonesia dan Bahasa Inggris.

Chairman, Rules of Procedure and Minutes of The RUPS

The RUPS is chaired by the President Commissioner, in the event that the President Commissioner was absent or vacant, the RUPS was chaired by a member of the Board of Commissioners appointed by the Board of Commissioners Meeting. In the event that all members of the Board of Commissioners were absent or vacant, the RUPS shall be chaired by a member of the Board of Directors appointed by the Board of Directors. In the event that all members of the Board of Directors were absent or vacant, the RUPS shall be chaired by a Shareholder present at the RUPS appointed from and by the participants.

In the event that a member of the Board of Commissioners appointed by the Board of Commissioners had a conflict of interest over the matter to be decided in the RUPS, the RUPS shall be chaired by another member of the Board of Commissioners who did not have a conflict of interest appointed by the Board of Commissioners. If all members of the Board of Commissioners had had a conflict of interest, the RUPS would have been chaired by one of the Directors appointed by the Board of Directors.

In the event that one of the Directors appointed by the Board of Directors had a conflict of interest over the matter to be decided in the RUPS, the RUPS shall be chaired by a member of the Board of Directors who did not have a conflict of interest, the RUPS shall be chaired by one of the non-controlling shareholders elected by the majority of the shareholders present at the RUPS.

At the time of the RUPS meeting, the RUPS rules of procedure must be given to the attending shareholders. The RUPS rules had also been presented on the Company's website. At the opening of the RUPS, the chairman of the RUPS must provide an explanation to the shareholders at least regarding the following:

1. General condition of the Company briefly.
2. Agenda of the Meeting.
3. Decision-making and voting mechanism related to the Agenda of the Meeting.
4. Procedures for using the rights of Shareholders to raise questions and/or opinions.

The company should make minutes of the RUPS and the summary of the minutes of the RUPS signed by the chairman of the meeting and at least 1 (one) shareholders appointed from and by the participants of the RUPS. The summary of RUPS Minutes should be announced through the company's website in both Indonesian and English.

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.
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.

Pemegang saham baik sendiri maupun diwakili berdasarkan surat kuasa berhak menghadiri RUPS. Pemegang saham dapat memberikan kuasa kepada pihak lain untuk mewakilinya menghadiri dan/atau memberikan suara dalam RUPS sesuai dengan ketentuan peraturan perundang-undangan. Pemegang saham memberikan kuasa dengan mekanisme *e-Proxy* melalui Aplikasi eASY.KSEI. Form surat kuasa dapat diunduh pada *website* Perseroan.

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. Setiap Pemegang Saham tunduk kepada Anggaran Dasar Perseroan dan kepada semua keputusan yang diambil dengan sah dalam RUPS serta peraturan perundang-undangan yang berlaku.

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.
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 OJK at the request of the Company.
4. Summons for the third GMS are made at the request of the Company and determined by the OJK. In the summons of the third GMS, the second GMS was held and did not reach the attendance quorum.

Shareholders, either in person or by proxy, were entitled to attend the RUPS. Shareholders might authorize other parties to represent them to attend and/or vote at the RUPS in accordance with the provisions of laws and regulations. Shareholders granted power of attorney with the e-Proxy mechanism through the eASY.KSEI Application. The power of attorney form could be downloaded on the company's website.

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. 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.

Tiap-tiap saham memberikan hak kepada pemegangnya untuk mengeluarkan 1 (satu) suara, apabila seorang Pemegang Saham mempunyai lebih dari satu saham, ia diminta untuk memberikan suara satu kali saja dan suaranya itu mewakili seluruh jumlah saham yang dimilikinya.

1. Untuk Pemegang Saham atau kuasanya yang hadir secara fisik, pemungutan suara akan dilakukan dengan ketentuan sebagai berikut:
 - a. Bagi yang "Tidak Setuju" atau "Abstain" diminta untuk mengangkat tangan dan memberi tanda dalam kolom kartu suara serta menyerahkan kartu suaranya kepada petugas;
 - b. Jumlah Suara Abstain dianggap mengeluarkan suara yang sama dengan suara mayoritas pemegang saham yang mengeluarkan suara;
 - c. Suara Tidak Sah (tidak lengkap diisi atau tidak dalam kondisi utuh / cacat) dianggap tidak ada dan tidak dihitung dalam menentukan jumlah suara yang dikeluarkan dalam Rapat. Selanjutnya jumlah suara yang tidak setuju akan diperhitungkan dengan suara yang sah dan selisihnya merupakan jumlah suara yang setuju.
2. Pemegang Saham atau kuasanya yang hadir secara elektronik menghadiri Rapat menggunakan eASY.KSEI, melakukan pemungutan suara melalui e-voting sesuai dengan mekanisme yang ditentukan oleh Penyedia eASY.KSEI dengan tetap memperhatikan ketentuan Peraturan Perundang-undangan.
3. Apabila terdapat peserta Rapat yang kehadirannya telah diperhitungkan dalam menentukan kuorum, namun tidak berada di ruangan Rapat pada saat pemungutan suara dilakukan, maka yang bersangkutan dianggap menyetujui segala keputusan yang diambil dalam Rapat.
4. Pimpinan RUPS akan mengumumkan hasil pemungutan suara.
5. Setiap Pemegang Saham dapat diwakili pada RUPS oleh pemegang selain atau pihak ketiga dengan surat kuasa. Anggota Direksi, anggota Dewan Komisaris, Sekretaris Dewan Komisaris dan Pegawai Perseroan boleh bertindak sebagai kuasa dalam pemungutan suara.

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. Dalam risalah rapat dijelaskan adanya dinamika pemberian kesempatan pada pemegang saham untuk bertanya dan tanggapan atas pertanyaan pemegang saham.

Each share provides the right to its holder to cast 1 (one) vote. If one of the Shareholders has more than one share, he/she is requested to vote only once and his/her vote represents the entire number of shares that he/she owns.

1. For Shareholders or their proxies, who are physically present, voting will be conducted with the following conditions:
 - a. Those who "Disavow" or "Abstain" are requested to raise their hands and put a mark in the voting card column and submit their voting cards to the officer;
 - b. The number of Abstain Votes is considered to be the same as the majority of voting shareholders;
 - c. Invalid votes (incompletely filled in or not intact/ defective) are considered non-existent and not counted in determining the number of casting votes at the Meeting. Furthermore, the number of against votes will be counted with the valid votes and the difference will be the number of in favour votes.
2. Shareholders or their proxies, who attend the Meeting electronically use eASY.KSEI, vote via e-voting in accordance with the mechanism determined by the eASY.KSEI Provider, while observing the provisions of regulations.
3. If there are Meeting participants whose presence has been taken into account in determining the quorum, but who are not in the Meeting room when voting is taken, the concerned person is deemed having agreed to all resolutions taken at the Meeting.
4. GMS Chairman will announce the results of voting.
5. Each Shareholder can be represented at the GMS by other holders or third parties with a power of attorney. Members of the Board of Directors, members of the Board of Commissioners, Secretary of the Board of Commissioners and Company employees may act as proxies in voting.

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 OJK no later than 30 (thirty) days after the GMS is held. The minutes of the meeting explain the dynamics of providing shareholders with the opportunity to ask questions and respond to shareholder questions.

Pelaksanaan RUPS Tahunan Tahun Buku 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 17 Februari 2023	Diumumkan pada tanggal 24 Februari 2023 melalui Surat Kabar Bisnis Indonesia, situs web PT KSEI eASY.KSEI, situs web PT Bursa Efek Indonesia dan situs Perseroan dengan Bahasa Indonesia dan Bahasa Inggris	Diumumkan pada tanggal 13 Maret 2023 melalui Surat Kabar Bisnis Indonesia, situs web PT KSEI eASY.KSEI, situs web PT Bursa Efek Indonesia dan situs Perseroan dengan Bahasa Indonesia dan Bahasa Inggris	RUPS Tahunan Tahun Buku 2022 dilaksanakan pada hari Selasa, 4 April 2023 pada pukul 10.14 s/d 12.48 WIB, bertempat di Grand Ballroom Trans Hotel Bandung.	Ringkasan Risalah RUPS Tahunan Tahun Buku 2022 diumumkan pada 5 April 2023 situs web PT KSEI eASY.KSEI, situs web PT Bursa Efek Indonesia dan situs Perseroan dengan Bahasa Indonesia dan Bahasa Inggris	Hasil Rapat Umum Pemegang Saham Tahunan Tahun Buku 2022 dilaporkan pada tanggal 4 Mei 2023 kepada Otoritas Jasa Keuangan dan PT KSEI
Notified to OJK on February 17, 2023	February 24, 2023 through the Media Indonesia Newspaper, PT KSEI eASY.KSEI website, PT Bursa Efek Indonesia website and the Company's website in Indonesian and English	Announced on March 13, 2023 through Media Indonesia Newspaper, PT KSEI eASY.KSEI website, PT Bursa Efek Indonesia website and the Company's website in Indonesian and English	The Annual GMS for the 2022 Financial Year will be held on Wednesday, April 4, 2023 from 10.14 to 12.48 WIB, at the Grand Ballroom of Trans Hotel Bandung	Summary of the Minutes of the Annual GMS for the 2022 Financial Year announced on April 5, 2023 through the Media Indonesia Newspaper, PT KSEI eASY.KSEI website, PT Bursa Efek Indonesia website and the Company's website in Indonesian and English	The results of the Annual General Meeting of Shareholders for the 2022 Financial Year were reported on May 4, 2023 to the Financial Services Authority and PT KSEI

Pihak Independen Penghitung Suara

Pihak independen penghitung suara pada RUPS Tahunan Tahun Buku 2022 adalah:

1. Raden Tedy Suwarman, Notaris di Kota Bandung yang akan membuat Risalah Rapat Umum Pemegang Saham Tahunan dan melakukan perhitungan suara.
2. Biro Administrasi Efek Perseroan yaitu PT Datindo Entrycom.

Vote Counting Independent Party

The independent parties to count the votes at the Annual RUPS for Financial Year 2022 were:

1. Raden Tedy Suwarman, Notary in Bandung City who would prepare the Minutes of the Annual General Meeting of Shareholders and conduct the vote count.
2. The Company's Securities Administration Bureau, PT. Datindo Entrycom.

Rekapitulasi Kehadiran Pada RUPS Tahunan Tahun Buku 2022

Seluruh Dewan Komisaris dan Direksi hadir pada RUPS Tahunan Tahun Buku 2022. Adapun Dewan Komisaris dan Direksi yang hadir dalam RUPS Tahunan Tahun Buku 2022 adalah sebagai berikut.

Recapitulation of Attendance at The Annual GMS for Financial Year 2022

All members of the Board of Commissioners and Board of Directors were present at the 2022 Annual RUPS. The Board of Commissioners and Directors who attended the 2022 Annual RUPS were as follows.

No.	Nama Name	Jabatan Position	Kehadiran Attendance
1	Farid Rahman	Komisaris Utama Independen Independent President Commissioner	Hadir / Present
2	Muhadi	Komisaris Commissioner	Hadir / Present
3	Setiawan Wangsaatmaja	Komisaris Commissioner	Hadir / Present
4	Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	Hadir / Present

No.	Nama Name	Jabatan Position	Kehadiran Attendance
5	Diding Sakri	Komisaris Independen Independent Commissioner	Hadir / Present
6	Yuddy Renaldi	Direktur Utama President Director	Hadir / Present
7	Cecep Trisna	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 Director of Commercial and Micro, Small and Medium Enterprises	Hadir / Present
11	Rio Lanasier	Direktur Information Technology, Treasury dan International Banking Director of Information Technology, Treasury and International Banking	Hadir / Present
12	Tedi Setiawan	Direktur Operasional Director of Operations	Hadir / Present

Keputusan dan Realisasi RUPS Tahunan Tahun Buku 2022

Decisions and Realization of Annual GMS for Financial Year 2022

Agenda Pertama First Agenda	
<p>Persetujuan atas Laporan Tahunan termasuk pengesahan Laporan Keuangan Konsolidasian Perseroan dan Laporan Pelaksanaan Tugas Pengawasan Dewan Komisaris untuk tahun buku 2022 sekaligus pemberian pelunasan dan pembebasan tanggung jawab sepenuhnya (<i>acquit et de charge</i>) kepada Direksi atas tindakan pengurusan Perseroan dan Dewan Komisaris atas tindakan pengawasan Perseroan yang telah dijalankan selama Tahun Buku 2022.</p>	<p>Approval of the Annual Report including ratification of the Company's Consolidated Financial Report and Report on the Implementation of Supervisory Duties of the Board of Commissioners for the 2022 financial year as well as granting full repayment and release of responsibility (<i>acquit et de charge</i>) to the Board of Directors for the Company's management actions and the Board of Commissioners for the Company's supervisory actions that have been carried out running during the 2022 Financial Year.</p>
<p>Hasil Pemungutan Suara Setuju : 8.344.892.178 Saham (99,81%), Terdiri dari : Seri A : 7.414.714.661, Seri B : 930.177.517 Tidak Setuju : 53.897 Saham (0,00%), yang seluruhnya merupakan saham Seri B Abstain : 15.387.239 Saham (0,18%), yang seluruhnya merupakan saham Seri B</p>	<p>Voting Results In Favor : 8.344.892.178 Shares (99,81%), Consisted of : Seri A : 7.414.714.661, Seri B : 930.177.517 Against : 53.897 Shares (0,00%), which were thoroughly owned by Series B shares Abstain : 15.387.239 Shares (0,18%), which are all Series B shares</p>
<p>Tidak terdapat Pemegang Saham yang mengajukan pertanyaan/tanggapan.</p>	<p>No shareholder raised a question/feedback.</p>
<p>Keputusan 1. Menyetujui Laporan Tahunan Direksi mengenai keadaan dan jalannya Perseroan termasuk Laporan Pelaksanaan Tugas Pengawasan Dewan Komisaris untuk Tahun Buku 2022. 2. Mengesahkan Laporan Keuangan Perseroan untuk Tahun Buku 2022 yang telah diaudit oleh Kantor Akuntan Publik Amir Abadi Jusuf, Aryanto, Mawar Dan Rekan sesuai dengan laporan nomor 00050/2.1030/AU.1/07/0499-1/1/II/2023 tanggal 24 Februari 2023, dengan opini Wajar dalam Semua Hal Yang Material. 3. Menyetujui memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (<i>acquit et de charge</i>) kepada seluruh anggota Direksi atas tindakan pengurusan Perseroan dan kepada seluruh anggota Dewan Komisaris atas tindakan pengawasan Perseroan yang telah dijalankan selama tahun buku 2022, sepanjang tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan Konsolidasian Perseroan untuk Tahun buku 2022 serta dokumen pendukungnya.</p>	<p>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 Financial Year 2022. 2. To ratify the Company's Financial Statements for the Financial Year 2022 audited by the Public Accounting Firm Amir Abadi Jusuf, Aryanto, Mawar and co. in accordance with the report number 00050/2.1030/AU.1/07/0499-1/1/II/2023 February 24, 2023 with a fair opinion in All Material Matters. 3. To approve to grant full release and discharge (<i>acquit et de charge</i>) to all members of the Board of Directors for the management of the company and to all members of the Board of Commissioners for the supervision of the company that had been carried out during the 2022 financial year, as long as such actions were reflected in the Company's Annual Report and Consolidated Financial Statement for the 2022 financial year and its supporting documents.</p>
<p>Tindak Lanjut: Telah Terealisasi</p>	<p>Follow-up: Realized</p>

Agenda Kedua Second Agendas

Persetujuan penetapan penggunaan laba bersih Perseroan termasuk pembagian dividen tahun buku 2022. Approval of the determination of the use of the company's net profit, including the distribution of dividends for the financial year 2022.

Hasil Pemungutan Suara

Setuju : 8.359.808.317 Saham (99,99%),
Terdiri dari :
 Seri A : 7.414.714.661,
 Seri B : 945.093.656
 Tidak Setuju : 55.387 Saham (0,00%), yang seluruhnya merupakan saham Seri B
 Abstain : 471.100 Saham (0,00%), yang seluruhnya merupakan saham Seri B

Voting Results

In Favor : 8.359.808.317 Shares (99,99%),
Consisted of :
 Series A : 7.414.714.661,
 Series B : 945.093.656
 Against : 55.387 Shares (0,00%), which are all Series B shares
 Abstain : 471.100 Shares (0,00%), which are all Series B shares

Terdapat 2 (dua) orang Pemegang Saham yang mengajukan pertanyaan/tanggapan.

There were 2 (two) shareholders who raised questions and provided feedback.

Keputusan

Menetapkan penggunaan laba bersih Perseroan tahun buku 2022 sebesar Rp2.223.637.871.682,- sebagai berikut:
 1. 49,47% dari Laba Bersih Tahun Buku 2022 atau setelah pembulatan sebesar Rp1.100.016.937.371,- atau sebesar Rp104,55 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. 50,53% dari Laba Bersih Tahun Buku 2022 atau setelah pembulatan sebesar Rp1.123.620.934.311,- ditetapkan sebagai Saldo Laba.

Decision

Determining the use of the Company's net profit for the **Financial Year 2022** of Rp2.223.637.871.682,- as follows:
 1. 49,47% dari Laba Bersih Tahun Buku 2022 atau setelah pembulatan sebesar Rp1.100.016.937.371,- atau sebesar Rp104,55 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. 50,53% dari Laba Bersih Tahun Buku 2022 atau setelah pembulatan sebesar Rp1.123.620.934.311,- ditetapkan sebagai Saldo Laba.

Tindak Lanjut: Telah Terealisasi

Follow-up: Realized

Agenda Ketiga Third Agendas

Penunjukan Akuntan Publik dan Kantor Akuntan Publik untuk mengaudit laporan keuangan Perseroan tahun buku 2023.

Appointment of a Public Accountant and Public Accounting Firm to audit the Company's Financial Statements for the Financial Year 2023.

Hasil Pemungutan Suara

Setuju : 8.347.245.149 Saham (99,84%),
Terdiri dari :
 Seri A : 7.414.714.661,
 Seri B : 932.530.488
 Tidak Setuju : 12.617.065 Saham (0,15%), yang seluruhnya merupakan saham Seri B
 Abstain : 471.100 Saham (0,00%), yang seluruhnya merupakan saham Seri B

Voting Results

In Favor : 8.347.245.149 Shares (99,84%),
Consisted of :
 Series A : 7.414.714.661,
 Series B : 932.530.488
 Against : 12.617.065 Shares (0,15%), which are all Series B shares
 Abstain : 471.100 Shares (0,00%), which are all Series B shares

Tidak terdapat Pemegang Saham yang mengajukan pertanyaan/tanggapan.

No shareholder raised a question/feedback.

Keputusan

Memberikan kuasa kepada Dewan Komisaris untuk:
 1. Menunjuk Akuntan Publik dan Kantor Akuntan Publik untuk melakukan audit Laporan Keuangan Perseroan Tahun Buku 2023.
 2. Menetapkan persyaratan lain serta besarnya jasa audit dengan memperhatikan kewajaran serta ruang lingkup pekerjaan audit.

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 Financial Year 2023.
 2. Determine other requirements and the amount of audit services by considering the fairness and scope of audit work.

Tindak Lanjut: Telah Terealisasi

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.

Voting Results

No voting was conducted because it was a report.

Tidak terdapat Pemegang Saham yang mengajukan pertanyaan/tanggapan.

No shareholder raised a question/feedback.

Keputusan	Decision
Melaporkan total dana yang dihimpun oleh Perseroan dari Penawaran Umum pada tahun 2022 adalah sebagai berikut:	Reports of the total funds by the company from the Public Offering in 2022 were as follows:
1. Penambahan Modal Dengan Memberikan Hak Memesan Efek Terlebih Dahulu I atau PMHMETD I.	1. Capital increase with pre-emptive rights I or PMHMETD I.
a. Total dana yang berhasil dihimpun sebesar Rp924.999.591.375,-	a. Total funds raised amounted to IDR 924,999,591,375.-
b. Total Biaya emisi sesuai hasil audit sebesar Rp7.579.557.750	b. Total issuance cost according to the audit result amounted to IDR 7,579,557,750
c. Total <i>proceed netto</i> sebesar Rp 917.420.033.625,-	c. Total net proceeds amounted to IDR 917,420,033,625.-
2. Penawaran Umum Berkelanjutan Obligasi Subordinasi Berkelanjutan III Tahap II atau PUB III Tahap II.	2. Sustainable public offering of subordinated bonds III phase II or PUB III phase II.
a. Total dana yang berhasil dihimpun sebesar Rp1.000.000.000.000,-	a. Total funds raised amounted to IDR 1,000,000,000,00.-
b. Total biaya emisi sesuai hasil audit sebesar Rp3.635.449.400,-	b. Total issuance costs according to the audit results amounted to IDR 3,635,449,400.-
c. Total <i>proceed netto</i> sebesar Rp 996.364.550.600,-	d. Total net proceeds of IDR 996,364,550,600.-
Dari perolehan dana tersebut, seluruhnya telah dipergunakan untuk ekspansi kredit.	From the funds earning, it has been used for credit expansion.

Tindak Lanjut: Telah Terealisasi

Follow-up: Realized

Agenda Kelima

Fifth Agendas

Persetujuan atas pengkinian Rencana Aksi (<i>Recovery Plan</i>) Perseroan.	Approval of updating the Company's Recovery Plan.
Hasil Pemungutan Suara Setuju : 8.359.806.517 Saham (99,99%), Terdiri dari : Seri A : 7.414.714.661, Seri B : 945.091.856 Tidak Setuju : 38.419.758 Saham (0,46%), yang seluruhnya merupakan saham Seri B Abstain : 483.806 Saham (0,005%), yang seluruhnya merupakan saham Seri B	Voting Results In Favor : 8.359.806.517 Shares (99,99%), Consisted of : Series A : 7.414.714.661, Series B : 945.091.856 Against : 38.419.758 Shares (0,46%), which are all Series B shares Abstain : 483.806 Shares (0,005%), which are all Series B shares
Tidak terdapat Pemegang Saham yang mengajukan pertanyaan/tanggapan.	No shareholder raised a question/feedback.

Keputusan	Decision
1. Menyetujui pengkinian Rencana Aksi (<i>Recovery Plan</i>) Perseroan sebagaimana dokumen Rencana Aksi (<i>Recovery Plan</i>) yang telah disampaikan kepada Otoritas Jasa Keuangan melalui surat nomor 1171/DIR-MRI/2022 tanggal 22 November 2022 dalam rangka memenuhi ketentuan Peraturan Otoritas Jasa Keuangan No 14/POJK.03/2017 tentang Rencana Aksi (<i>Recovery Plan</i>) bagi Bank Sistemik.	1. Approved the update of the Company's Action Plan (Recovery Plan) as per the Action Plan document (Recovery Plan) which was submitted to the OJK via letter number 1171/DIR-MRI/2022 dated November 22, 2022 in order to comply with the provisions of OJK Regulation No. 14/POJK .03/2017 concerning Action Plan (Recovery Plan) for Systemic Banks.
2. Memberikan wewenang dan kuasa kepada Dewan Komisaris dan/atau Direksi untuk menjalankan seluruh tindakan yang diperlukan dalam melaksanakan Rencana Aksi (<i>Recovery Plan</i>) sesuai ketentuan yang berlaku.	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.
Tindak Lanjut: Telah Terealisasi	Follow-up: Realized

Agenda Keenam

Sixth Agendas

Persetujuan atas Rencana Resolusi (<i>Resolution Plan</i>) Perseroan.	Approval of the Company's Resolution Plan
Hasil Pemungutan Suara Setuju : 8.359.786.217 Saham (99,99%), Terdiri dari : Seri A : 7.414.714.661, Seri B : 945.071.556 Tidak Setuju : 74.197 Saham (0,00%), yang seluruhnya merupakan saham Seri B Abstain : 472.900 Saham (0,00%), yang seluruhnya merupakan saham Seri B	Voting Results In Favor : 8.359.786.217 Shares (99,99%), Consisted of : Series A : 7.414.714.661, Series B : 945.071.556 Against : 74.197 Shares (0,00%), which are all Series B shares Abstain : 472.900 Shares (0,00%), which are all Series B shares
Tidak terdapat Pemegang Saham yang mengajukan pertanyaan/tanggapan.	No shareholder raised a question/feedback.

Keputusan

1. Menyetujui Rencana Resolusi (*Resolution Plan*) Perseroan sebagaimana dokumen Rencana Resolusi (*Resolution Plan*) yang telah disampaikan kepada Lembaga Penjamin Simpanan melalui surat nomor 1172/DIR-MRI/2022 tanggal 22 November 2022 dalam rangka memenuhi ketentuan Peraturan Lembaga Penjamin Simpanan Nomor 1 Tahun 2021 tanggal 30 Maret 2021 tentang Rencana Resolusi (*Resolution Plan*) Bagi Bank Umum.
2. Memberikan wewenang dan kuasa kepada Dewan Komisaris dan/atau Direksi untuk menjalankan seluruh tindakan yang diperlukan dalam melaksanakan Rencana Resolusi (*Resolution Plan*) sesuai ketentuan yang berlaku.

Decision

1. Approved the Resolution Plan of the Company as the Resolution Plan document submitted to the Deposit Insurance Corporation through letter number 1172/DIR-MRI/2022 November 22, 2022 in order to comply with the provisions of the Deposit Insurance Corporation Regulation Number 1 of 2021 dated March 30, 2021 concerning Resolution Plan for Commercial Banks.
2. Authorized the Board of Commissioners and/or the Board of Directors to carry out all necessary actions in implementing the Resolution Plan in accordance with applicable regulations.

Tindak Lanjut: Telah Terealisasi

Follow-up: Realized

Agenda Ketujuh
Seventh Agendas

Perubahan Anggaran Dasar Perseroan.

Changes to the Company's articles of association

Hasil Pemungutan Suara

Setuju : 7.964.996.991 Saham (95,27%),

Terdiri dari :

Seri A : 7.414.714.661,

Seri B : 550.282.330

Tidak Setuju : 394.862.423 Saham (4,72%), yang seluruhnya merupakan saham Seri B

Abstain : 473.900 Saham (0,00%), yang seluruhnya merupakan saham Seri B

Voting Results

In Favor : 7.964.996.991 Shares (95,27%),

Consisted of :

Series A : 7.414.714.661,

Series B : 550.282.330

Against : 394.862.423 Shares (4,72%), which are all Series B shares

Abstain : 473.900 Shares (0,00%), which are all Series B shares

Tidak terdapat Pemegang Saham yang mengajukan pertanyaan/tanggapan.

No shareholder raised a question/feedback.

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.

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.

Tindak Lanjut: Telah Terealisasi

Follow-up: Realized

Agenda Kedelapan
Eighth Agendas

Pembatalan pengangkatan anggota Dewan Komisaris serta pengangkatan kembali Direksi Perseroan.

Cancellation of appointment of members of the Board of Commissioners and reappointment of Directors of the Company.

Hasil Pemungutan Suara

Setuju : 8.359.805.517 Saham (99,99%),

Terdiri dari :

Seri A : 7.414.714.661,

Seri B : 945.090.856

Tidak Setuju : 53.897 Saham (0,00%), yang seluruhnya merupakan saham Seri B

Abstain : 473.900 Saham (0,00%), yang seluruhnya merupakan saham Seri B

Voting Results

In Favor : 8.359.805.517 Shares (99,99%),

Consisted of :

Series A : 7.414.714.661,

Series B : 945.090.856

Against : 53.897 Shares (0,00%), which are all Series B shares

Abstain : 473.900 Shares (0,00%), which are all Series B shares B

Tidak terdapat Pemegang Saham yang mengajukan pertanyaan/tanggapan.

No shareholder raised a question/feedback.

Keputusan

1. Membatalkan pengangkatan 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 Direksi Perseroan.

3. 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 (satu) setelah tanggal pengangkatannya.

4. Mengusulkan kandidat anggota Dewan Komisaris sebagaimana surat Pj. Gubernur Banten Nomor 800/1028-BKD/2023 tanggal 17 Maret 2023 atas nama Bapak Tomsu Tohir dan surat Bupati Bandung Nomor 575/980a/perek tanggal 31 Maret 2023 atas nama Bapak Rudie Kusmayadi untuk mengikuti penilaian kemampuan dan kepatutan selaku calon anggota Dewan Komisaris kepada Otoritas Jasa Keuangan sesuai peraturan yang berlaku dan hasilnya disampaikan pada RUPS Luar Biasa yang akan dilaksanakan dua bulan setelah Rapat ini.
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:

Decision

1. Cancelled the appointment of Mr. Tubagus Raditya Indrajaya as Independent Commissioner effective as of the closing of this Meeting.
2. Honorably discharged the Directors of the Company as follows:
 - a. Ms. Nia Kania as the Finance Director.
 - b. Ms. Suartini as the Director of Consumer and Retail.

As of the closing of this meeting and thank you for the contribution of energy and thought given during your tenure as Directors of the Company.

3. Reappointed the Board of Directors of the Company as follows:
 - a. Ms. Nia Kania as the Finance Director.
 - b. Ms. Suartini as the Director of Consumer and Retail.

Effective as of the closing of this meeting and expired at the closing of the 1st Annual RUPS after the date of appointment.

4. Proposed candidates for members of the Board of Commissioners as stated in the letter of Pj. Governor of Banten Number 800/1028-BKD/2023 March 17, 2023 on behalf of Mr. Tomsu Tohir and letter from the Regent of Bandung Number 575/980a/perek March 31, 2023 on behalf of Mr. Rudie Kusmayadi to take part in the fit and proper assessment as candidates for members of the Board of Commissioners to the Financial Services Authority in accordance with applicable regulations and the results would be submitted at the Extraordinary RUPS which would be held two months after this meeting.
5. Authorized the Board of Directors of the company with the right of substitution to take all necessary actions related to the resolutions of this meeting agenda and subsequently notify and/or report to the competent authorities and subsequently do everything deemed necessary and useful for such purposes with no one being excluded. Thus, the composition of the company's management is as follows:

Dewan Komisaris / Board of Commissioners

- Komisaris Utama Independen / Independent President Commissioner	:	Farid Rahman
- Komisaris / Commissioner	:	Setiawan Wangsaatmaja
- Komisaris / Commissioner	:	Muhadi
- Komisaris Independen / Independent Commissioner	:	Fahlino F. Sjuib
- Komisaris Independen / Independent Commissioner	:	Diding Sakri

Direksi / Directors

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

Tindak Lanjut: Telah Terealisasi

Follow-up: Realized

Pelaksanaan RUPS Luar Biasa Tahun 2023 dan Realisasinya

Implementation of The Extraordinary GMS In 2023 and Its Realization

Pemberitahuan Information	Pengumuman Announcement	Pemanggilan Invitation	Pelaksanaan Implementation	Ringkasan Risalah Summary of Minutes	Hasil RUPS GMS Result
Diberitahukan kepada OJK 11 April 2023 Notified to OJK on April 11, 2023	Diumumkan pada 18 April 2023 melalui situs web PT KSEI eASY. KSEI, situs web PT Bursa Efek Indonesia dan situs Perseroan Announced on April 18, 2023 through the Media Indonesia Newspaper, PT KSEI eASY.KSEI website, PT Bursa Efek Indonesia website and the Company's website	Pemanggilan pada tanggal 3 Mei 2023 melalui situs web PT KSEI eASY.KSEI, situs web PT Bursa Efek Indonesia dan situs Perseroan Announced on May 8, 2023 through Media Indonesia Newspaper, PT KSEI eASY.KSEI website, PT Bursa Efek Indonesia website and the Company's website	RUPS Luar Biasa Tahun 2023 dilaksanakan pada hari Kamis, 25 Mei 2023 pada pukul 09.40 s/d 10.27 WIB, bertempat di Grand Ballroom Trans Hotel Bandung. The 2023 Extraordinary GMS will be held on Thursday, May 25, 2023 at 09.40 to 10.27 WIB, at the Grand Ballroom of Trans Hotel Bandung..	Ringkasan Risalah RUPS Luar Biasa Tahun 2023 diumumkan pada 27 Mei 2023 melalui situs web PT KSEI eASY.KSEI, situs web PT Bursa Efek Indonesia dan situs Perseroan Summary of the Minutes of the Extraordinary GMS for the 2023 Financial Year announced on May 27, 2023 through the PT KSEI eASY.KSEI website, PT Bursa Efek Indonesia website and the Company's website	Hasil Rapat Umum Pemegang Saham Luar Biasa Tahun 2023 dilaporkan pada tanggal 23 Juni 2023 kepada Otoritas Jasa Keuangan dan PT KSEI The results of the 2023 Extraordinary General Meeting of Shareholders were reported on June 23, 2023 to the Financial Services Authority and PT KSEI

Pihak Independen Penghitung Suara

Pihak independen penghitung suara pada RUPS Luar Biasa Tahun 2023 adalah:

1. Yenni Yunithawati Rukmana, Notaris di Kota Bandung yang akan membuat Risalah Rapat Umum Pemegang Saham Luar Biasa dan melakukan perhitungan suara.
2. Biro Administrasi Efek Perseroan yaitu PT Datindo Entrycom.

Vote Counting Independent Party

The independent parties to count the votes at the 2023 Extraordinary RUPS were:

1. Yenni Yunithawati Rukmana, Notary in Bandung City who would prepare the Minutes of the Extraordinary General Meeting of Shareholders and count the votes.
2. The Company's Securities Administration Bureau, PT. Datindo Entrycom.

Rekapitulasi Kehadiran Pada RUPS Luar Biasa Tahun 2023

Seluruh Dewan Komisaris dan Direksi hadir dalam RUPS Luar Biasa Tahun 2023. Adapun Dewan Komisaris dan Direksi yang hadir adalah sebagai berikut.

Recapitulation of Attendance at The 2023 Extraordinary RUPS

All of the Board of Commissioners and Directors attended the Extraordinary RUPS of 2023. The Board of Commissioners and Directors who attended were as follows:

No.	Nama Name	Jabatan Position	Kehadiran Attendance
1	Farid Rahman	Komisaris Utama Independen Independent President Commissioner	Hadir / Present
2	Muhadi	Komisaris Commissioner	Hadir / Present
3	Setiawan Wangsaatmaja	Komisaris Commissioner	Hadir / Present
4	Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	Hadir / Present
5	Diding Sakri	Komisaris Independen Independent Commissioner	Hadir / Present
6	Yuddy Renaldi	Direktur Utama President director	Hadir / Present
7	Cecep Trisna	Direktur Kepatuhan Director of Compliance	Hadir / Present

No.	Nama Name	Jabatan Position	Kehadiran Attendance
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 Director of Commercial and Micro, Small and Medium Enterprises	Hadir / Present
11	Rio Lanasier	Direktur Information Technology, Treasury dan International Banking Director of Information Technology, Treasury and International Banking	Hadir / Present
12	Tedi Setiawan	Direktur Operasional Director of Operations	Hadir / Present

Keputusan dan Realisasi RUPS Luar Biasa Tahun 2023

Decisions and Realization of The 2023 Extraordinary GMS

Agenda Pertama First Agenda

Perubahan Anggota Dewan Komisaris Perseroan	Changes in Members of the Board of Commissioners of the Company
<p>Hasil Pemungutan Suara Setuju : 8.294.812.637 Saham (99,53%), Terdiri dari : Seri A : 7.414.714.661, Seri B : 880.097.976 Tidak Setuju : 38.419.758 Saham (0,46%), yang seluruhnya merupakan saham Seri B Abstain : 483.806 Saham (0,005%), yang seluruhnya merupakan saham Seri B</p>	<p>Voting Results In Favor : 8.294.812.637 Shares (99,53%), Consisted of : Series A : 7.414.714.661, Series B : 880.097.976 Against : 38.419.758 Shares (0,46%), which are all Series B shares Abstain : 483.806 Shares (0,005%), which are all Series B shares</p>
Terdapat 6 (enam) orang Pemegang Saham yang mengajukan pertanyaan dan/atau memberikan tanggapan.	There were 6 (six) shareholders who asked questions and/or gave responses.
<p>Keputusan</p> <ol style="list-style-type: none"> 1. Memberhentikan dengan hormat Bapak Muhadi selaku Komisaris Perseroan terhitung sejak ditutupnya rapat ini dan mengucapkan terima kasih atas sumbangsih tenaga dan pikiran yang diberikan selama menjabat sebagai anggota Dewan Komisaris Perseroan. 2. Mengangkat anggota Dewan Komisaris Perseroan sebagai berikut: <ol style="list-style-type: none"> a. Bapak Toms Tohir selaku Komisaris. b. Bapak Rudie Kusmayadi selaku Komisaris. <p>Sejak ditutupnya Rapat ini dan berlaku efektif sejak persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (<i>fit and proper test</i>) serta memenuhi ketentuan perundang-undangan yang berlaku.</p> <ol style="list-style-type: none"> 3. 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. 	<p>Decision</p> <ol style="list-style-type: none"> 1. Honorably discharged Mr. Muhadi as Commissioner of the Company as of the closing of this meeting and thanked him for his contribution of energy and thought during his tenure as a member of the Company's Board of Commissioners. 2. Appointed the following members of the Company's Board of Commissioners: <ol style="list-style-type: none"> a. Mr. Toms Tohir as Commissioner. b. Mr. Rudie Kusmayadi as Commissioner. <p>Since the closing of this meeting and effective since the approval from the Financial Services Authority on the fit and proper test and fulfill the applicable laws and regulations.</p> <ol style="list-style-type: none"> 3. Authorized the Board of Directors of the Company with the right of substitution to take all necessary actions related to the resolution of this agenda item of the meeting and subsequently notify and/or report to the competent authorities and subsequently do everything deemed necessary and useful for such purposes with no one being excluded.

Dengan demikian, susunan pengurus Perseroan menjadi sebagai berikut:

Thus, the composition of the company's management was as follows

Dewan Komisaris / Board of Commissioners	
- Komisaris Utama Independen / Independent President Commissioner	: Farid Rahman
- Komisaris / Commissioner	: Setiawan Wangsaatmaja
- Komisaris / Commissioner	: Toms Tohir*
- Komisaris / Commissioner	: Rudie Kusmayadi*
- Komisaris Independen / Independent Commissioner	: Fahlino F. Sjuib
- Komisaris Independen / Independent Commissioner	: Diding Sakri
Direksi / Directors	
- Direktur Utama / President director	: Yuddy Renaldi
- Direktur Kepatuhan / Director of Compliance	: Cecep Trisna
- Direktur Keuangan / Director of Finance	: Nia Kania
- Direktur Konsumer dan Ritel / Director of Consumer and Retail	: Suartini
- Direktur Komersial dan Usaha Mikro Kecil dan Menengah / Director of Commercial and MSMEs	: Nancy Adistyasari
- Direktur IT, Treasury dan International Banking / Director of IT, Treasury and International Banking	: Rio Lanasier
- Direktur Operasional / Director of Operations	: Tedi Setiawam

*Terhitung sejak ditutupnya rapat ini dan berlaku efektif sejak persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (*fit and proper test*) serta memenuhi ketentuan perundang-undangan yang berlaku.

* As of the closing of this meeting and effective as of the approval of the Financial Services Authority on the fit and proper test and fulfillment of the applicable laws and regulations.

Tindak Lanjut: Telah Terealisasi

Follow-up: Realized

Pelaksanaan RUPS Tahunan Tahun Buku 2021 dan Realisasinya

Implementation of The 2021 Financial Year AGMS and 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	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	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	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 Ballroom 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	Hasil Rapat Umum Pemegang Saham Tahunan Tahun Buku 2021 dilaporkan pada tanggal 1 April 2022 kepada Otoritas Jasa Keuangan dan PT KSEI
Notified to OJK on February 14, 2022	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	Announced on March 8, 2022 through Media Indonesia Newspaper, PT KSEI eASY.KSEI website, PT Bursa Efek Indonesia website and the Company's website	The Annual GMS for the 2021 Financial Year will be held on Wednesday, March 30, 2022 from 11.30 to 13.26 WIB, at the Grand Ballroom of Trans Hotel Bandung	Summary of the Minutes of the Annual GMS for the 2021 Financial 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	Results of the General Meeting of Shareholders Annual Financial Year 2021 reported on April 1, 2022 to the Financial Services Authority and PT KSEI

Pihak Independen Penghitung Suara

Pihak independen penghitung suara pada RUPS Tahunan Tahun Buku 2021 adalah:

1. Raden Tedy Suwarman, Notaris di Kota Bandung yang akan membuat Risalah Rapat Umum Pemegang Saham Tahunan dan melakukan perhitungan suara.
2. Biro Administrasi Efek Perseroan yaitu PT Datindo Entrycom.

Rekapitulasi Kehadiran Pada RUPS Tahunan Tahun Buku 2021

Dewan Komisaris dan Direksi yang hadir dalam RUPS Tahunan Tahun Buku 2021 adalah sebagai berikut.

No.	Nama Name	Jabatan Position	Kehadiran Attendance
1	Farid Rahman	Komisaris Utama Independen Independent President Commissioner	Hadir / Present
2	Muhadi	Komisaris Commissioner	Hadir / Present
3	Setiawan Wangsaatmaja	Komisaris Commissioner	Hadir / Present
4	Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	Hadir / Present
5	Diding Sakri	Komisaris Independen Independent Commissioner	Hadir / Present
6	Yuddy Renaldi	Direktur Utama President Director	Hadir / Present
7	Cecep Trisna	Direktur Kepatuhan Director of Compliance	Hadir / Present

Vote Counting Independent Party

The independent parties to count the votes at the Annual General Meeting of Shareholders for Financial Year 2021 were:

1. Raden Tedy Suwarman, Notary in Bandung City who would prepare the Minutes of the Annual General Meeting of Shareholders and count the votes.
2. The Company's Securities Administration Bureau, PT. Datindo Entrycom.

Recapitulation of Attendance at The AGMS for Financial Year 2021

The Board of Commissioners and Directors who attended the AGMS for the 2021 Financial Year were as follows.

No.	Nama Name	Jabatan Position	Kehadiran Attendance
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 Director of Commercial and MSMEs	Hadir / Present
11	Rio Lanasier	Direktur Information Technology, Treasury dan International Banking Director of Information Technology, Treasury and International Banking	Hadir / Present
12	Tedi Setiawan	Direktur Operasional Director of Operations	Hadir / Present

Keputusan dan Realisasi RUPS Tahunan Tahun Buku 2021
Decisions and Realization of The 2021 AGMS for Financial Year

Agenda Pertama First Agenda	
<p>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 Pemberian Pelepasan atau Pembebasan Tanggung Jawab Sepenuhnya (<i>Acquit De Charge</i>) Kepada Direksi dan Dewan Komisaris atas Tindakan Pengurusan dan Pengawasan Yang Telah Dijalankan Selama Tahun Buku 2021.</p>	<p>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 Financial Year 2021 and Ratification of the Company's Financial Statements for the Financial Year 2021 as well as Granting Full Release or Acquittal (<i>Acquit De Charge</i>) to the Directors and Board of Commissioners for Management Actions and Supervision That Has Been Performed during the Financial Year 2021</p>
<p>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</p>	<p>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</p>
<p>Tidak terdapat Pemegang Saham yang mengajukan pertanyaan dan/atau memberikan pendapat.</p>	<p>There were no Shareholders who asked questions and/or gave opinions</p>
<p>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 (<i>acquit de charge</i>) 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.</p>	<p>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 Financial Year 2021. 2. Ratifying the Company's Financial Statements for the Financial 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 Financial Year 2021, the Meeting granted full release from responsibilities (<i>acquit de charge</i>) 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 Financial Year 2021 to the extent that such actions were reflected in the Company's Financial Statements.</p>
<p>Tindak Lanjut: Telah Terealisasi</p>	<p>Follow-up: Realized</p>

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 Financial 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	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 Shares (0,00%), which are all Series B shares
Pemegang Saham yang mengajukan pertanyaan dan/atau memberikan pendapat sebanyak 1 (satu) orang.	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.	Decision Determining the use of the Company's net profit for the Financial Year 2021 of Rp2.014.277.161.078,- as follows: 1. 51,77% of Net Profit for Financial 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 Financial Year 2021 or after rounding up of Rp971.496.877.359,- was determined as Retained Earnings.
Tindak Lanjut: Telah Terealisasi	Follow-up: Realized

Agenda Ketiga Third Agendas

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 Financial Year 2022.
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	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
Tidak terdapat Pemegang Saham yang mengajukan pertanyaan dan/atau memberikan pendapat.	There were no Shareholders who asked questions and/or gave opinions
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.	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 Financial Year 2022. 2. Determine other requirements and the amount of audit services by considering the fairness and scope of audit work.
Tindak Lanjut: Telah Terealisasi	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.	Voting Results No voting was conducted because it was a report
Tidak terdapat Pemegang Saham yang mengajukan pertanyaan dan/atau memberikan pendapat.	There were no Shareholders who asked questions and/or gave opinions

<p>Keputusan Melaporkan total dana yang dihimpun oleh Perseroan dari Penawaran Umum Berkelanjutan III Tahap I tahun 2021 adalah sebagai berikut:</p> <ol style="list-style-type: none"> 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,- <p>Dari perolehan dana tersebut, seluruhnya telah dipergunakan untuk ekspansi kredit.</p> <p>Tindak Lanjut: Telah Terealisasi</p>	<p>Decision Reporting the total funds raised by the Company from the Sustainable Public Offering III Phase I in 2021 were as follows:</p> <ol style="list-style-type: none"> 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,- <p>From the funds earning, it has been used for credit expansion.</p> <p>Follow-up: Realized</p>
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Agenda Kelima Fifth Agendas

<p>Persetujuan atas pengkinian rencana aksi (<i>Recovery Plan</i>) Perseroan.</p>	<p>Approval of updating the Company's Recovery Plan</p>
<p>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</p>	<p>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</p>
<p>Tidak terdapat Pemegang Saham yang mengajukan pertanyaan dan/atau memberikan pendapat.</p>	<p>There were no Shareholders who asked questions and/or gave opinions.</p>
<p>Keputusan 1. Menyetujui pengkinian Rencana Aksi (<i>Recovery Plan</i>) Perseroan sebagaimana dokumen Rencana Aksi (<i>Recovery Plan</i>) 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 (<i>Recovery Plan</i>) bagi Bank Sistemik. 2. Memberikan wewenang dan kuasa kepada Dewan Komisaris dan/atau Direksi untuk menjalankan seluruh tindakan yang diperlukan dalam melaksanakan Rencana Aksi (<i>Recovery Plan</i>) sesuai ketentuan yang berlaku.</p> <p>Tindak Lanjut: Telah Terealisasi</p>	<p>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 OJK Regulations 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.</p> <p>Follow-up: Realized</p>

Agenda Keenam Sixth Agendas

<p>Laporan rencana aksi korporasi Perseroan.</p>	<p>Report on the Company's corporate action plan.</p>
<p>Hasil Pemungutan Suara Tidak dilakukan pemungutan suara karena bersifat laporan.</p>	<p>Voting Results No voting was conducted because it was a report.</p>
<p>Tidak terdapat Pemegang Saham yang mengajukan pertanyaan dan/atau memberikan pendapat.</p>	<p>There were no Shareholders who asked questions and/or gave opinions.</p>

<p>Keputusan</p> <ol style="list-style-type: none"> 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. 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. Rencana Aksi Korporasi tersebut akan dilakukan setelah memperoleh persetujuan sesuai dengan ketentuan yang berlaku untuk Aksi Korporasi tersebut. <p>Tindak Lanjut: Telah Terealisasi</p>	<p>Decision</p> <ol style="list-style-type: none"> 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. 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. The Company's Recovery Plan will be conducted after obtaining approval in accordance with applicable provisions for the Recovery Plan. <p>Follow-up: Realized</p>
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Agenda Ketujuh Seventh Agendas

<p>Perubahan anggaran dasar Perseroan.</p> <p>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.</p> <p>Tidak terdapat Pemegang Saham yang mengajukan pertanyaan dan/atau memberikan pendapat.</p> <p>Keputusan</p> <ol style="list-style-type: none"> Menyetujui Perubahan Anggaran Dasar Perseroan sebagaimana yang telah diusulkan. 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. <p>Tindak Lanjut: Telah Terealisasi</p>	<p>Changes to the Company's articles of association</p> <p>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.</p> <p>There were no Shareholders who asked questions and/or gave opinions</p> <p>Decision</p> <ol style="list-style-type: none"> Approving the Amendments of the Company's Articles of Association as proposed. 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. <p>Follow-up: Realized</p>
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Agenda Kedelapan Eighth Agendas

<p>Penetapan dan pengangkatan anggota Dewan Komisaris serta pengangkatan kembali Direksi Perseroan.</p> <p>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</p> <p>Pemegang Saham yang mengajukan pertanyaan dan/atau memberikan pendapat sebanyak 2 (dua) orang.</p> <p>Keputusan</p> <ol style="list-style-type: none"> Membatalkan pengangkatan anggota Dewan Komisaris Perseroan sebagai berikut: <ol style="list-style-type: none"> Bapak Dedi Tauk selaku Komisaris. Bapak Tubagus Raditya Indrajaya selaku Komisaris Independen. Terhitung sejak ditutupnya Rapat ini. 	<p>Determination and appointment of members of the Board of Commissioners and reappointment of the Board of Directors of the Company.</p> <p>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</p> <p>Shareholders who ask questions and/or provide opinions are 2 (two) people.</p> <p>Decision</p> <ol style="list-style-type: none"> Canceling the appointment of members of the Company's Board of Commissioners as follows: <ol style="list-style-type: none"> Mr. Dedi Tauk as Commissioner. Mr. Tubagus Raditya Indrajaya as Independent Commissioner. As of the closing of the Meeting.
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<p>2. Memberhentikan dengan hormat Direksi Perseroan sebagai berikut:</p> <ol style="list-style-type: none"> Ibu Nia Kania selaku Direktur Keuangan. Ibu Suartini selaku Direktur Konsumer dan Ritel. <p>Terhitung sejak ditutupnya Rapat ini dan mengucapkan terima kasih atas sumbangsih tenaga dan pikiran yang diberikan selama menjabat sebagai pengurus Perseroan.</p> <p>3. Mengangkat anggota Dewan Komisaris Perseroan sebagai berikut:</p> <ol style="list-style-type: none"> Bapak Setiawan Wangsaatmaja selaku Komisaris. Bapak Diding Sakri selaku Komisaris Independen. Bapak Tubagus Raditya Indrajaya selaku Komisaris Independen. <p>Terhitung sejak ditutupnya Rapat ini dan berlaku efektif setelah mendapatkan persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (<i>fit and proper test</i>) 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.</p>	<p>2. Dismissal with honor the company's Directors as follows:</p> <ol style="list-style-type: none"> Mrs. Nia Kania as Director of Finance. Mrs. Suartini as Director of Consumer and Retail. <p>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.</p> <p>3. To appoint members of the Board of Commissioners of the Company as follows:</p> <ol style="list-style-type: none"> Mr. Setiawan Wangsaatmaja as Commissioner. Mr. Diding Sakri as Independent Commissioner. Mr. Tubagus Raditya Indrajaya as Independent Commissioner. <p>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.</p>
<p>4. Mengangkat kembali Direksi Perseroan sebagai berikut:</p> <ol style="list-style-type: none"> Ibu Nia Kania selaku Direktur Keuangan. Ibu Suartini selaku Direktur Konsumer dan Ritel. <p>Berlaku efektif sejak ditutupnya Rapat ini dan berakhir pada penutupan RUPS Tahunan yang ke 1 setelah tanggal pengangkatannya.</p> <p>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.</p> <p>Dengan demikian, susunan pengurus Perseroan menjadi sebagai berikut:</p> <p>Dewan Komisaris</p> <ul style="list-style-type: none"> - Komisaris Utama Independen : Farid Rahman - Komisaris : Setiawan Wangsaatmaja* - Komisaris : Muhadi - Komisaris Independen : Fahlino F. Sjuib - Komisaris Independen : Diding Sakri* - Komisaris Independen : Tubagus Raditya Indrajaya* <p>Direksi</p> <ul style="list-style-type: none"> - Direktur Utama : Yuddy Renaldi - Direktur Kepatuhan : Cecep Trisna - Direktur Keuangan : Nia Kania - Direktur Konsumer dan Ritel : Suartini - Direktur Komersial dan Usaha Mikro Kecil dan Menengah : Nancy Adistyasari - Direktur IT, Treasury dan International Banking : Rio Lanasier - Direktur Operasional : Tedi Setiawan 	<p>4. Re-appointment the Company's Directors as follows:</p> <ol style="list-style-type: none"> Mrs. Nia Kania as Director of Finance. Mrs. Suartini as Director of Consumer and Retail. <p>Effective as of the closing of the Meeting and ends at the close of the 1st Annual GMS after the date of appointment.</p> <p>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.</p> <p>Hence, the composition of the Company's Management was as follows:</p> <p>Board of Commissioners</p> <ul style="list-style-type: none"> - Independent President Commissioner: Farid Rahman - Commissioner : Setiawan Wangsaatmaja* - Commissioner : Muhadi - Independent Commissioner: Fahlino F. Sjuib - Independent Commissioner: Diding Sakri* - Independent Commissioner: Tubagus Raditya Indrajaya* <p>Directors</p> <ul style="list-style-type: none"> - President Director: Yuddy Renaldi - Director of Compliance: Cecep Trisna - Director of Finance: Nia Kania - Director of Consumer and Retail: Suartini - Director of Commercial and Micro, Small and Medium Enterprises: Nancy Adistyasari - Director of IT, Treasury and International Banking: Rio Lanasier - Director of Operations: Tedi Setiawan

* terhitung sejak ditutupnya Rapat ini dan berlaku efektif setelah mendapatkan persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (*test and proper test*) dan memenuhi ketentuan peraturan perundang-undangan yang berlaku.

* 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.

Tindak Lanjut: Telah Terealisasi
Follow-up: Realized

Keputusan RUPS Pada Tahun Buku dan 1 (Satu) Tahun Sebelum Tahun Buku yang Direalisasikan Pada Tahun Buku

Seluruh keputusan RUPS Tahun Buku 2023 telah terealisasi pada tahun 2023 dan RUPS Tahun Buku 2022 telah terealisasi pada tahun 2022. Sehingga tidak terdapat keputusan RUPS Tahun 2022 dan Keputusan RUPS yang belum direalisasikan pada tahun 2023.

GMS Decisions in The Financial Year and 1 (One) Year Before The Financial Year Which Are Realized in The Financial Year

All GMS decisions for the 2023 Financial Year have been realized in 2023 and the 2022 GMS have been realized in 2022. So there are no 2022 GMS decisions and GMS decisions that have not been realized in 2023.

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 kolegal 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.

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.

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.

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. 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 lain 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 Bank.
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 Bank serta remunerasi dan fasilitas yang didapatnya sesuai ketentuan yang berlaku.
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 Bank.
2. Mengatur ketentuan-ketentuan tentang kepegawaian termasuk menetapkan gaji, pensiun atau jaminan hari tua dan penghasilan lainnya bagi para pegawai Bank.
3. Mengatur ketentuan-ketentuan mengenai pemberian bantuan hukum bagi pegawai Bank maupun mantan Pegawai Bank 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.

Authority of the Directors

The authority of the Directors is as follows:

1. Appoint and dismiss Bank 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 Bank 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. 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 Bank 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.

Persyaratan 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.
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 berdasarkan 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.

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.

Term of Office of 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.

Requirements 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. 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.

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| <ol style="list-style-type: none"> 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 BUKU 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 BUKU 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 BUKU 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. | <ol style="list-style-type: none"> 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 BUKU 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 BUKU 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 BUKU 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. |
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Persyaratan lainnya, yaitu:

- | | |
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| <ol style="list-style-type: none"> 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 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 lebih 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. | <p>Other requirements, namely:</p> <ol style="list-style-type: none"> 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 noncompany a subsidiary of the Company that is controlled by 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. |
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Kebijakan Tata Tertib Kerja Direksi

Direksi memiliki Pedoman Kerja Direksi 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 ditinjau secara periodik.

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 2023, tidak terjadi perubahan komposisi Direksi, sehingga komposisi Direksi pada tahun 2023 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.

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 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 OJK	RUPS Tahunan tanggal 28 Februari 2018 Annual GMS on February 28, 2018	28 Februari 2018 February 28, 2018
Suartini	Direktur Konsumer & Ritel Director of Consumer & Retail	OJK OJK	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 OJK	RUPS Tahunan tanggal 30 April 2019 Annual GMS on April 30, 2019	21 Juni 2019 June 21, 2019

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 Board of Directors' Work Procedures Policy is reviewed periodically.

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 2023, 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.

Nama Name	Jabatan Position	Pelaksana Executor	Dasar Pengangkatan Basis of Appointment	Tanggal Efektif Effective Date
Rio Lanasier	Direktur Information Technology, Treasury & International Banking Director of Information Technology, Treasury & International Banking	OJK 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 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 OJK	RUPS Tahunan 2021 tanggal 6 April 2021 Annual GMS on April 6, 2021	22 Juli 2021 July 22, 2021

Pembidangan Tugas Direksi

Adapun pembidangan tugas Direksi adalah sebagai berikut.

Duties on the 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	<ol style="list-style-type: none"> 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 Bank 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 Bank secara efektif dan efisien, dengan memperhatikan asas keseimbangan dan keserasian serta memastikan kepatuhan terhadap aturan regulator yang berlaku. 4. Mengkoordinasikan, mengendalikan dan mengevaluasi penerapan prinsip-prinsip GCG dan standar etika Bank secara konsisten dalam perusahaan. 5. Memimpin rapat Direksi. <ol style="list-style-type: none"> 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	<ol style="list-style-type: none"> 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 Bank 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 Bank atau pimpinan kantor cabang dari bank 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. <ol style="list-style-type: none"> 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	<ol style="list-style-type: none"> 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.
Suartini	Direktur Konsumer & Ritel Director of Consumer & Retail	<ol style="list-style-type: none"> 2. Mengembangkan program efisiensi, efektivitas dan manajemen mutu dari produk-produk Bank, serta memastikan dilaksanakannya secara konsisten di lingkungan unit kerja masing-masing.
Tedi Setiawan	Direktur Operasional Director of Operations	<ol style="list-style-type: none"> 3. Memantau serta mengawasi Batas Maksimal Pemberian Kredit atas aktivitas intermediasi Bank.
Rio Lanasier	Direktur Information Technology, Treasury & International Banking Director of Information Technology, Treasury & International Banking	<ol style="list-style-type: none"> 4. Memonitor kualitas hasil kerja dan kinerja seluruh bidang-bidang di bawahnya agar rencana bisnis yang telah ditetapkan dapat tercapai. 5. Memantau serta mengendalikan penerapan manajemen risiko dan penerapan prinsip tata kelola perusahaan yang baik (<i>Good Corporate Governance</i>) pada bidang-bidang di bawahnya.
Nancy Adistyasari	Direktur Komersial dan Usaha Mikro Kecil dan Menengah Director of Commercial and Micro, Small and Medium Enterprises	<ol style="list-style-type: none"> 6. Mengevaluasi dan menyetujui rencana kerja masing-masing bidang di bawahnya. <ol style="list-style-type: none"> 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.

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. Anggota Direksi yang mempunyai rangkap jabatan di luar Perseroan, harus mendapatkan persetujuan dari Dewan Komisaris.

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. . Members of the Board of Directors who hold concurrent positions outside the Company must obtain approval from the Board of Commissioners.

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 & Ritel Director of Consumer & Retail	-	-
Tedi Setiawan	Direktur Operasional Director of Operations	-	-
Rio Lanasier	Direktur Information Technology, Treasury & International Banking Director of Information Technology, Treasury & International Banking	-	-
Nancy Adistyasari	Direktur Komersial dan Usaha Mikro Kecil dan Menengah Director of Commercial and Micro, Small and Medium Enterprises	-	-

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 & Ritel Director of Consumer & Retail		√		√		√		√		√		√		√
Tedi Setiawan	Direktur Operasional Director of Operations		√		√		√		√		√		√		√
Rio Lanasier	Direktur Information Technology, Treasury & International Banking Director of Information Technology, Treasury & International Banking		√		√		√		√		√		√		√
Nancy Adistyasari	Direktur Komersial dan Usaha Mikro Kecil dan Menengah Director of Commercial and Micro, Small and Medium Enterprises		√		√		√		√		√		√		√

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 Bank.

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.

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.

Independensi 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.

Rapat Direksi

Kebijakan Rapat

Direksi wajib mengadakan rapat Direksi secara berkala paling kurang 1 (satu) kali dalam setiap bulan. Rapat Direksi dapat dilangsungkan apabila dihadiri mayoritas dari seluruh anggota Direksi. Direksi wajib mengadakan rapat Direksi bersama Dewan Komisaris secara berkala paling kurang 1 (satu) kali dalam 4 (empat) bulan. Direksi harus menjadwalkan rapat untuk tahun berikutnya sebelum berakhirnya tahun buku.

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 Bank.

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.

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.

Board of Directors' Independence

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.

Meeting of The Directors

Meeting Policy

The Board of Directors is obliged to hold regular Board of Directors meetings at least 1 (one) time every month. A Board of Directors meeting can be held if attended by a majority of all members of the Board of Directors. The Board of Directors is obliged to hold regular meetings between the Board of Directors and the Board of Commissioners at least once every 4 (four) months. The Board of Directors must schedule meetings for the following year before the end of the financial year.

Bahan rapat disampaikan kepada peserta paling lambat 5 (lima) hari sebelum rapat diselenggarakan. Dalam hal terdapat rapat yang diselenggarakan di luar jadwal yang telah disusun, bahan rapat disampaikan kepada peserta rapat paling lambat sebelum rapat diselenggarakan. Setiap kebijakan dan Keputusan strategis wajib diputuskan melalui rapat Direksi. Panggilan rapat Direksi dilakukan oleh anggota Direksi yang berhak mewakili Direksi menurut anggaran dasar.

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 dan dari anggota Direksi yang hadir. Rapat Direksi adalah sah dan berhak mengambil Keputusan yang mengikat apabila lebih dari setengah bagian dari jumlah anggota Direksi hadir atau diwakili dalam rapat. Hasil rapat dituangkan dalam risalah rapat.

Meeting materials are submitted 5 (five) days before the meeting is held. In the case that a meeting is held outside the prepared schedule, the meeting materials are delivered to the meeting participants no later than before the meeting is held. Every policy and strategic decision must be decided at a Board of Directors meeting. Calls for meetings of the Board of Directors are made by members of the Board of Directors who have the right to represent the Board of Directors according to the articles of association.

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. 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. The results of the meeting are stated in the minutes of the meeting.

Rencana Rapat Direksi

Directors Meeting Plan 2023

Bulan Month	Tanggal Date
Januari/ January	8, 22, 29
Februari/ February	5, 12, 19
Maret/ March	4, 12, 18
April/ April	1, 15, 22
Mei/ May	6, 13, 20
Juni/ June	3, 10, 18
Juli/ July	8, 15, 22
Agustus/ August	5, 12, 19
September/ September	2, 9, 17
Oktober/ October	7, 14, 21
November/ November	4, 11, 18
Desember/ December	2, 9, 16

*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 2023, Direksi telah melaksanakan rapat sebanyak 69 (enam puluh sembilan) kali. Adapun rincian rapat Direksi adalah sebagai berikut.

Internal Meeting of The Directors

Throughout 2023, the Board of Directors held 69 (sixty-nine) meetings. The details of the meeting of the Board of Directors are as follows.



Tabel Rapat Direksi
 Table of Directors Meeting

No.	Tanggal Date		Agenda Rapat Direksi	Yuddy Renaldi	Cecep Trisna	
1	09 Januari 2023 January 09, 2023	1	- <i>Limit Switching</i> Sektor Ekonomi Segmen Korporasi & Komersial	1	1	
		2	- Pengelolaan Benefit Kepegawaian	1	1	
		3	- Pengelolaan Kepegawaian Pejabat Eksekutif	1	1	
2	18 Januari 2023 January 18, 2023	4	- Persetujuan Perubahan Kebijakan Perkreditan Bank untuk direkomendasikan kepada Dewan Komisaris	1	1	
		5	- Pengalihan Pengelolaan Fasilitas Kesehatan Pegawai dari Swakelola ke Asuransi Kesehatan	1	1	
		6	- Pengadaan Jasa Asuransi Fasilitas Kesehatan Pegawai bank bjb Tahun 2023	1	1	
		7	- Review Pengelolaan Fasilitas Kepegawaian - Perjalanan Dinas Luar Negeri	1	1	
3	25 Januari 2023 January 25, 2023	8	- Penambahan Modal dengan Pemesanan Efek Terlebih Dahulu II (PMHMETD II)	1	1	
		9	- Persiapan Rapat Umum Pemegang Saham (RUPS) Tahun Buku 2022	1	1	
4	06 Februari 2023 February 06, 2023	10	- <i>Review</i> Pengelolaan Fasilitas Kepegawaian - Perjalanan Luar Negeri	1	1	
		11	- Penetapan Definitif Pejabat Eksekutif dalam Masa robation (PJ)	1	1	
		12	- Pengadaan Perpanjangan Lisensi Aplikasi <i>Core Banking System</i> (CBS) <i>Equation</i>	1	1	
5	14 Februari 2023 February 14, 2023	13	- Evaluasi Ketentuan Pengelolaan <i>Human Capital</i>	1		Perjalanan Dinas Business Trip
6	20 Februari 2023 February 20, 2023	14	- Persetujuan Waiver Ketentuan CAMA, MRA dan KMKP PT Waskita Karya	1	-	
7	27 Februari 2023 February 27, 2023	15	- Usulan Kenaikan Gaji Berkala Tahun 2023 dan Pemberian Bonus Tahunan Tahun Buku 2022	1	1	
		16	- Penugasan pada Investee : Komisaris PT Asuransi Bangun Askrida	1	1	
8	07 Maret 2023 March 07, 2023	17	- RUPS bank bjb Tahun Buku 2022	1	1	
		18	- Perkembangan Rencana Aksi Korporasi/PMHMETD II	1	1	
		19	- Pembahasan Hasil Due Dilligance dan Valuasi Bank Bengkulu Dalam Rangka Penyertaan Modal Tahap II Kepada Bank Bengkulu	1	1	
		20	- Kebijakan Dana, Layanan dan atau Jasa	1	1	
9	13 Maret 2023 March 13, 2023	21	- Pengisian Pejabat Eksekutif	1	1	
10	21 Maret 2023 March 21, 2023	22	- Remunerasi Pegawai	1	1	
11	24 Maret 2023 March 24, 2023	23	- <i>Risk Appetite Statement</i> (RAS) dan <i>Risk Tolerance</i> terkait Teknologi Informasi, Limit Kewenangan Memutus Pengeluaran Risiko Operasional, Portofolio <i>Guideline</i> Segmen Korporasi dan Komersial	1	1	

	Nia Kania	Suartini	Tedi Setiawan	Rio Lanasier	Nancy Adistyasari	Board of Directors Meeting Agenda
	1	1	1	1	1	Limit Switching of Economy Sector in Corporate & Commercial Segments
	1	1	1	1	1	Employment Benefit Management
	1	1	1	1	1	Executive Officer Employment Management
	1	1	1	1	Perjalanan Dinas Business Trip	Approval on Bank Credit Changes Policy to be recommended to the Board of Commissioners
	1	1	1	1	Perjalanan Dinas Business Trip	Transfer of Management of Employee Health Facilities from Self-Management to Health Insurance
	1	1	1	1	Perjalanan Dinas Business Trip	The 2023 bank bjb Employee Health Facility of Insurance Service Procurement
	1	1	1	1	Perjalanan Dinas Business Trip	Review of Employment Facility Management – Overseas Business Trip
	1	1	1	1	Perjalanan Dinas Business Trip	Capital Addition with Preemptive Securities II (PMHMETD II)
	1	1	1	1	Perjalanan Dinas Business Trip	Preparation of General Meeting of Shareholders for the Financial Year of 2022
	1	1	1	1	1	Review of Employment Facility Management – Overseas Business Trip
	1	1	1	1	1	Definitive Stipulation of Executive Officer in Probation (PJ)
	1	1	1	1	1	Procurement of License Extension of Core Banking System (CBS) Equation Application
	1	Perjalanan Dinas Business Trip	1	1	1	Evaluation of Human Capital Management Provision
	1	Perjalanan Dinas Business Trip	1	1	1	Approval on Waiver of Provision of CAMA, MRA and KMKP PT Waskita Karya
	1	1	1	1	1	Proposal of the 2023 Periodic Salary Increases and Provision of Annual Bonuses for the Financial Year of 2022
	1	1	1	1	1	Assignment to Investee : Commissioner of PT Asuransi Bangun Askrida
	1	1	1	Perjalanan Dinas Business Trip	1	bank bjb GMS for the Financial Year of 2022
	1	1	1	1	Perjalanan Dinas Business Trip	Development of Corporate Action Plan/PMHMETD II
	1	1	1	1	1	Discussion of Due Diligence Results and Valuation of Bank Bengkulu in the Context of Phase II Capital Participation in Bank Bengkulu
	1	1	1	1	1	Funds, Service, and/or Services Policy
	1	1	1	1	1	Filling out Executive Officer
	1	1	1	1	1	Employee Remuneration
	1	1	1	1	1	Risk Appetite Statement (RAS) and Risk Tolerance related to Information Technology, Limits on Authority to Decide Operational Risk Expenditures, Portfolio Guideline for Corporate and Commercial Segments

No.	Tanggal Date		Agenda Rapat Direksi	Yuddy Renaldi	Cecep Trisna	
12	27 Maret 2023 March 27, 2023	24	- Persiapan Rapat Umum Pemegang Saham (RUPS) dan Skenario Deviden Tahun Buku 2022	1	1	
		25	- Remunerasi Pegawai	1	1	
13	29 Maret 2023 March 29, 2023	26	- Restrukturisasi Kredit PT Multi Trading Pratama - Perubahan Struktur Fasilitas Kredit	1	1	
14	05 April 2023 April 05, 2023	27	- Persiapan Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2023	1	1	
		28	- Pengisian Pejabat Eksekutif	1	1	
15	11 April 2023 April 11, 2023	29	- Rapat Umum Pemegang Saham bjb Syariah	1	1	
16	17 April 2023 April 17, 2023	30	- Perjalanan Dinas Luar Negeri	1	1	
		31	- Rencana Bisnis Bank	1	1	
17	08 Mei 2023 May 08, 2023	32	- Penyertaan Modal Tahap II kepada Bank Bengkulu	1	1	
18	15 Mei 2023 May 15, 2023	33	- Persiapan Rapat Umum Pemegang Saham Luar Biasa Tahun 2023	1	1	
		34	- Perpanjangan Jangka Waktu KMK RC Terbatas dan Restrukturisasi Kredit Investasi atas nama PT Waskita Karya Infrastruktur	1	1	
19	23 Mei 2023 May 23, 2023	35	- Pemilihan Calon Investee Penyertaan Modal pada Perusahaan Pialang Asuransi	1	1	
20	24 Mei 2023 May 24, 2023	36	- Pengelolaan <i>Payroll</i> Pegawai	1	1	
		37	- Pemenuhan Jabatan Pemimpin Cabang Pekanbaru	1	1	
21	26 Mei 2023 May 26, 2023	38	- Pemenuhan Jabatan Pemimpin Cabang Pekanbaru	1	1	
22	31 Mei 2023 May 31, 2023	39	- Penyesuaian Struktur Organisasi bank bjb	1	1	
23	12 Juni 2023 June 12, 2023	40	- Revisi Rencana Bisnis Bank 2023-2025	1	1	
24	05 Juli 2023 July 05, 2023	42	- Remunerasi Pegawai	Cuti Leave	1	
25	10 Juli 2023 July 10, 2023	43	- Penugasan pada Investee : PT BPR Parung Panjang dan BPR Cianjur (BPR Parung Panjang diher)	Cuti Leave	1	
26	26 Juli 2023 July 26, 2023	44	- Izin pengeluaran biaya pengadaan pembelian unit satuan rumah susun non hunian (Gedung bjb T Tower) berkaitan dengan penyesuaian PPN	1	1	
27	31 Juli 2023 July 31, 2023	45	- Penugasan Calon Direktur pada Investee : PD BPR LPK Parung Panjang	1	1	
28	28 Agustus 2023 August 28, 2023	46	- Restrukturisasi KI dan Penambahan Fasilitas Garansi Bank PT Waskita Karya Infrastruktur	1	1	
29	05 September 2023 September 05, 2023	47	- Pengadaan Jasa <i>Cash Replenishment & First Level Maintenance</i> ATM bank bjb Periode 2023 - 2025	1	1	
30	20 September 2023 September 20, 2023	48	- Evaluasi Pejabat Eksekutif	1	1	
		49	- Penempatan PE pada investee	1	1	

	Nia Kania	Suartini	Tedi Setiawan	Rio Lanasier	Nancy Adistiyasari	Board of Directors Meeting Agenda
	1	1	1	1	1	Preparation of General Meeting of Shareholders (GMS) and Dividend Scenario for the Financial Year of 2022
	1	1	1	1	1	Employee Remuneration
	1	1	1	1	1	Credit Restructuring of PT Multi Trading Pratama - Changes in Credit Facility Structure
	1	1	1	1	1	Preparation of Extraordinary General Meeting of Shareholders (EGMS) for the Financial Year of 2023
	1	1	1	1	1	Filling out Executive Officer
	1	1	1	1	1	bjb Syariah General Meeting of Shareholders
	Perjalanan Dinas Business Trip	1	1	1	1	Oversea Business Trip
	Perjalanan Dinas Business Trip	1	1	1	1	Bank Business Plan
	1	Perjalanan Dinas Business Trip	1	1	1	Capital equity Phase II to Bank Bengkulu
	1	Perjalanan Dinas Business Trip	1	1	1	Preparation of the 2023 Extraordinary General Meeting of Shareholders
	1	Perjalanan Dinas Business Trip	1	1	1	Time Extension of Limited KMK RC and Investment Credit Restructuring on behalf of PT Waskita Karya Infrastruktur
	1	1	1	1	1	Nomination of Prospective Investee of Capital Equity in Insurance Brokerage Company
	1	1	1	1	1	Employee Payroll Management
	1	1	1	1	1	Satisfaction of Head Position of Pekanbaru Branch
	1	1	1	1	1	Satisfaction of Head Position of Pekanbaru Branch
	1	1	1	1	1	Adjustment of bank bjb organizational structure
	1	1	1	1	1	Revision of Bank Business Plan for 2023-2025
	1	1	1	1	1	Employee Remuneration
	1	1	1	1	1	Assignment to Investee: PT BPR Parung Panjang and BPR Cianjur (BPR Parung Panjang diher)
	1	1	1	1	1	Permit to spend procurement costs for the purchase of non-residential flats (Gedung bjb T Tower) related to VAT adjustments
	1	1	1	1	1	Assignment to Prospective Director to Investee : PD BPR LPK Parung Panjang
	1	1	1	1	1	KI Restructuring and Bank Guarantee Facility Addition to PT Waskita Karya Infrastruktur
	1	1	1	1	1	bank bjb Cash Replenishment & First Level Maintenance ATM service procurement for 2023 – 2025
	1	1	1	1	1	Evaluation to Executive Officer
	1	1	1	1	1	PE placement to investee

No.	Tanggal Date		Agenda Rapat Direksi	Yuddy Renaldi	Cecep Trisna	
31	22 September 2023 September 22, 2023	50	- Arahan Strategi Direksi Tahunan Tahun 2024	1	1	
32	25 September 2023 September 25, 2023	51	- <i>Risk appetite Statement (RAS)</i> dan <i>Risk Tolerance</i> , <i>Portofolio Guideline</i> Segmen Korporasi	1	1	
		52	- Rencana Penyehatan PT BPR Intan Jabar	1	1	
33	29 September 2023 September 29, 2023	53	- Restrukturisasi Kredit PT Pindad	1	1	
34	05 Oktober 2023 October 05, 2023	54	- Remunerasi Pegawai	1	1	
		55	- Remunerasi Pengurus	1	1	
36	16 Oktober 2023 October 16, 2023	56	- Kebijakan Kepatuhan	1	1	
37	17 Oktober 2023 October 17, 2023	57	- Pengadaan Jasa Keamanan bank bjb Periode Tahun 2023-2026 (Repeat Order)	1	1	
38	31 Oktober 2023 October 31, 2023	58	- Rencana Rapat Bank Tahun 2024	1	1	
39	01 November 2023 November 01, 2023	59	- Restrukturisasi atas kredit PT Wijaya Karya (Persero)	1	1	
		60	- Surat Keputusan (SK) Direksi tentang Limit Kewenangan Memutus Penghapusan dan Pinjam Aset Tetap dan Inventaris	1	1	
40	07 November 2023 November 7, 2023	61	- Perubahan Kebijakan APU, PPT & PPPSPM.	1	1	
41	20 November 2023 November 20, 2023	62	- Rencana Bisnis Bank 2024 Volume 2	1	1	
		63	- Rencana Aksi Keuangan Berkelanjutan Tahun 2024	1	1	
		64	- Recovery Plan	1	1	
42	29 November 2023 November 29, 2023	65	- Kebijakan <i>Treasury</i>	1	1	
43	01 Desember 2023 December 01, 2023	66	- Pengadaan Jasa Layanan Jaringan Komunikasi Data Tahun 2023 - PT Telekomunikasi Indonesia	1	1	
44	08 Desember 2023 December 08, 2023	67	- Persetujuan <i>Review Master Restructing Agreement (MRA)</i> PT Waskita Karya (Persero) Tbk	1	1	
45	11 Desember 2023 December 11, 2023	68	- Usulan Penyelesaian Klaim PT PLN (Persero) atas Garansi Bank PT Nincec Multi Dimensi	1	1	
46	18 Desember 2023 December 18, 2023	69	- Permohonan Ijin Persetujuan Limit dan Pengeluaran Biaya Atas Pengadaan Jasa Sewa Mesin ATM Tahun 2023	1	1	

	Nia Kania	Suartini	Tedi Setiawan	Rio Lanasier	Nancy Adistyasari	Board of Directors Meeting Agenda
	1	1	1	1	1	The 2024 Annual Directors' Strategic Directives
	1	1	1	1	1	Risk Appetite Statement (RAS) and Risk Tolerance, Corporate Segment Portfolio Guidelines
	1	1	1	1	1	PT BPR Intan Jabar Rehabilitation Plan
	1	1	1	1	1	PT Pindad Credit Restructuring
	1	1	Perjalanan Dinas Business Trip	1	Perjalanan Dinas Business Trip	Employee Remuneration
	1	1	Perjalanan Dinas Business Trip	1	Perjalanan Dinas Business Trip	Management Remuneration
	1	1	1	1	1	Compliance Policy
	1	1	1	1	1	Security Services Procurement for bank bjb , Period 2023-2026 (Repeat Order)
	1	1	1	1	1	Bank Meeting Plan for the Year 2024
	1	1	1	1	1	Restructuring of PT Wijaya Karya (Persero) Loans
	1	1	1	1	1	Board of Directors' Decree (SK) on Authority Limits for Disposal and Borrowing of Fixed Assets and Inventory
	Perjalanan Dinas Business Trip	1	1	1	1	Change in AML, CFT & CPF Policies
	1	1	1	1	Perjalanan Dinas Business Trip	Bank Business Plan 2024 Volume 2
	1	1	1	1	Perjalanan Dinas Business Trip	2024 Sustainable Financial Action Plan
	1	1	1	kuasa ke dirkeu kuasa ke dirkeu	Perjalanan Dinas Business Trip	Recovery Plan
	1	1	1	1	1	<i>Treasury Policy</i>
	1	1	1	1	1	Procurement of Data Communication Network Services for the Year 2023 - PT Telekomunikasi Indonesia
	1	1	Perjalanan Dinas Business Trip	1	1	Approval of the Master Restructuring Agreement (MRA) Review for PT Waskita Karya (Persero) Tbk
	1	1	1	1	1	Proposal for the Settlement of PT PLN (Persero) Claims against Bank PT Nincec Multi Dimensi Guarantees
	1	1	1	1	1	Application for Approval of Limits and Expenditure for ATM Machine Leasing Services for the Year 2023

Rapat Direksi Bersama Dewan Komisaris Meeting of Directors With Board of Commissioners

No	Tanggal Date		Agenda Rapat Direksi Board of Directors Meeting Agenda	Farid Rahman	Muhadi	Setiawan Wangsaatmaja	Fahlino F.Sjuib	Diding Sakri	Tomsu Tohir	
1	08 Maret 2023 March 08, 2023	1	- Program Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu II (PMHMETD II) Capital Increase Program through Pre-emptive Rights II (PMHMETD II)	1	1	1	1	1		
2	17 Mei 2023 May 17, 2023	2	Penyertaan Modal Kepada Bank Bengkulu Tahap II Capital Participation in Bank Bengkulu Phase II	1	1	1	1	1		
		3	Kinerja Keuangan Periode April 2023 Financial Performance for the Period of April 2023	1	1	1	1	1		
3	18 Juli 2023 Juli 18, 2023	4	Kinerja Keuangan Periode Juni 2023 Financial Performance for the Period of June 2023	1		1	1	1		
4	21-Nov 2023 Nov 21, 2023	5	Persetujuan RBB Tahun 2024-2026 Approval of the 2024- 2026 Business Plan (RBB)	1		1	1	1	1	
		6	RAKB Tahun 2024 Annual General Meeting of Shareholders (RAKB) for the Year 2024	1		1	1	1	1	
		7	Kinerja Keuangan Periode Oktober 2023 Financial Performance for the Period of October 2023	1		1	1	1	1	
		8	Peretujuan <i>Recovery Plan</i> Approval of the Recovery Plan	1		1	1	1	1	

Untuk memastikan efektivitas pelaksanaan rapat gabungan, Direksi senantiasa memberikan akses informasi yang akurat, relevan dan tepat waktu kepada Dewan Komisaris. Dewan Komisaris memastikan telah memperoleh informasi yang memadai. Direksi menyediakan informasi kepada Dewan Komisaris secara teratur, tanpa penundaan dan secara komprehensif tentang semua masalah yang relevan dengan Perseroan. Dewan Komisaris sewaktu-waktu dapat meminta Direksi untuk memberikan informasi tambahan.

To ensure the effectiveness of holding joint meetings, the Board of Directors always provides access to accurate, relevant and timely information to the Board of Commissioners. The Board of Commissioners itself ensures that it has obtained adequate information. The Board of Directors provides information to the Board of Commissioners regularly, without delay and comprehensively on all issues relevant to the Company. The Board of Commissioners may at any time ask the Board of Directors to provide additional information.

	Rudie Kusmayadi	Yuddy Renaldi	Cecep Trisna	Nia Kania	Suartini	Tedi Setiawan	Rio Lanasier	Nancy Adistyasari
		1	1	1	1	1	Perjalanan Dinas dikuasakan ke Direktur Keuangan Official travel is authorized by the Finance Director	1
		1	1	1	1	1	1	1
		1	1	1	1	1	1	1
		1	1	1	1	1	1	1
	1	1	1	1	1	1	1	1
	1	1	1	1	1	1	1	1
	1	1	1	1	1	1	1	1
	1	1	1	1	1	1	1	1

Agenda dan peserta rapat gabungan Dewan Komisaris mengundang 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 Board of Directors Meeting			Rapat Direksi bersama Dewan Komisaris Meeting of the Board of Directors with the Board of Commissioners			RUPS GMS		
		Jumlah dan Persentase 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 Total Attendance	Persentase Percentage	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	Persentase Percentage	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	Persentase Percentage
Yuddy Renaldi	Direktur Utama President Director	69	67	97%	8	8	100%	2	2	100%
Cecep Trisna	Direktur Kepatuhan Director of Compliance	69	68	98,5%	8	8	100%	2	2	100%
Nia Kania	Direktur Keuangan Director of Finance	69	66	95,6%	8	8	100%	2	2	100%
Suartini	Direktur Konsumer & Ritel Director of Consumer & Retail	69	64	92,7%	8	8	100%	2	2	100%
Tedi Setiawan	Direktur Operasional Director of Operations	69	66	95,6%	8	8	100%	2	2	100%
Rio Lanasier	Direktur Information Technology, Treasury & International Banking Director of Information Technology, Treasury & International Banking	69	67	97,1%	8	8	100%	2	2	100%

Nama Name	Jabatan Position	Rapat Direksi Board of Directors Meeting			Rapat Direksi bersama Dewan Komisaris Meeting of the Board of Directors with the Board of Commissioners			RUPS GMS		
		Jumlah dan Persentase 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 Total Total Attendance	Persentase Percentage	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Total Attendance	Persentase Percentage	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Total Attendance	Persentase Percentage
Nancy Adistyasari	Direktur Komersial dan Usaha Mikro Kecil dan Menengah Director of Commercial and Micro, Small and Medium Enterprises	69	58	84%	8	8	100%	2	2	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 2023 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 2023 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	<i>Executive Workshop</i> Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi dan Keunggulan Kompetitif Executive Workshop in 2023 Uniting Energy to Strengthen Synergy and Competitive Advantage	Bandung, 16 Januari 2023 Bandung, January 16, 2023	bjb University
		<i>Executive Workshop 2023 Be One</i> : Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One : United, Compact, and Collaborative	Bandung, 23 Juli 2023 Bandung, July 23, 2023	bjb University
		<i>Executive Workshop</i> Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui <i>Fee Based Income</i> Kredit Yang Berkualitas Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Quality Fee Based Income Credit	Bandung, 24 Juli 2023 Bandung, July 24, 2023	bjb University
		Seminar Nasional BPD-SI <i>Corporate Digital Culture</i> : <i>Digital Transformation Leader</i> BPD-SI National Seminar Corporate Digital Culture : Digital Transformation Leader	Makassar, 30 Agustus 2023 Makassar, August 30, 2023	ASBANDA

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
		<i>Executive Future Banking Symposium Japan (Refreshment Cyber Security Risk Management Program)</i> Executive Future Banking Symposium Japan (Refreshment Cyber Security Risk Management Program)	Tokyo, 11 November 2023 Tokyo, November 11, 2023	TD Consultant
		<i>Risk Management Workshop (Refreshment Sertifikasi Manajemen Risiko) Untuk Pengurus bank bjb (Public Training-Luring)</i> Risk Management Workshop (Risk Management Certification Refreshment) for bank bjb Management (Public Training-Offline)	Jakarta, 13 Desember 2023 Jakarta, December 13, 2023	TD Consultant
Cecep Trisna	Direktur Kepatuhan Director of Compliance	<i>Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi dan Keunggulan Kompetitif</i> Executive Workshop in 2023 Uniting Energy to Strengthen Synergy and Competitive Advantage	Bandung, 16 Januari 2023 Bandung, January 16, 2023	bjb University
		<i>Executive Workshop 2023 Be One : Bersatu Kompak Kolaboratif</i> Executive Workshop 2023 Be One : United, Compact, and Collaborative	Bandung, 23 Juli 2023 Bandung, July 23, 2023	bjb University
		<i>Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkualitas</i> Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Quality Fee Based Income Credit	Bandung, 24 Juli 2023 Bandung, July 24, 2023	bjb University
		Program ISO 31000 Standar Internasional Manajemen Risiko Fundamental ERM ISO 31000 Program International Standard for ERM Fundamental Risk Management	Bali, 4 Desember 2023 Bali, December 4, 2023	CRMS Indonesia
		<i>Risk Management Workshop (Refreshment Sertifikasi Manajemen Risiko) Untuk Pengurus bank bjb (Public Training-Luring)</i> Risk Management Workshop (Risk Management Certification Refreshment) for bank bjb Management (Public Training-Offline)	Jakarta, 13 Desember 2023 Jakarta, December 13, 2023	TD Consultant
Nia Kania	Direktur Keuangan Director of Finance	<i>Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi dan Keunggulan Kompetitif</i> Executive Workshop in 2023 Uniting Energy to Strengthen Synergy and Competitive Advantage	Bandung, 16 Januari 2023 Bandung, January 16, 2023	bjb University
		<i>Executive Workshop 2023 Be One : Bersatu Kompak Kolaboratif</i> Executive Workshop 2023 Be One : United, Compact, and Collaborative	Bandung, 23 Juli 2023 Bandung, July 23, 2023	bjb University
		<i>Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkualitas</i> Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Quality Fee Based Income Credit	Bandung, 24 Juli 2023 Bandung, July 24, 2023	bjb University
		<i>Overseas Program International Conference On Economics Finance and Accounting (ICEFA)</i> Overseas Program International Conference On Economics Finance and Accounting (ICEFA)	Tokyo, 4 November 2023 Tokyo, November 4, 2023	PT Sinergi Indonesia Pintar

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
		<i>Risk Management Workshop (Refreshment Sertifikasi Manajemen Risiko) Untuk Pengurus bank bjb (Public Training-Luring)</i> Risk Management Workshop (Risk Management Certification Refreshment) for bank bjb Management (Public Training-Offline)	Jakarta, 13 Desember 2023 Jakarta, December 13, 2023	TD Consultant
Suartini	Direktur Konsumer & Ritel Director of Consumer & Retail	<i>Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi dan Keunggulan Kompetitif</i> Executive Workshop in 2023 Uniting Energy to Strengthen Synergy and Competitive Advantage	Bandung, 16 Januari 2023 Bandung, January 16, 2023	bjb University
		<i>Talkshow BPD-SI : Tantangan dan Peluang BPD Ke Depan Di Era Layanan Keuangan Digital</i> BPD-SI Talkshow: Future Challenges and Opportunities for BPD in the Era of Digital Financial Services	Padang, 8 Maret 2023 Padang, March 8, 2023	ASBANDA
		<i>Executive Workshop 2023 Be One : Bersatu Kompak Kolaboratif</i> Executive Workshop 2023 Be One : United, Compact, and Collaborative	Bandung, 23 Juli 2023 Bandung, July 23, 2023	bjb University
		<i>Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkualitas</i> Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Quality Fee Based Income Credit	Bandung, 24 Juli 2023 Bandung, July 24, 2023	bjb University
		<i>Seminar Nasional BPD-SI Corporate Digital Culture : Digital Transformation Leader</i> BPD-SI National Seminar on Corporate Digital Culture: Digital Transformation Leader	Makassar, 30 Agustus 2023 Makassar, August 30, 2023	ASBANDA
		The 10th International Certified Wealth Manager (CWM) & Continuing Professional Development (CPD) The 10th International Certified Wealth Manager (CWM) & Continuing Professional Development (CPD)	New York, 21 Oktober 2023 New York, October 21, 2023	CWMA (Certified Wealth Management Association)
		<i>Risk Management Workshop (Refreshment Sertifikasi Manajemen Risiko) Untuk Pengurus bank bjb (Public Training-Luring)</i> Risk Management Workshop (Risk Management Certification Refreshment) for bank bjb Management (Public Training-Offline)	Jakarta, 13 Desember 2023 Jakarta, December 13, 2023	TD Consultant
Tedi Setiawan	Direktur Operasional Director of Operations	<i>Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi dan Keunggulan Kompetitif</i> Executive Workshop in 2023 Uniting Energy to Strengthen Synergy and Competitive Advantage	Bandung, 16 Januari 2023 Bandung, January 16, 2023	bjb University
		<i>Executive Workshop 2023 Be One : Bersatu Kompak Kolaboratif</i> Executive Workshop 2023 Be One : United, Compact, and Collaborative	Bandung, 23 Juli 2023 Bandung, July 23, 2023	bjb University
		<i>Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkualitas</i> Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Quality Fee Based Income Credit	Bandung, 24 Juli 2023 Bandung, July 24, 2023	bjb University

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
		Gartner Reimagine HR Conference The Premiere Conference For Chros & Their HR Leadership Teams Gartner Reimagine HR Conference The Premiere Conference For Chros & Their HR Leadership Teams	Sydney, 1 Desember 2023 Sydney, December 1, 2023	PT Sinergi Indonesia Pinter
		<i>Risk Management Workshop (Refreshment Sertifikasi Manajemen Risiko) Untuk Pengurus bank bjb (Public Training-Luring)</i> Risk Management Workshop (Risk Management Certification Refreshment) for bank bjb Management (Public Training-Offline)	Jakarta, 13 Desember 2023 Jakarta, December 13, 2023	TD Consultant
Rio Lanasier	Direktur Information Technology, Treasury & International Banking Director of Information Technology, Treasury & International Banking	<i>Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi dan Keunggulan Kompetitif</i> Executive Workshop in 2023 Uniting Energy to Strengthen Synergy and Competitive Advantage	Bandung, 16 Januari 2023 Bandung, January 16, 2023	bjb University
		<i>Executive Workshop 2023 Be One : Bersatu Kompak Kolaboratif</i> Executive Workshop 2023 Be One : United, Compact, and Collaborative	Bandung, 23 Juli 2023 Bandung, July 23, 2023	bjb University
		<i>Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkualitas</i> Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Quality Fee Based Income Credit	Bandung, 24 Juli 2023 Bandung, July 24, 2023	bjb University
		The 10th International Certified Wealth Manager (CWM) & Continuing Professional Development (CPD) The 10th International Certified Wealth Manager (CWM) & Continuing Professional Development (CPD)	New York, 21 Oktober 2023 New York, October 21, 2023	CWMA (Certified Wealth Management Association)
		<i>Risk Management Workshop (Refreshment Sertifikasi Manajemen Risiko) Untuk Pengurus bank bjb (Public Training-Luring)</i> Risk Management Workshop (Risk Management Certification Refreshment) for bank bjb Management (Public Training-Offline)	Jakarta, 13 Desember 2023 Jakarta, December 13, 2023	TD Consultant
Nancy Adistyasari	Direktur Komersial dan Usaha Mikro Kecil dan Menengah Director of Commercial and Micro, Small and Medium Enterprises	<i>Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi dan Keunggulan Kompetitif</i> Executive Workshop in 2023 Uniting Energy to Strengthen Synergy and Competitive Advantage	Bandung, 16 Januari 2023 Bandung, January 16, 2023	bjb University
		<i>Executive Workshop 2023 Be One : Bersatu Kompak Kolaboratif</i> Executive Workshop 2023 Be One : United, Compact, and Collaborative	Bandung, 23 Juli 2023 Bandung, July 23, 2023	bjb University
		<i>Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkualitas</i> Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Quality Fee Based Income Credit	Bandung, 24 Juli 2023 Bandung, July 24, 2023	bjb University
		Executive Workshop International Conference - Building Strategies In Business Development & Management Executive Workshop International Conference - Building Strategies In Business Development & Management	Barcelona, 18 November 2023 Barcelona, November 18, 2023	TD Consultant

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
		<i>Risk Management Workshop (Refreshment Sertifikasi Manajemen Risiko) Untuk Pengurus bank bjb (Public Training-Luring)</i> Risk Management Workshop (Risk Management Certification Refreshment) for bank bjb Management (Public Training-Offline)	Jakarta, 13 Desember 2023 Jakarta, December 13, 2023	TD Consultant

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 Perusahaan 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 diantaranya:

1. Laporan Tahunan.
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 2023 tidak terdapat Direksi baru sehingga tidak terdapat pelaksanaan program orientasi bagi Direksi baru.

Pelaksanaan Tugas dan Tanggung Jawab Serta Keputusan Direksi

Sepanjang tahun 2023, Direksi telah melaksanakan tugas kepengurusan bank **bjb** sebagaimana tercantum di Anggaran Dasar Perseroan, di antaranya:

1. Melaksanakan kepengurusan Bank.
2. Pengelolaan aset dan keuangan Bank.
3. Penyusunan perencanaan perusahaan antara lain RBB 2024 yang diantaranya memuat strategi Perseroan, rencana kerja dan anggaran tahunan, dan target-target Perseroan.
4. Penyelenggaraan rapat Direksi, menghadiri rapat Dewan Komisaris dan RUPS.
5. Pengawasan pelaksanaan strategi dan perbaikan proses bisnis internal.
6. Menetapkan Manajemen Risiko dan prinsip – prinsip GCG.

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 OJK 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.
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 2023 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 2023, 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 Bank.
2. Management of Company assets and finances.
3. Preparation of corporate plans, including the RBB 2022 yang diantaranya memuat strategi Perseroan, rencana kerja dan anggaran tahunan, dan target-target Perseroan.
4. Organizing Board of Directors meetings, attending Board of Commissioners meetings and GMS.
5. Pengawasan pelaksanaan strategi dan perbaikan proses bisnis internal.
6. Establish Risk Management and GCG principles.

7. Pemenuhan target kinerja Bank.
8. Pelaksanaan tugas lainnya terkait kepengurusan Bank.

Sebagai bagian dari pelaksanaan tugas dan tanggung jawabnya, Direksi terus berupaya untuk mendorong pelaksanaan pengawasan yang semakin efektif. Selama 2023, Direksi telah mengeluarkan beberapa keputusan dan persetujuan, antara lain :

Sebagai bagian dari pelaksanaan tugas dan tanggung jawabnya, Direksi terus berupaya untuk mendorong pelaksanaan pengawasan yang semakin efektif. Selama 2023, Direksi telah mengeluarkan 496 keputusan dan persetujuan, antara lain:

7. Fulfillment of the Bank's performance targets.
8. Implementation of other tasks related to the management of the Bank.

Sebagai bagian dari pelaksanaan tugas dan tanggung jawabnya, Direksi terus berupaya untuk mendorong pelaksanaan pengawasan yang semakin efektif. Selama 2023, Direksi telah mengeluarkan beberapa keputusan dan persetujuan, antara lain :

As part of carrying out its duties and responsibilities, the Board of Directors continues to strive to encourage more effective supervision. During 2023, the Board of Directors has issued 496 decisions and approvals, among others:

Nomor Surat Letter Number	Tentang Concern
0025/SK/DIR-DDB/2023	Ketentuan biaya dan limit kartu ATM dan/atau Kartu Debet, Delivery Channel, Uang Elektronik serta <i>Quick Respond Code Indonesian Standard</i> (QRIS) Fees and limits for ATM cards and/or Debit Cards, Delivery Channels, Electronic Money and Quick Response Code Indonesian Standard (QRIS)
0499/SK/DIR-KAP/2023	SOP Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (SOP Penerapan Program APU, PPT dan PPPSPM) SOP for Implementation of Anti-Money Laundering Programs, Prevention of Terrorism Financing and Prevention of Funding for the Proliferation of Weapons of Mass Destruction (SOP for Implementation of AML, CFT and CPF Programs)
0103/SK/DIR-PST/2023	SOP Perencanaan Bisnis Bank Bank Business Planning SOP
0136/SK/DIR-UKM/2023	Ketentuan suku bunga dan biaya produk divisi kredit UMKM Terms of interest rates and product fees for the MSME credit division
0147/SK/DIR-MRI/2023	Parameter Profil Risiko Operasional, Risiko Strategik, Risiko Reputasi, Risiko Kepatuhan dan Risiko Hukum Operational Risk Profile Parameters, Strategic Risk, Reputation Risk, Compliance Risk and Legal Risk
0149/SK/DIR-HCA/2023	Rotasi Mutasi dan Promosi Rotation of Transfers and Promotions
0150/SK/DIR-HCA/2023	Atribut Jabatan (Level Jabatan, Jenis Jabatan, Kelompok Jabatan dan <i>Critical Job</i>) Position Attributes (Position Level, Position Type, Position Group and Critical Job)
0154/SK/DIR-OPE/2023	Standar Perjanjian Kredit bank bjb Bank bjb Credit Agreement Standards
0156/SK/DIR-DPL/2023	Perubahan Ketentuan Setoran dan Biaya DPLK bank bjb Changes in Bank BJB DPLK Deposit Conditions and Fees
0157/SK/DIR-KUM/2023	Manual produk Kredit Skema Subsidi Resi Gudang Warehouse Receipt Subsidy Credit Scheme product manual
0162/SK/DIR-TRE/2023	Perhitungan Tingkat Bunga Sistem Rekening Antar Kantor SRAK SRAK Interoffice Account System Interest Rate Calculation
0171/SK/DIR-HCA/2023	SOP Pengelolaan Penghasilan dan Fasilitas Kepegawaian SOP for Management of Income and Personnel Facilities
0176/SK/DIR-KAP/2023	Perubahan Pedoman Sistem Manajemen Anti Penyuapan (SMAP) Changes to Anti-Bribery Management System (SMAP) Guidelines
0203/SK/DIR-DPL/2023	Limit Kewenangan <i>Approval</i> Transaksi Operasional dan transaksi DPLK Limit of Authority for Approval of Operational Transactions and DPLK transactions
0212/SK/DIR-KOM/2023	Perubahan Standar Operasional Prosedur (SOP) Segmen Komersial Changes to Commercial Segment Standard Operating Procedures (SOP).
0213/SK/DIR-KOM/2023	Penerapan <i>Single Cost</i> Biaya Provisi dan Administrasi Kredit Segmen Komersial Implementation of Single Cost Provision and Administration Fees for Commercial Segment Credit

Nomor Surat Letter Number	Tentang Concern
0214/SK/DIR-IBA/2023	SOP Trade Finance and Trade Services SOP Trade Finance and Trade Services
0227/SK/DIR-MRI/2023	Pedoman Perhitungan Aset Tertimbang Menurut Risiko (ATMR) untuk Risiko Kredit dengan menggunakan pendekatan Standar Guidelines for Calculating Risk Weighted Assets (RWA) for Credit Risk using the Standard approach
0238/SK/DIR-OPE/2023	Petunjuk Teknis Penyaluran Gaji ASN, Prajurit TNI, Anggota Polri dan Pejabat Negara Secara Terpusat Melalui Aplikasi Sistem Perbendaharaan dan Anggaran Negara (SPAN) Technical Instructions for Centralized Distribution of Salaries for ASN, TNI Soldiers, Police Members and State Officials Through the State Treasury and Budget System (SPAN) Application
0263/SK/DIR-HCA/2023	Pembayaran Sebagian Gaji Pegawai Dalam Bentuk bjb DigiCash Partial payment of employee salaries in the form of bjb DigiCash
0264/SK/DIR-DPL/2023	Pedoman Penentuan Nilai Kekayaan dan Distribusi Hasil Investasi Dana Pensiun Lembaga Keuangan (DPLK) Guidelines for Determining Wealth Value and Distribution of Investment Results from Financial Institution Pension Funds (DPLK)
0278/SK/DIR-MAP/2023	Struktur Konglomerasi Keuangan PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Structure of the Financial Conglomeration of PT Bank Pembangunan Daerah West Java and Banten, Tbk.
0279/SK/DIR-CRI/2023	SOP Divisi Credit Risk Credit Risk Division SOP
0296/SK/DIR-HCA/2023	Perubahan Nomenklatur Jabatan Pegawai Terhadap Struktur Organisasi Baru Changes in Nomenclature of Employee Positions Regarding the New Organizational Structure
0315/SK/DIR-TRE/2023	Penetapan Parameter dan Limit Risiko Likuiditas Serta Kriteria <i>Early Warning</i> & Krisis Dalam rencana Pendanaan Darurat Determination of Liquidity Risk Parameters and Limits and Early Warning & Crisis Criteria in Emergency Funding Plans
0326/SK/DIR-UMU/2023	Standar Operasional Prosedur Pengadaan Tanah dan/Vatau Bangunan Standard Operational Procedures for Land and/or Building Procurement
0332/SK/DIR-KKO/2023	Ketentuan <i>Pricing</i> dan Delegasi Wewenang Penetapan Keringanan <i>Pricing</i> Kredit Kelolaan Divisi Korporasi Pricing Provisions and Delegation of Authority to Determine Credit Pricing Relief for Corporate Division Management
0442/SK/DIR-TRE/2023	Limit Kewenangan Transaksi dan <i>Budget Loss</i> Transaction Authority Limits and Budget Losses
0484/SK/DIR-KPR/2023	Kebijakan Penerapan Program Anti pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (Kebijakan APU, PPT dan PPPSPM) Policy for Implementing Anti-Money Laundering Programs, Prevention of Terrorism Financing and Prevention of Funding for the Proliferation of Weapons of Mass Destruction (AML, CFT and PFWMD Policies)
0522/SK/DIR-ITE/2023	Pedoman Sistem Manajemen Layanan Teknologi Informasi Information Technology Service Management System Guidelines
0523/SK/DIR-KPR/2023	Perubahan SOP Pengadaan Barang/Jasa Changes to SOP for Procurement of Goods/Services
0528/SK/DIR-CSE/2023	Pedoman Pengelolaan Dana <i>Corporate Social Responsibility</i> (CSR) Guidelines for Managing Corporate Social Responsibility (CSR) Funds

Penilaian Kinerja Komite di Bawah Direksi dan Dasar Penilaiannya

Dalam melaksanakan 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

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. 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 2023, 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. Pertanggungjawaban 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 Dewan Komisaris ini diharapkan dapat menjadi panduan Dewan Komisaris dalam melaksanakan tugas dan wewenangnya, yaitu pengawasan Bank yang didasari pada prinsip Tata Kelola yang baik (*Good Corporate Governance*).

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 2023, 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' 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.

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 perumusan dan pelaksanaan kebijakan strategis Bank 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 Bank atau peraturan perundang – undangan.
6. Pengambilan keputusan kegiatan operasional Bank oleh Dewan Komisaris tersebut, merupakan bagian dari tugas pengawasan oleh Dewan Komisaris sehingga tidak meniadakan tanggung jawab Direksi atas pelaksanaan kepengurusan Bank.
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, diantaranya:
 - 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).
 - c. Berdasarkan keputusan RUPS, Dewan Komisaris menunjuk Kantor Akuntan Publik atas rekomendasi Komite Audit untuk melakukan audit atas laporan keuangan Perseroan.

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 this supervision, the Board of Commissioners is obliged to direct, monitor and evaluate the formulation and implementation of the Bank's strategic policies by the Board of 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. 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. 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 Bank. Hal-hal yang wajib dilaporkan di atas yang belum atau tidak dilaporkan oleh Bank 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.
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.

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| <ul style="list-style-type: none"> 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. | <ul style="list-style-type: none"> 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. |
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Tugas dan Tanggung Jawab Komisaris Utama

1. Bertanggung jawab sebagai Koordinator umum Dewan Komisaris.
2. Melakukan pemanggilan Rapat Dewan Komisaris secara tertulis yang disampaikan kepada seluruh anggota Dewan Komisaris.
3. Memimpin rapat Dewan Komisaris dan rapat Dewan Komisaris bersama Direksi.
4. Mengkoordinasikan serta memastikan pelaksanaan tugas dan tanggung jawab Dewan Komisaris sesuai ketentuan yang berlaku.

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 Bank berhak memasuki bangunan dan halaman atau tempat lain yang dipergunakan atau yang dikuasai oleh Bank 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 Bank.
3. Memberikan tanggapan atas laporan mengenai perkembangan kinerja dari Direksi secara berkala.
4. Mengajukan pertanyaan kepada Direksi terkait kegiatan operasional Bank 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 Bank atau melalaikan kewajibannya atau terdapat alasan yang mendesak bagi Bank dengan memperhatikan ketentuan yang berlaku.
6. Menyelenggarakan RUPS, bila dalam jangka waktu yang ditentukan sesuai ketentuan yang berlaku, tidak diselenggarakan oleh Direksi.

Duties and Responsibilities of the President Commissioner

1. Responsible as general coordinator of the Board of Commissioners.
2. Call for a Board of Commissioners Meeting in writing which is delivered to all members of the Board of Commissioners.
3. Chair meetings of the Board of Commissioners and meetings of the Board of Commissioners with the Directors.
4. Coordinate and ensure the implementation of the duties and responsibilities of the Board of Commissioners in accordance with applicable regulations.

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 Bank.
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. 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 Bank atau peraturan perundangan yang berlaku.
 - c. Kebijakan Bank.
 - d. Struktur organisasi Bank.
 - 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. 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 Bank 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 Bank tidak mempunyai seorangpun anggota Direksi, maka untuk sementara Dewan Komisaris diwajibkan mengurus Bank. 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
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. Bank Policy.
 - d. Bank'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. 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 single member 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

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.

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.
4. Jabatan anggota Dewan Komisaris berakhir apabila:
 - a. Kehilangan Kewarganegaraan Indonesia
 - b. Mengundurkan diri
 - c. Meninggal dunia dalam masa jabatannya
 - d. Masa jabatannya berakhir, kecuali diangkat kembali sesuai dengan ketentuan yang berlaku
 - e. Diberhentikan berdasarkan keputusan RUPS atas dasar:
 - tidak lagi memenuhi persyaratan yang berlaku
 - tidak menjalankan fungsinya dengan baik sesuai dengan ketentuan yang berlaku

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.

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.
4. The term of office of a member of the Board of Commissioners ends if:
 - a. Loss of Indonesian Citizenship
 - b. Resign
 - c. Died during his/her term of office
 - d. The term of office ends, unless reappointed in accordance with applicable provisions
 - e. Dismissed based on GMS decision on the basis of:
 - no longer meets the applicable requirements
 - does not carry out its functions properly in accordance with the applicable regulations

5. Anggota Dewan Komisaris berhak untuk mengundurkan diri dari jabatannya dengan memberitahukan secara tertulis mengenai maksud tersebut kepada Dewan Komisaris dengan tembusan kepada Direksi.
 6. 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.
 7. 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.
 8. Bagi anggota Dewan Komisaris yang mengundurkan diri tersebut tetap berkewajiban menyelesaikan tugas dan tanggung jawabnya sesuai dengan ketentuan anggaran dasar sebagai anggota Dewan Komisaris sampai tanggal pengunduran dirinya berlaku efektif.
5. Members of the Board of Commissioners have the right to resign from their positions by delivering their intention in the form of written notification with a copy to the Board of Directors.
 6. The Company is obliged to hold a GMS to decide on requests for resignation of members of the Board of Commissioners within a period of no later than 60 (sixty) days after the receipt of the resignation letter. If the GMS is not held within this period of time, the resignation of a member of the Board of Commissioners will be valid without requiring approval from the GMS. However, the Company is obliged to submit a report of the resignation at the next GMS.
 7. If a member of the Board of Commissioners resigns, resulting in the number of members of the Board of Commissioners being less than 3 (three) people, then the resignation is valid if it has been determined by the GMS and new members of the Board of Commissioners have been appointed, thereby meeting the minimum requirements for the number of members of the Board of Commissioners .
 8. Members of the Board of Commissioners who resign are still obliged to complete their duties and responsibilities in accordance with the provisions of the articles of association as members of the Board of Commissioners until the effective date of their resignation.

Persyaratan 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 pengkhianatan 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 putusan 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 diantara sesama anggota Dewan

Requirements 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

- 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) selama 1 (satu) tahun sebelum menjadi Komisaris Independen pada Perseroan. 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 bank yang dikendalikan oleh bank;
 - b. Komisaris non independen menjalankan tugas fungsional dari Pemegang Saham bank 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 bank.
 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 Bank bahwa jabatan yang bersangkutan merupakan tugas fungsional (bagi calon yang memiliki tugas fungsional)
- 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 (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 carried 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 the position and function as intended can be carried out as long as the person concerned does not neglect the implementation of their duties and responsibilities as the bank's Board of Commissioners.
 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 OJK 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. 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 Dewan Komisaris bank 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 bank 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).
- 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 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.

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. Pedoman dan Tata Tertib Kerja Dewan Komisaris ditinjau secara periodik. 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

Perubahan Komposisi Anggota Dewan Komisaris dan Alasan Perubahannya

Berdasarkan Akta Pernyataan Keputusan RUPS Tahunan Tahun Buku 2022 nomor 05 tanggal 04 April 2023, anggota Dewan Komisaris berjumlah 5 (lima) orang yang terdiri dari 1 (satu) Komisaris Utama Independen, 2 (dua) Komisaris Independen, dan 2 (dua) Komisaris non Independen.

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 Board of Commissioners' Work Guidelines and Regulations are reviewed periodically. As for 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

Changes In The Composition of Members of The Board of Commissioners and Reasons for The Changes

Based on the Deed of Statement of AGMS Resolutions number 05 dated April 30, 2023, there were 5 (five) members of the Board of Commissioners consisting of 1 (one) Independent Main Commissioner, 2 (two) Independent Commissioners, and 2 (two) non-Independent Commissioners.

Tabel Komposisi dan Dasar Pengangkatan Dewan Komisaris Setelah RUPS Tahunan Tahun Buku 2022

Table of Composition and Basis for Appointment of the Board of Commissioners After 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 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	<ul style="list-style-type: none"> • 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

Nama Name	Jabatan Position	Pelaksana Executor	Dasar Pengangkatan Basis of Appointment	Tanggal Efektif Effective Date
Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	OJK 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
Setiawan Wangsaatmaja	Komisaris Commissioner	OJK OJK	RUPS Tahunan Tahun 2022 tanggal 30 Maret 2022 RUPS Tahunan Tahun 2022 tanggal 30 Maret 2022	19 Juli 2022 July 19, 2022
Diding Sakri	Komisaris Independen Independent Commissioner	OJK OJK	RUPS Tahunan Tahun 2022 tanggal 30 Maret 2022 2022 Annual GMS on March 30, 2022	19 Juli 2022 July 19, 2022

Komposisi Dewan Komisaris Setelah RUPS Luar Biasa Tahun 2023

Berdasarkan Akta Pernyataan Keputusan RUPS Luar Biasa nomor 72 tanggal 25 Mei 2023, terdapat pemberhentian dengan hormat 1 (satu) orang Komisaris non Independen dan mengangkat 2 (dua) orang Komisaris non Independen sehingga anggota Dewan Komisaris berjumlah 6 (enam) orang yang terdiri dari 1 (satu) Komisaris Utama Independen, 2 (dua) Komisaris Independen, dan 3 (tiga) Komisaris non Independen dengan rincian sebagai berikut:

Composition of The Board of Commissioners After The 2023 Extraordinary GMS

Based on the Deed of Extraordinary GMS Decision Statement number 72 dated May 25, 2023, there was an honorable dismissal of 1 (one) non-Independent Commissioner and the appointment of 2 (two) non-Independent Commissioners so that the members of the Board of Commissioners numbered 6 (six) people consisting of 1 (one) Independent Main Commissioner, 2 (two) Independent Commissioners, and 3 (three) non-Independent Commissioners with the following details:

Tabel Komposisi dan Dasar Pengangkatan Dewan Komisaris Setelah RUPS Luar Biasa Tahun 2023

Table of Composition and Basis of Appointment of the Board of Commissioners After the 2023 Extraordinary 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 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
Rudie Kusmayadi	Komisaris Commissioner	OJK OJK	RUPS Luar Biasa Tahun 2023 tanggal 25 Mei 2023 2023 Extraordinary GMS on May 25, 2023	9 Agustus 2023 August 9, 2023
Setiawan Wangsaatmaja	Komisaris Commissioner	OJK 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
Toms Tohir	Komisaris Commissioner	OJK OJK	RUPS Luar Biasa Tahun 2023 tanggal 25 Mei 2023 2023 Extraordinary GMS on May 25, 2023	9 Agustus 2023 August 9, 2023
Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	OJK 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
Diding Sakri	Komisaris Independen Independent Commissioner	OJK OJK	RUPS Tahunan Tahun 2022 tanggal 30 Maret 2022 2022 Annual GMS on March 30, 2022	19 Juli 2022 July 19, 2022

Pembidangan Tugas Pengawasan Dewan Komisaris

Untuk mengefektifkan peran Dewan Komisaris, dilakukan pembagian tugas diantara anggota Dewan Komisaris. Pembagian tugas diantara 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.

Berdasarkan salah satu hasil keputusan Rapat Umum Pemegang Saham Luar Biasa Tahun 2022 pada tanggal 25 Mei 2023 terjadi perubahan susunan pengurus, sehingga terjadi perubahan dalam pembagian tugas Dewan Komisaris dan ditetapkan melalui Surat Keputusan Dewan Komisaris PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris sehingga Pembidangan Tugas Dewan Komisaris menjadi 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.

Based on one of the results of the 2022 Extraordinary General Meeting of Shareholders on May 25 2023, there was a change in the composition of the management, resulting in a change in the division of duties of the Board of Commissioners and this was determined through a Decree of the Board of Commissioners of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Number 04/SK/DKO/2023 dated August 22, 2023 concerning the Division of Duties and Implementation of Activities of the Board of Commissioners, thereby 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	<ol style="list-style-type: none"> 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 <ol style="list-style-type: none"> 1. Chairman concurrently a 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
Rudie Kusmayadi	Komisaris Commissioner	<ol style="list-style-type: none"> 1. Anggota Komite Pemantau Risiko 2. Anggota Komite Nominasi dan Remunerasi 3. Anggota Komite Tata Kelola Terintegrasi <ol style="list-style-type: none"> 1. Member of the Risk Monitoring Committee 2. Member of the Nomination and Remuneration Committee 3. Member of the Integrated Governance Committee
Setiawan Wangsaatmaja	Komisaris Commissioner	<ol style="list-style-type: none"> 1. Anggota Komite Pemantau Risiko 2. Anggota Komite Nominasi dan Remunerasi 3. Anggota Komite Tata Kelola Terintegrasi <ol style="list-style-type: none"> 1. Member of the Risk Monitoring Committee 2. Member of the Nomination and Remuneration Committee 3. Member of the Integrated Governance Committee
Tomsi Tohir	Komisaris Commissioner	<ol style="list-style-type: none"> 1. Anggota Komite Pemantau Risiko 2. Anggota Komite Nominasi dan Remunerasi 3. Anggota Komite Tata Kelola Terintegrasi <ol style="list-style-type: none"> 1. Member of the Risk Monitoring Committee 2. Member of the Nomination and Remuneration Committee 3. Member of the Integrated Governance Committee

Nama Name	Jabatan Position	Bidang Tugas Duties
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 concurrently a 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
Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	1. Ketua merangkap anggota Komite Tata Kelola Terintegrasi. 2. Anggota Komite Audit 3. Anggota Komite Pemantau Risiko 4. Anggota Komite Nominasi dan Remunerasi 1. Chairman concurrently a member of the Integrated Governance Committee. 2. Member of the Audit Committee 3. Member of the Risk Monitoring Committee 4. 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 bank yang dikendalikan oleh Bank.
2. Komisaris non independen menjalankan tugas fungsional dari pemegang saham Bank 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 Bank.

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 Bank.
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.

Rangkap jabatan Dewan Komisaris dapat dilihat pada tabel di bawah ini.

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 Direktur	PT Medco Intidynamika
Rudie Kusmayadi	Komisaris Commissioner	-	-
Setiawan Wangsaatmaja	Komisaris Commissioner	Asesor Utama Asesor Utama	Pemerintah Provinsi Jawa Barat West Java Provincial Government
Toms Tohir	Komisaris Commissioner	Inspektorat Jendral Inspektorat Jendral	Kementerian Dalam Negeri Kementerian Dalam Negeri
Diding Sakri	Komisaris Independen Independent Commissioner	-	-
Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	-	-

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 Komisaris Utama Independen		√		√		√		√		√		√		√
Rudie Kusmayadi	Komisaris Komisaris		√		√		√		√		√		√		√
Setiawan Wangsaatmaja	Komisaris Komisaris		√		√		√		√		√		√		√
Tomsu Tohir	Komisaris Komisaris		√		√		√		√		√		√		√
Diding Sakri	Komisaris Independen Komisaris Independen		√		√		√		√		√		√		√
Fahlino F. Sjuib	Komisaris Independen Komisaris Independen		√		√		√		√		√		√		√

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 Bank atau mengurangi keuntungan Bank dan wajib mengungkapkan benturan kepentingan dalam setiap keputusan.
3. Anggota Dewan Komisaris dilarang memanfaatkan Bank untuk kepentingan pribadi, keluarga dan/atau pihak lain yang dapat merugikan atau mengurangi keuntungan Bank.
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 Bank 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 bank yang dapat mempengaruhi kemampuan yang bersangkutan untuk bertindak independen. Komisaris Independen berkontribusi dalam diskusi yang jujur, obyektif, aktif dan konstruktif pada rapat Dewan Komisaris.

Jumlah Komisaris Independen sebanyak 50% yaitu 3 (tiga) orang dari 6 (enam) orang Dewan Komisaris. Dengan demikian, jumlah Komisaris Independen tersebut telah memenuhi ketentuan yang ditetapkan Otoritas Jasa Keuangan.

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 contribute to honest, objective, active and constructive discussions at Board of Commissioners meetings.

The number of Independent Commissioners is 50%, namely 3 (three) people from the 6 (six) Board of Commissioners. Thus, the number of Independent Commissioners has fulfilled the provisions set by the Financial Services Authority.

Kriteria Penentuan Komisaris Independen

Kriteria penentuan Komisaris Independen yang diatur dalam Pedoman dan Tata Tertib Kerja Dewan Komisaris adalah sebagai berikut.

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	Fahino F. Sjuib
Merupakan pihak yang independen terhadap pemilik bank 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
PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN, Tbk.

Saya selaku calon Komisaris Utama Independen yang bertanda tangan di bawah ini:

Nama	: Farid Rahman
Tempat/tanggal lahir	: Jakarta/ 16 April 1958
Alamat domisili	: Jl. Bendi V No. 5 Tanah Kusir Jakarta 12240
No. telepon	: 021 7262480
Jabatan	: Direktur
Nama Perusahaan	: PT Medco Indinamika
No. telepon perusahaan	: 021 7821671

Dengan ini menyatakan bahwa saya:

1. Merupakan pihak yang independen terhadap pemilik bank atau PSP
2. Tidak memiliki hubungan keuangan, hubungan 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 kemampuan saya untuk bertindak independen sebagaimana diatur dalam ketentuan pelaksanaan Tata Kelola (Good Corporate Governance) bagi Bank Umum.
3. Apabila dikemudian hari, saya dikemudian memiliki hubungan-hubungan sebagaimana dimaksud pada butir 1 di atas, maka saya bersedia melepaskan jabatan Komisaris Utama Independen saya dan bersedia untuk diganti.

Bandung, 8 April 2019



Farid Rahman

SURAT PERNYATAAN INDEPENDEN
PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN, Tbk.

Saya selaku calon Komisaris Independen yang bertanda tangan di bawah ini:

Nama	: Fahric F. Sjudi
Tempat/tanggal lahir	: Bandung/ 13 Desember 1972
Alamat domisili	: Jl. Barito B/15C, Kebayoran Baru, Jakarta, 12730
No. telepon	: +62 21 722-7817
Jabatan	: Dosen
Nama Perusahaan	: Universitas Katolik Parahyangan
No. telepon perusahaan	: +62 22 203-2655

Dengan ini menyatakan bahwa saya:

1. Merupakan pihak yang independen terhadap pemilik bank atau PSP
2. Tidak memiliki hubungan keuangan, hubungan 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 kemampuan saya untuk bertindak independen sebagaimana diatur dalam ketentuan pelaksanaan Tata Kelola (Good Corporate Governance) bagi Bank Umum.
3. Apabila dikemudian hari, saya dikemudian memiliki hubungan-hubungan sebagaimana dimaksud pada butir 1 di atas, maka saya bersedia melepaskan jabatan Komisaris Independen saya dan bersedia untuk diganti.

Bandung, 7 April 2019



Fahric F. Sjudi

bank bjb

SURAT PERNYATAAN INDEPENDEN
PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN, Tbk.

Saya bertanda tangan sebagai Komisaris Independen yang bertanda tangan di bawah ini:

Nama	: Hidayat, S.T.M., Ph.D.
Alamat domisili	: Jl. Buntar No. 24, Kp. Buntar, Kecamatan Buntar, Kabupaten Bandung
No. telepon	: 08133404000
Jabatan	: Komisaris Independen bank bjb
Nama Perusahaan	: -
No. Telepon Perusahaan	: -

Dengan ini menyatakan bahwa saya:

1. Merupakan pihak yang independen terhadap pemilik bank atau PSP
2. Tidak memiliki hubungan keuangan, hubungan 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 kemampuan saya untuk bertindak independen sebagaimana diatur dalam ketentuan pelaksanaan Tata Kelola (Good Corporate Governance) bagi Bank Umum.
3. Apabila dikemudian hari, saya dikemudian memiliki hubungan-hubungan sebagaimana dimaksud pada butir 1 di atas, maka saya bersedia melepaskan jabatan Komisaris Independen saya dan bersedia untuk diganti.

Bandung, 10 April 2019




Hidayat, S.T.M., Ph.D.

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.
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 Bank 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

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.
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

berdasarkan musyawarah untuk mufakat tidak dapat tercapai maka keputusan diambil dengan pemungutan suara.

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.
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:

1. Evaluasi atas kebijakan strategis dan rencana bisnis Bank.
2. Evaluasi atas kinerja bank secara periodik dan posisi akhir tahun.

deliberations are not reached for consensus, then the decision is made with the voting.

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.
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:

1. Evaluation of the Bank's strategic policies and business plans.
2. Periodic evaluation of Company performance and year-end position.

3. Evaluasi hasil pemantauan atas kepatuhan Bank terhadap Peraturan Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku.
4. Rapat terkait hal – hal tertentu yang sifatnya insidental

REALISASI RAPAT INTERNAL DEWAN KOMISARIS

Sepanjang tahun 2023, agenda, tanggal dan peserta Rapat Dewan Komisaris adalah sebagai berikut.

Tabel Rapat Dewan Komisaris

Table of the Internal Meeting of the Board of Commissioners

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
1	Rabu 4 Januari 2023 Wednesday, January 4, 2023	Pembahasan Laporan Komite Audit Terkait Penunjukan KAP Audit Pengelolaan Dana CSR Tahun 2022 Discussion of the Audit Committee Report Regarding the Appointment of Audit KAP for CSR Fund Management in 2022	Farid Rahman Muhadi* Setiawan Wangsaatmaja Diding Sakri Fahlino F. Sjuib
2	Rabu, 8 Februari 2023 Wednesday, February 8 2023	Pembahasan Rekomendasi Komite Nominasi dan Remunerasi Terkait Proses Pengisian Pengurus Discussion of the Nomination and Remuneration Committee Recommendations Regarding the Management Filling Process	Farid Rahman Muhadi* Setiawan Wangsaatmaja Diding Sakri Fahlino F. Sjuib
3	Selasa, 21 Februari 2023 Tuesday, February 21 2023	1. Pembahasan Laporan Pengawasan Dewan Komisaris atas Realisasi Rencana Bisnis Bank (RBB) bank bjb Periode semester II tahun 2022. 2. Pembahasan Laporan Komite Audit terkait dengan penunjukan KAP untuk Kaji Ulang Fungsi Satuan Kerja Audit Internal 3. Pembahasan Laporan Komite Nominasi dan Remunerasi terkait Penilaian Kinerja Direksi tahun buku 2022. 1. Discussion of the Board of Commissioners' Supervision Report on the Realization of bank bjb 's Bank Business Plan (RBB) for the second semester of 2022. 2. Discussion of the Audit Committee Report related to the appointment of KAP to review the function of the Internal Audit Work Unit 3. Discussion of the Nomination and Remuneration Committee Report regarding the Performance Assessment of the Board of Directors for the 2022 financial year.	Farid Rahman Muhadi* Setiawan Wangsaatmaja Diding Sakri Fahlino F. Sjuib
4	Selasa, 21 Februari 2023 Tuesday, February 21, 2023	Pembahasan Rekomendasi Komite Nominasi dan Remunerasi terkait dengan pengisian jabatan anggota Komite Nominasi dan Remunerasi dari Pihak Independen Discussion of the Nomination and Remuneration Committee Recommendations related to the filling positions of members of the Nomination and Remuneration Committee from Independent Parties	Farid Rahman Muhadi* Setiawan Wangsaatmaja Diding Sakri Fahlino F. Sjuib
5	Jumat, 24 Februari 2023 Friday, February 24, 2023	Pembahasan Rekomendasi Komite Audit terkait dengan Publikasi Laporan Keuangan bank bjb Periode 31 Desember 2022 Discussion of Audit Committee Recommendations related to the Publication of bank bjb Financial Reports for the Period of December 31, 2022	Farid Rahman Muhadi* Setiawan Wangsaatmaja Diding Sakri Fahlino F. Sjuib
6	Rabu, 8 Maret 2023 Wednesday, March 8, 2023	1. Pembahasan Laporan Pengawasan Dewan Komisaris Pada RUPS Tahunan Tahun Buku 2022 2. Pembahasan Laporan KNR pada RUPS Tahun Buku 2022 1. Discussion of the Board of Commissioners' Supervision Report at the 2022 Annual GMS 2. Discussion of the KNR Report at the GMS Financial Year 2022	Farid Rahman Muhadi* Setiawan Wangsaatmaja Diding Sakri Fahlino F. Sjuib
7	Selasa, 28 Maret 2023 Tuesday, March 28, 2023	1. Pembahasan Laporan Pengawasan Dewan Komisaris untuk RUPS Tahunan Tahun Buku 2022 2. Pembahasan Laporan KNR terkait Rekomendasi KNR untuk RUPS Tahunan Tahun Buku 2022 1. Discussion of the Board of Commissioners' Supervision Report for the 2022 Annual GMS 2. Discussion of the KNR Report regarding KNR Recommendations for the 2022 Annual GMS	Farid Rahman Muhadi* Setiawan Wangsaatmaja Diding Sakri Fahlino F. Sjuib

3. Evaluate the results of monitoring of the Bank's compliance with the Financial Services Authority Regulations and applicable laws and regulations.
4. Meetings related to certain matters that are incidental.

REALIZATION OF THE INTERNAL MEETING OF THE BOARD OF COMMISSIONERS

During 2023, the agenda, date and participants of the Board of Commissioners' Meeting are as follows.

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
8	Senin, 3 April 2023 Monday, April 3, 2023	Pembahasan Laporan Komite Nominasi dan Remunerasi Discussion of the Nomination and Remuneration Committee Report	Farid Rahman Muhadi* Setiawan Wangsaatmaja Diding Sakri Fahlino F. Sjuib
9	Senin, 17 April 2023 Monday, April 17, 2023	Pembahasan Permohonan Cuti Direktur Utama Discussion of the President Director's Leave Request	Farid Rahman Muhadi* Setiawan Wangsaatmaja Diding Sakri Fahlino F. Sjuib
10	Kamis, 27 April 2023 Thursday, April 27, 2023	Pembahasan Rekomendasi Komite Audit Terkait Penerbitan Laporan Keuangan Periode 31 Maret 2023 Discussion of Audit Committee Recommendations Regarding the Issuance of Financial Reports for the Period of March 31, 2023	Farid Rahman Muhadi* Setiawan Wangsaatmaja Diding Sakri Fahlino F. Sjuib
11	Senin, 8 Mei 2023 Monday, May 8, 2023	Pembahasan Laporan Komite Nominasi dan Remunerasi Discussion of the Nomination and Remuneration Committee Report	Farid Rahman Muhadi* Setiawan Wangsaatmaja Diding Sakri Fahlino F. Sjuib
12	Rabu, 24 Mei 2023 Wednesday, May 24, 2023	Pembahasan Laporan Komite Nominasi dan Remunerasi terkait Rekomendasi Komite Nominasi untuk Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2023 Discussion of the Nomination and Remuneration Committee Report regarding the Nomination Committee's Recommendations for the 2023 Extraordinary General Meeting of Shareholders (GMS)	Farid Rahman Muhadi* Setiawan Wangsaatmaja Diding Sakri Fahlino F. Sjuib
13	Selasa, 29 Mei 2023 Tuesday, May 29, 2023	Pembahasan Laporan dan Rekomendasi Komite Nominas dan Remunerasi Discussion of the Nomination and Remuneration Committee Report and Recommendations	Farid Rahman Setiawan Wangsaatmaja Diding Sakri Fahlino F. Sjuib
14	Rabu, 14 Juni 2023 Wednesday, June 14, 2023	Pembahasan Permohonan Cuti Direktur Utama Discussion of the President Director's Leave Request	Farid Rahman Setiawan Wangsaatmaja Diding Sakri Fahlino F. Sjuib
15	Selasa, 27 Juni 2023 Tuesday, June 27, 2023	Pembahasan Laporan Komite Audit Terkait Pengadaan Jasa Kantor Akuntan Publik untuk Audit Laporan Keuangan bank bjb Tahun Buku 2023 Discussion of the Audit Committee Report Regarding the Procurement of Public Accounting Firm Services for the Audit of bank bjb 's Financial Report for the 2023 Financial Year	Farid Rahman Setiawan Wangsaatmaja Diding Sakri Fahlino F. Sjuib
16	Selasa, 18 Juli 2023 Tuesday, July 18, 2023	Pembahasan Laporan Komite Nominasi dan Remunerasi Discussion of the Nomination and Remuneration Committee Report	Farid Rahman Setiawan Wangsaatmaja Diding Sakri Fahlino F. Sjuib
17	Selasa, 25 Juli 2023 Tuesday, July 25, 2023	Pembahasan Laporan Komite Audit terkait Publikasi Laporan Keuangan Periode Juni 2023. Discussion of the Audit Committee Report regarding the Publication of Financial Report for the period of June 2023.	Farid Rahman Setiawan Wangsaatmaja Diding Sakri Fahlino F. Sjuib
18	Rabu, 9 Agustus 2023 Wednesday, August 9, 2023	Pembahasan Rekomendasi Komite Audit Terkait Penunjukan Kantor Akuntan Publik untuk Pendampingan Dalam Surat Berharga Perpetual I tahun 2023. Discussion of Audit Committee Recommendations Regarding the Appointment of a Public Accounting Firm for the Assistance of Perpetual Securities I in 2023.	Farid Rahman Setiawan Wangsaatmaja Diding Sakri Fahlino F. Sjuib

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
19	Selasa, 22 Agustus 2023 Tuesday, August 22, 2023	Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris Distribution of Duties and Implementation of Activities of the Board of Commissioners	Farid Rahman Rudie Kusmayadi** Setiawan Wangsaatmaja Toms Tohir** Diding Sakri Fahlino F. Sjuib
20	Selasa, 24 Oktober 2023 Tuesday, October 24, 2023	<ol style="list-style-type: none"> Pembahasan Rekomendasi Komite Audit terkait Penerbitan Laporan Keuangan Periode September 2023 Pembahasan Rekomendasi Komite Audit Terkait Perubahan RBB Audit Teknologi Informasi Triwulan IV Tahun 2023 Pembahasan Rekomendasi Komite Nominasi dan Remunerasi Terkait Perpanjangan Perjanjian Kerja Komite Audit dari Pihak Independen <ol style="list-style-type: none"> Discussion of the Audit Committee's Recommendations regarding the Issuance of Financial Report for the Period of September 2023 Discussion of the Audit Committee's Recommendations Regarding Changes to the Information Technology Audit RBB for the Fourth Quarter of 2023 Discussion of the Nomination and Remuneration Committee's Recommendations Regarding the Extension of the Audit Committee's Work Agreement from Independent Parties 	Farid Rahman Rudie Kusmayadi** Setiawan Wangsaatmaja Toms Tohir** Diding Sakri Fahlino F. Sjuib
21	Selasa, 14 November 2023 Tuesday, November 14, 2023	<ol style="list-style-type: none"> Pembahasan Laporan Komite Audit terkait rekomendasi persetujuan Rencana Kerja dan Anggaran Tahunan (RKAT) Satuan Kerja Audit Internal Tahun 2024. Pembahasan Rekomendasi Penunjukan Kantor Akuntan Publik untuk Audit Laporan Keuangan bank bjb Tahun Buku 2023. Pembahasan Rekomendasi Penunjukan Kantor Akuntan Publik untuk Audit Laporan Keuangan Dana Pensiun Lembaga Keuangan bank bjb Tahun Buku 2023. <ol style="list-style-type: none"> Discussion of the Audit Committee Report Regarding Recommendations for Approval of the Internal Audit Work Unit's Annual Work Plan and Budget (RKAT) for 2024. Discussion of Recommendations for the Appointment of a Public Accounting Firm to Audit bank bjb's Financial Report for the 2023 Financial Year. Discussion of Recommendations for the Appointment of a Public Accounting Firm to Audit the Financial Report of the bank bjb Financial Institution Pension Fund for the 2023 Financial Year. 	Farid Rahman Rudie Kusmayadi** Setiawan Wangsaatmaja Toms Tohir** Diding Sakri Fahlino F. Sjuib
22	Kamis, 21 November 2023 Thursday, November 21, 2023	<ol style="list-style-type: none"> Laporan Komite Pemantau Risiko atas Evaluasi Kebijakan, Strategi dan Pelaksanaan Kerangka Manajemen Risiko Pembahasan Rekomendasi Komite Nominasi dan Remunerasi terkait Perpanjangan Perjanjian Kerja Anggota Komite Pemantau Risiko dari Pihak Independen <ol style="list-style-type: none"> Risk Monitoring Committee Report on Evaluation of Policy, Strategy, and Implementation of the Risk Management Framework Discussion of the Nomination and Remuneration Committee Recommendations regarding the Extension of the Employment Agreements of Risk Monitoring Committee Members from Independent Parties 	Farid Rahman Rudie Kusmayadi** Setiawan Wangsaatmaja Toms Tohir** Diding Sakri Fahlino F. Sjuib
23	Kamis, 28 Desember 2023 Thursday, December 28, 2023	Persetujuan Cuti Direktur Utama bank bjb bank bjb President Director Leave Approval	Farid Rahman Rudie Kusmayadi** Setiawan Wangsaatmaja Toms Tohir** Diding Sakri Fahlino F. Sjuib

* Diberhentikan dengan hormat berdasarkan salah satu keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2023 tanggal 25 Mei 2023

** Diangkat berdasarkan salah satu keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2023 dan Efektif menjabat pada tanggal 9 Agustus 2023 berdasarkan hasil keputusan Penilaian Kemampuan dan Kepatutan dari Otoritas Jasa Keuangan.

* Respectfully dismissed based on one of the decisions of the 2023 Extraordinary General Meeting of Shareholders (GMS) dated May 25, 2023.

** Appointed based on one of the decisions of the 2023 Extraordinary General Meeting of Shareholders (GMS) and effective on August 9 2023 based on the results of the Fit and Proper Test decision from the Financial Services Authority.

Rapat Gabungan Dewan Komisaris Mengundang Direksi

Sepanjang tahun 2023, agenda, tanggal dan peserta Rapat Gabungan Dewan Komisaris mengundang Direksi adalah sebagai berikut.

Joint Meeting of The Board of Commissioners Invites The Board of Directors

Throughout 2023, the agenda, dates and participants of the Joint Meeting of the Board of Commissioners inviting the Board of Directors are as follows.



Tabel Rapat Gabungan Dewan Komisaris dengan Direksi

Table of Joint Meetings between the Board of Commissioners and the Board of Directors

No	Hari & Tanggal Days & Dates	Agenda	Dewan Komisaris Board of Commissioners						
			Farid Rahman	Muhadi *	Setiawan Wangsaatmaja	Fahlino F. Sjuib	Diding Sakri	Rudie Kusmayadi*	
1	Rabu, 11 Januari 2023 Wednesday, January 11, 2023	1. Pembahasan Kinerja bank bjb Posisi Desember 2022 2. Peran KIC dan KIW dalam memitigasi <i>Fraud</i>	1	1	1	1	1		
2	Kamis, 19 Januari 2023 Thursday, January 19, 2023	1. Pembahasan Persetujuan Perubahan Kebijakan Perkreditan Bank 2. Pembahasan Tingkat Kesehatan Bank Secara Individu Posisi Semester 2 Tahun 2022	1	1		1	1		
3	Selasa, 31 Januari 2023 Tuesday, January 31, 2023	Realisasi Rencana Bisnis DPLK Periode Semester II Tahun 2022	1	1		1	1		
4	Selasa, 31 Januari 2023 Tuesday, January 31, 2023	Pembahasan Penerapan ISO 37001:2016 Sistem Manajemen Anti Penyuapan (SMAP) dan ISO 37301:2021 Sistem Manajemen Kepatuhan (SMK) bank bjb Tahun 2022 dengan ruang lingkup: Proses Pengajuan dan Pencairan Kredit Komersial & Korporasi pada Kantor Cabang Utama Bandung	1	1		1	1		
5	Selasa, 7 Februari 2023 Tuesday, February 7, 2023	1. Pembahasan Kinerja bank bjb Posisi Januari 2023 2. Pembahasan Persiapan RUPS Tahunan Tahun Buku 2022	1	1	1	1	1		
6	Rabu, 8 Februari 2023 Wednesday, February 8, 2023	Pembahasan <i>Information Technology Strategic Plan</i> (ITSP) bank bjb	1	1	1	1	1		
7	Senin, 13 Februari 2023 Monday, February 13, 2023	Pembahasan Persetujuan <i>Right Issue</i> bank bjb	1	1		1	1		

		Direksi Directors							Agenda
	Toms Tohir*	Yuddy Renaldi	Cecep Trisna	Nancy Adistyasari	Nia Kania	Rio Lanasier	Suartini	Tedi Setiawan	
		1	1	1	1	1	1	1	1. Discussion of bank bjb 's performance for December 2022 2. The role of KIC and KIW in mitigating fraud
		1	1	1	1	1	1	1	1. Discussion on Approval of Changes to Bank Credit Policy 2. Discussion of Individual Bank Soundness Levels in the Second Semester of 2022
							1		Realization of the DPLK Business Plan for the Second Semester Period of 2022
			1						Discussion on the Implementation of ISO 37001:2016 Anti-Bribery Management System (SMAP) and ISO 37301:2021 bank bjb Compliance Management System (SMK) in 2022 with the scope: Commercial & Corporate Credit Application and Disbursement Process at Bandung Main Branch Office
		1	1	1	1	1	1	1	1. Discussion of bank bjb performance for January 2023 2. Discussion of Preparation for the 2022 Annual GMS
						1			Discussion of bank bjb 's Information Technology Strategic Plan (ITSP).
		1		1	1	1		1	Discussion on the Approval of bank bjb 's Right Issue

No	Hari & Tanggal Days & Dates	Agenda	Dewan Komisaris Board of Commissioners						
			Farid Rahman	Muhadi *	Setiawan Wangsaatmaja	Fahlino F. Sjuib	Diding Sakri	Rudie Kusmayadi*	
8	Rabu, 8 Maret 2023 Wednesday, March 8, 2023	1. Pembahasan Persiapan RUPS Tahunan Tahun Buku 2022 2. Pembahasan <i>Progress Hasil Sosialisasi Right Issue</i>	1	1	1	1	1		
9	Rabu, 15 Maret 2023 Wednesday, March 15, 2023	1. Pembahasan Persetujuan Kebijakan Dana dan Jasa 2. Pembahasan Kinerja bank bjb Periode Februari 2023 3. Tematik: Evaluasi Penyelenggaraan Sistem Pembayaran bank bjb	1	1	1	1	1		
10	Selasa, 28 Maret 2023 Tuesday, March 28, 2023	1. Persiapan RUPS Tahunan Tahun Buku 2022 2. Pembahasan Persetujuan <i>Risk Appetite Statement (RAS)</i> dan <i>Risk Tolerance</i> terkait teknologi informasi	1	1	1	1	1		
11	Selasa, 28 Maret 2023 Tuesday, March 28, 2023	1. Pembahasan Persetujuan Fasilitas Kredit Kepada Pihak Terkait AN. Koperasi Karyawan Ziebar 2. Pembahasan Persetujuan Fasilitas Kredit Kepada Pihak Terkait AN. Artdeco Sejahtera Abadi	1	1	1	1	1		
12	Rabu, 12 April 2023 Wednesday, April 12 2023	1. Kinerja bank bjb periode Maret 2023 2. Tematik: Evaluasi Pelaksanaan Fungsi Kepatuhan Periode Semester II Tahun 2022	1	1	1	1	1		
13	Senin, 17 April 2023 Monday, April 17, 2023	Pembahasan Kinerja Dana Pensiun Lembaga Keuangan (DPLK) bank bjb Periode Triwulan I Tahun 2023	1	1	1	1	1		

		Direksi Directors							Agenda
	Toms Tohir*	Yuddy Renaldi	Cecep Trisna	Nancy Adistyasari	Nia Kania	Rio Lanasier	Suartini	Tedi Setiawan	
		1	1	1	1	1	1	1	1. Discussion of Preparation for the 2022 Annual GMS 2. Discussion of Progress on the Right Issue Socialization Results
		1	1	1	1	1	1	1	1. Discussion of Fund and Services Policy Approval 2. Discussion of bank bjb 's performance for the period of February 2023 3. Thematic: Evaluation of bank bjb Payment System Implementation
		1	1	1	1	1	1	1	1. Preparation for the 2022 Annual GMS 2. Discussion of Approval of the Risk Appetite Statement (RAS) and Risk Tolerance Related to Information Technology
				1					1. Discussion of Credit Facility Approval with Related Parties on behalf of Ziebar Koperasi Karyawan 2. Discussion of Credit Facility Approval with Related Parties on behalf of Artdeco Sejahtera Abadi
		1	1	1	1	1	1	1	1. bank bjb performance for the period of March 2023 2. Thematic: Evaluation of the Implementation of the Compliance Function for the Second Semester Period of 2022
							1		Discussion of the Performance of the bank bjb Financial Institution Pension Fund (DPLK) for the First Quarter of 2023

No	Hari & Tanggal Days & Dates	Agenda	Dewan Komisaris Board of Commissioners						
			Farid Rahman	Muhadi *	Setiawan Wangsaatmaja	Fahlino F. Sjuib	Diding Sakri	Rudie Kusmayadi*	
14	Rabu, 17 Mei 2023 Wednesday, May 17, 2023	1. Penyertaan Modal Kepada Bank Bengkulu Tahap II 2. Kinerja bank bjb Periode April 2023 3. Lain-lain	1	1	1	1	1		
15	Rabu, 17 Mei 2023 Wednesday, May 17, 2023	Penyediaan Dana Kepada Pihak Terkait Untuk Kartu Kredit Pemerintah Domestik (KKPD) AN BPKAD Pemprov Jabar	1	1		1	1		
16	Selasa, 13 Juni 2023 Tuesday, June 13, 2023	1. Pembahasan Kinerja Periode Mei 2023 2. Pembahasan Persetujuan Struktur Organisasi bank bjb 3. Pembahasan Persetujuan Revisi RBB Tahun 2023 - 2025	1		1	1	1		
17	Rabu, 21 Juni 2023 Wednesday, June 21, 2023	Pembahasan Persetujuan Fasilitas Kredit Kepada Pihak Terkait an, Koperasi Konsumen bank bjb "Ziebar"	1		1	1	1		
18	Selasa, 27 Juni 2023 Tuesday, June 27, 2023	Pembahasan Penerapan Program APU PPT	1		1	1	1		
19	Selasa, 18 Juli 2023 Tuesday, July 18, 2023	Pembahasan Kinerja bank bjb Periode Juni 2023	1		1	1	1		
20	Selasa, 18 Juli 2023 Tuesday, July 18, 2023	Pembahasan Kinerja Dana Pensiun Lembaga Keuangan (DPLK) bank bjb Periode Juni 2023	1		1	1	1		
21	Selasa, 22 Agustus 2023 Tuesday, August 22, 2023	Pembahasan Kinerja bank bjb Periode Juli 2023	1		1	1	1	1	
22	Selasa, 22 Agustus 2023 Tuesday, August 22, 2023	Permohonan Persetujuan Restrukturisasi Fasilitas Kredit KMK BPR Installment Pihak Terkait an. PT BPR Indramayu Jabar (Perseroda)	1		1	1	1	1	

		Direksi Directors							Agenda
	Toms Tohir*	Yuddy Renaldi	Cecep Trisna	Nancy Adistyasari	Nia Kania	Rio Lanasier	Suartini	Tedi Setiawan	
		1	1	1	1	1	1	1	1. Capital participation in Bank Bengkulu Phase II 2. bank bjb performance for the period of April 2023 3. Others
				1					Providing Funds to Related Parties for Domestic Government Credit Cards (KKPD) on behalf of BPKAD West Java Provincial Government
		1	1	1	1	1	1	1	1. Discussion of Performance for the Period of May 2023 2. Discussion on Approval of bank bjb Organizational Structure 3. Discussion on Approval of RBB Revisions for 2023 – 2025
									Discussion on Approval of Credit Facilities to Related Parties on behalf of bank bjb "Ziebar" Koperasi Konsumen
			1						Discussion of the Implementation of the APU PPT Program
		1	1	1	1	1	1	1	Discussion of bank bjb performance for the period of June 2023
							1		Discussion of the Performance of the bank bjb Financial Institution Pension Fund (DPLK) for the Period of June 2023
	1	1	1	1	1	1	1	1	Discussion of bank bjb performance for the period of July 2023
	1								Request for Approval of Restructuring of KMK BPR Credit Facility Installment for Related Parties on behalf of PT BPR Indramayu Jabar (Perseroda)

No	Hari & Tanggal Days & Dates	Agenda	Dewan Komisaris Board of Commissioners						
			Farid Rahman	Muhadi *	Setiawan Wangsaatmaja	Fahlino F. Sjuib	Diding Sakri	Rudie Kusmayadi*	
23	Selasa, 29 Agustus 2023 Tuesday, August 29, 2023	Pembahasan Permohonan Persetujuan Restrukturisasi Kredit Kepada Pihak Terkait AN. BPR Indramayu Jabar	1		1	1	1	1	
24	Selasa, 5 September 2023 Tuesday, September 5, 2023	Pembahasan Kinerja Anak Perusahaan dan Perusahaan Terelasi dalam Konglomerasi Keuangan bank bjb	1		1	1	1	1	
25	Selasa, 19 September 2023 Tuesday, September 19, 2023	Pembahasan Kinerja bank bjb periode Agustus 2023	1		1	1	1	1	
26	Rabu, 20 September 2023 Wednesday, September 20, 2023	Pembahasan Persetujuan Permohonan Perpanjangan Fasilitas Kredit Kepada Pihak Terkait An. BPR Cipatuh Jabar	1		1	1	1	1	
27	Rabu, 27 September 2023 Wednesday, September 27, 2023	1. Pembahasan Persetujuan Atas Rencana Penyertaan Modal Lanjutan Dalam Rangka Penyehatan BPR Intan Jabar 2. Pembahasan Permohonan Persetujuan <i>Risk Appetite Statement</i> (RAS) dan <i>Risk Tolerance</i>	1		1	1	1	1	
28	Jumat, 13 Oktober 2023 Friday, October 13, 2023	1. Pembahasan Kinerja bank bjb Periode September 2023 2. Pembahasan Pemberlakuan POJK Nomor 17 Tahun 2023 Tentang Penerapan Tata Kelola Bagi Bank Umum	1		1	1	1	1	
29	Jumat, 13 Oktober 2023 Friday, October 13, 2023	Pembahasan Kinerja Unit Dana Pensiun Lembaga Keuangan (DPLK) bank bjb periode September 2023	1		1	1	1	1	

		Direksi Directors							Agenda
	Toms Tohir*	Yuddy Renaldi	Cecep Trisna	Nancy Adistyasari	Nia Kania	Rio Lanasier	Suartini	Tedi Setiawan	
	1								Discussion of Credit Restructuring Approval Request to Related Parties on behalf of BPR Indramayu Jabar
	1	1	1	1	1	1	1	1	Discussion of the Performance of Subsidiaries and Related Companies in the bank bjb Financial Conglomeration
	1	1	1	1	1	1	1	1	Discussion of bank bjb performance for the period of August 2023
	1								Discussion of Approval of Request for the Extension of Credit Facilities to Related Parties on behalf of BPR Cipatujah Jabar
	1	1	1	1	1	1	1	1	1. Discussion of Approval of the Plan for Further Capital Inclusion in the Context of Restructuring BPR Intan Jabar 2. Discussion of the Request for Approval of the Risk Appetite Statement (RAS) and Risk Tolerance
	1	1	1	1	1	1	1	1	1. Discussion of bank bjb 's performance for the period of September 2023 2. Discussion of the Implementation of POJK Number 17 of 2023 concerning the Implementation of Governance for Commercial Banks
	1								Discussion of the Performance of the bank bjb Financial Institution Pension Fund Unit (DPLK) for the period of September 2023

No	Hari & Tanggal Days & Dates	Agenda	Dewan Komisaris Board of Commissioners					
			Farid Rahman	Muhadi *	Setiawan Wangsaatmaja	Fahlino F. Sjuib	Diding Sakri	Rudie Kusmayadi*
30	Kamis, 19 Oktober 2023 Thursday, October 19, 2023	Pembahasan Penerapan Sistem Manajemen Kepatuhan Ruang Lingkup Fungsi Kepatuhan Pada Divisi Kepatuhan & APU PPT	1		1	1	1	1
31	Selasa, 24 Oktober 2023 Tuesday, October 24, 2023	Pembahasa Revisi Kebijakan Kepatuhan	1		1	1	1	1
32	Selasa, 21 November 2023 Tuesday, November 21, 2023	Pembahasan Rencana Bisnis Dana Pensiun Lembaga Keuangan (DPLK) bank bjb Tahun 2024	1		1	1	1	1
33	Selasa, 21 November 2023 Tuesday, November 21, 2023	1. Pembahasan Persetujuan <i>Recovery Plan</i> bank bjb 2. Pembahasan Persetujuan Rencana Bisnis Bank (RBB) dan Rencana Aksi Keuangan Berkelanjutan (RKAB) 3. Pembahasan Kinerja bank bjb Periode Oktober 2023	1		1	1	1	1
34	Selasa, 28 November 2023 Tuesday, November 28, 2023	Pembahasan Permohonan Persetujuan Kebijakan APU, PPT dan PPPSPM	1		1	1	1	1
35	Selasa, 12 Desember 2023 Tuesday, December 12, 2023	1. Pembahasan Kinerja bank bjb Periode November 2023 2. Pembahasan Persetujuan Kebijakan Treasury	1		1	1	1	1
36	Rabu, 20 Desember 2023 Wednesday, December 20, 2023	Pembahasan Persetujuan Penyediaan Dana Fasilitas Kredit Kepada Pihak Terkait AN. Koperasi Karyawan "Ziebar"	1		1	1	1	1

* Diberhentikan dengan hormat berdasarkan salah satu keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2023 tanggal 25 Mei 2023

** Diangkat berdasarkan salah satu keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2023 dan Efektif menjabat pada tanggal 9 Agustus 2023 berdasarkan hasil keputusan Penilaian Kemampuan dan Kepatutan dari Otoritas Jasa Keuangan.

* Respectfully dismissed based on one of the decisions of the 2023 Extraordinary General Meeting of Shareholders (GMS) dated May 25, 2023

** Appointed based on one of the decisions of the 2023 Extraordinary General Meeting of Shareholders (GMS) and effective on August 9, 2023 based on the results of the Fit and Proper Test decision from the Financial Services Authority.

		Direksi Directors							Agenda
	Toms Tohir*	Yuddy Renaldi	Cecep Trisna	Nancy Adistyasari	Nia Kania	Rio Lanasier	Suartini	Tedi Setiawan	
	1		1						Discussion of the Compliance Management System Implementation in the Scope of Compliance Function for the Division of Compliance & APU PPT
	1	1	1	1				1	Discussion of Compliance Policy Revisions
	1	1	1	1	1	1	1	1	Discussion of the bank bjb Financial Institution Pension Fund (DPLK) Business Plan for 2024
	1	1	1	1	1	1	1	1	1. Discussion of bank bjb Recovery Plan Approval 2. Discussion of Approval of the Bank Business Plan (RBB) and Sustainable Financial Action Plan (RKAB) 3. Discussion of bank bjb performance for the period of October 2023
	1		1						Discussion of Request for Policy Approval AML, CFT & CPF
	1	1	1	1	1	1	1	1	1. Discussion of bank bjb performance for the period of November 2023 2. Discussion of the Approval for Treasury Policy
	1			1					Discussion of the Approval for Providing Credit Facility Funds to Related Parties on behalf of Koperasi Karyawan "Ziebar"

Selain mengikuti rapat gabungan Dewan Komisaris mengundang Direksi, Dewan Komisaris juga mengikuti rapat gabungan Direksi mengundang Dewan Komisaris. Agenda dan peserta rapat gabungan Direksi mengundang 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 and Directors			RUPS GMS		
		Jumlah dan Persentase 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 Total Attendance	Persentase Percentage	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	Persentase Percentage	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	Persentase Percentage
Farid Rahman	Komisaris Utama Independen Independent President Commissioner	23	23	100%	36	36	100%	2	2	100%
Muhadi*	Komisaris Commissioner	12	12	100%	15	15	100%	2	2	100%
Rudie Kusmayadi**	Komisaris Commissioner	5	5	100%	16	16	100%	1	1	100%
Setiawan Wangsaatmaja	Komisaris Commissioner	23	23	100%	36	31	86%	2	2	100%
Toms Tohir**	Komisaris Commissioner	5	5	100%	16	16	100%	1	1	100%
Diding Sakri	Komisaris Independen Independent Commissioner	23	23	100%	36	36	100%	2	2	100%
Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	23	23	100%	36	36	100%	2	2	100%

* Diberhentikan dengan hormat berdasarkan salah satu keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2023 tanggal 25 Mei 2023

** Diangkat berdasarkan salah satu keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2023 dan Efektif menjabat pada tanggal 9 Agustus 2023 berdasarkan hasil keputusan Penilaian Kemampuan dan Kepatutan dari Otoritas Jasa Keuangan.

* Respectfully dismissed based on one of the decisions of the 2023 Extraordinary General Meeting of Shareholders (GMS) dated May 25, 2023

** Appointed based on one of the decisions of the 2023 Extraordinary General Meeting of Shareholders (GMS) and effective on August 9, 2023 based on the results of the Fit and Proper Test decision from the Financial Services Authority.

Pelatihan dan/atau Peningkatan Kompetensi Anggota Dewan Komisaris

Dewan Komisaris wajib mengikuti program peningkatan pengetahuan, keahlian, dan kemampuan anggota Dewan Komisaris dalam pengawasan Bank. Selain itu, Dewan Komisaris juga mengikuti peningkatan budaya pembelajaran secara berkelanjutan dalam rangka peningkatan pengetahuan tentang perbankan dan perkembangan terkini.

Adapun pelatihan dan/atau peningkatan kompetensi Dewan Komisaris selama tahun 2023 adalah sebagai berikut.

Training and/or Increasing the Competence of Members of the Board of Commissioners

The Board of Commissioners is obliged to take part in a program to increase the knowledge, skills and abilities of members of the Board of Commissioners in supervising the Bank. Apart from that, the Board of Commissioners also participates in improving the culture of continuous learning in order to increase knowledge about banking and the latest developments.

The training and/or competency improvement for the Board of Commissioners during 2023 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	<i>Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi dan Keunggulan Kompetitif</i> Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage	Bandung, 16 Januari 2023 Bandung, January 16, 2023	bjb University
		Forum Leadership Direktur Utama Dan Komisaris Utama BPDSI BPDSI President Director and Main Commissioner Leadership Forum	Lombok, 07 - 08 Juli 2023 Lombok, July 7-8, 2023	ASBANDA
		Executive Workshop 2023 Be One: Bersatu Kompak Kolaboratif Executive Workshop in 2023 Be One: United Solid Collaborative	Bandung, 23 Juli 2023 Bandung, July 23, 2023	PUTRA ADITYA UTAMA PT - TAGAR MEDIA INDONESIA
		Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui <i>Fee Based Income</i> Kredit Yang Berkualitas Executive Workshop in 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Quality Fee Based Income Credit	Bandung, 24 Juli 2023 Bandung, July 24, 2023	AWATARA KREATIF NUSANTARA PT (AWATARA) - TD CONSULTANT
		Workshop Strategi BPD Dalam Disrupsi Era Financial 4.0 dan 5.0 BPD Strategy Workshop in the Disruption of 4.0 and 5.0 Financial Era	Padang, 15 - 16 Agustus 2023 Padang, August 15 – 16, 2023	LEARNING MEDIA INDONESIA
		International Risk Management Refreshment Program For Executives International Risk Management Refreshment Program For Executives	New York, 28 Oktober 2023 - 05 November 2023 New York, October 28, 2023 - November 05, 2023	PT SINERGI INDONESIA PINTAR
		Seminar: Berkolaborasi Di Era Teknologi Tanpa Batas Seminar: Collaborating in the Era of Unlimited Technology	Surabaya, 15 - 17 November 2023 Surabaya, November 15 – 17, 2023	FORUM KOMUNIKASI DEWAN KOMISARIS BANK PEMBANGUNAN DAERAH SELURUH INDONESIA

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 and Refreshment Sertifikasi Manajemen Risiko : Stress Test Operational And Bank Risk Management Workshop and Refreshment Sertifikasi Manajemen Risiko : Stress Test Operational And Bank Risk Management	Jakarta, 22 - 23 November 2023 Jakarta, November 22 – 23, 2023	PT SINERGI INDONESIA PINTAR
		Risk Management Workshop (Refreshment Sertifikasi Manajemen Risiko) Untuk Pengurus bank bjb (Public Training-Luring) Risk Management Workshop (Risk Management Certification Refreshment) for bank bjb Management (Public Training-Offline)	Jakarta, 13 Desember 2023 Jakarta, December 13, 2023	TD Consultant
Muhadi*	Komisaris Commissioner	Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi Dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage	Bandung, 16 Januari 2023 Bandung, January 16, 2023	bjb University
Rudie Kusmayadi**	Komisaris Commissioner	Workshop Strategi BPD Dalam Disrupsi Era Financial 4.0 dan 5.0 BPD Strategy Workshop in the Disruption of 4.0 and 5.0 Financial Era	Padang, 15 - 16 Agustus 2023 Padang, August 15 – 16, 2023	LEARNING MEDIA INDONESIA
		International Risk Management Refreshment Program For Executives International Risk Management Refreshment Program For Executives	New York, 28 Oktober 2023 - 05 November 2023 New York, October 28, 2023 - November 05, 2023	PT SINERGI INDONESIA PINTAR
		Seminar: Berkolaborasi Di Era Teknologi Tanpa Batas Seminar: Collaborating in the Era of Unlimited Technology	Surabaya, 15 - 17 November 2023 Surabaya, November 15 – 17, 2023	FORUM KOMUNIKASI DEWAN KOMISARIS BANK PEMBANGUNAN DAERAH SELURUH INDONESIA
		Workshop And Refreshment Sertifikasi Manajemen Risiko : Stress Test Operational and Bank Risk Management Workshop And Refreshment Sertifikasi Manajemen Risiko : Stress Test Operational and Bank Risk Management	Jakarta, 22 - 23 November 2023 Jakarta, November 22 – 23, 2023	PT SINERGI INDONESIA PINTAR
		Risk Management Workshop (Refreshment Sertifikasi Manajemen Risiko) Untuk Pengurus bank bjb (Public Training-Luring) Risk Management Workshop (Risk Management Certification Refreshment) for bank bjb Management (Public Training-Offline)	Jakarta, 13 Desember 2023 Jakarta, December 13, 2023	TD Consultant
Setiawan Wangsaatmaja	Komisaris Commissioner	Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage	Bandung, 16 Januari 2023 Bandung, January 16, 2023	bjb University
		Executive Workshop 2023 Be One: Bersatu Kompak Kolaboratif Executive Workshop in 2023 Be One: United Solid Collaborative	Bandung, 23 Juli 2023 Bandung, July 23, 2023	PUTRA ADITYA UTAMA PT - TAGAR MEDIA INDONESIA
		Executive Workshop Tahun 2023: Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui <i>Fee Based Income</i> Kredit Yang Berkualitas Executive Workshop in 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Quality Fee Based Income Credit	Bandung, 24 Juli 2023 Bandung, July 24, 2023	AWATARA KREATIF NUSANTARA PT (AWATARA) - TD CONSULTANT

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 Strategi BPD Dalam Disrupsi Era Financial 4.0 dan 5.0 BPD Strategy Workshop in the Disruption of 4.0 and 5.0 Financial Era	Padang, 15 - 16 Agustus 2023 Padang, August 15 – 16, 2023	LEARNING MEDIA INDONESIA
		Executive Workshop Banking & Finance International Program (Include: Refreshment Risk Management Program Climate Change Risk) Executive Workshop Banking & Finance International Program (Include: Refreshment Risk Management Program Climate Change Risk)	London, 19 - 29 Oktober 2023 London, October 19 - 29, 2023	TD CONSULTANT
		Workshop And Refreshment Sertifikasi Manajemen Risiko : <i>Stress Test Operational And Bank Risk Management</i> Workshop And Refreshment Sertifikasi Manajemen Risiko : <i>Stress Test Operational And Bank Risk Management</i>	Jakarta, 22 - 23 November 2023 Jakarta, November 22 – 23, 2023	PT SINERGI INDONESIA PINTAR
		Risk Management Workshop (Refreshment Sertifikasi Manajemen Risiko) Untuk Pengurus bank bjb (Public Training-Luring) Risk Management Workshop (Risk Management Certification Refreshment) for bank bjb Management (Public Training-Offline)	Jakarta, 13 Desember 2023 Jakarta, December 13, 2023	TD Consultant
Toms Tohir**	Komisaris Commissioner	Workshop Strategi BPD Dalam Disrupsi Era Financial 4.0 Dan 5.0 BPD Strategy Workshop in the Disruption of 4.0 and 5.0 Financial Era	Padang, 15 - 16 Agustus 2023 Padang, August 15 – 16, 2023	LEARNING MEDIA INDONESIA
		Workshop and Refreshment Sertifikasi Manajemen Risiko : <i>Stress Test Operational and Bank Risk Management</i> Workshop and Refreshment Sertifikasi Manajemen Risiko : <i>Stress Test Operational and Bank Risk Management</i>	Jakarta, 22 - 23 November 2023 Jakarta, November 22 – 23, 2023	PT SINERGI INDONESIA PINTAR
		Risk Management Workshop (Refreshment Sertifikasi Manajemen Risiko) Untuk Pengurus bank bjb (Public Training-Luring) Risk Management Workshop (Risk Management Certification Refreshment) for bank bjb Management (Public Training-Offline)	Jakarta, 13 Desember 2023 Jakarta, December 13, 2023	TD Consultant
Diding Sakri	Komisaris Independent Commissioner	Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi Dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage	Bandung, 16 Januari 2023 Bandung, January 16, 2023	bjb University
		Executive Workshop 2023 Be One : Bersatu Kompak Kolaboratif Executive Workshop in 2023 Be One: United Solid Collaborative	Bandung, 23 Juli 2023 Bandung, July 23, 2023	PUTRA ADITYA UTAMA PT - TAGAR MEDIA INDONESIA
		Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkualitas Executive Workshop in 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Quality Fee Based Income Credit	Bandung, 24 Juli 2023 Bandung, July 24, 2023	AWATARA KREATIF NUSANTARA PT (AWATARA) - TD CONSULTANT
		Workshop Strategi BPD Dalam Disrupsi Era Financial 4.0 Dan 5.0 BPD Strategy Workshop in the Disruption of 4.0 and 5.0 Financial Era	Padang, 15 - 16 Agustus 2023 Padang, August 15 – 16, 2023	LEARNING MEDIA INDONESIA

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
		<i>International Risk Management Refreshment Program For Executives</i> International Risk Management Refreshment Program For Executives	New York, 28 Oktober 2023 - 05 November 2023 New York, October 28, 2023 - November 05, 2023	PT SINERGI INDONESIA PINTAR
		Seminar: Berkolaborasi Di Era Teknologi Tanpa Batas Seminar: Collaborating in the Era of Unlimited Technology	Surabaya, 15 - 17 November 2023 Surabaya, November 15 – 17, 2023	FORUM KOMUNIKASI DEWAN KOMISARIS BANK PEMBANGUNAN DAERAH SELURUH INDONESIA
		<i>Workshop and Refreshment Sertifikasi Manajemen Risiko : Stress Test Operational And Bank Risk Management</i> Workshop and Refreshment Sertifikasi Manajemen Risiko : Stress Test Operational And Bank Risk Management	Jakarta, 22 - 23 November 2023 Jakarta, November 22 – 23, 2023	PT SINERGI INDONESIA PINTAR
		<i>Risk Management Workshop (Refreshment Sertifikasi Manajemen Risiko) Untuk Pengurus bank bjb (Public Training-Luring)</i> Risk Management Workshop (Risk Management Certification Refreshment) for bank bjb Management (Public Training-Offline)	Jakarta, 13 Desember 2023 Jakarta, December 13, 2023	TD Consultant
Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	<i>Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi Dan Keunggulan Kompetitif</i> Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage	Bandung, 16 Januari 2023 Bandung, January 16, 2023	bjb University
		<i>Executive Workshop 2023 Be One: Bersatu Kompak Kolaboratif</i> Executive Workshop in 2023 Be One: United Solid Collaborative	Bandung, 23 Juli 2023 Bandung, July 23, 2023	PUTRA ADITYA UTAMA PT - TAGAR MEDIA INDONESIA
		<i>Executive Workshop Tahun 2023: Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkualitas</i> Executive Workshop in 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Quality Fee Based Income Credit	Bandung, 24 Juli 2023 Bandung, July 24, 2023	AWATARA KREATIF NUSANTARA PT (AWATARA) - TD CONSULTANT
		<i>Workshop Strategi BPD Dalam Disrupsi Era Financial 4.0 Dan 5.0</i> BPD Strategy Workshop in the Disruption of 4.0 and 5.0 Financial Era	Padang, 15 - 16 Agustus 2023 Padang, August 15 – 16, 2023	LEARNING MEDIA INDONESIA
		<i>Executive Workshop Banking & Finance International Program (Include: Refreshment Risk Management Program Climate Change Risk)</i> Executive Workshop Banking & Finance International Program (Include: Refreshment Risk Management Program Climate Change Risk)	London, 19 - 29 Oktober 2023 London, October 19 - 29, 2023	TD CONSULTANT
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		<i>Workshop and Refreshment Sertifikasi Manajemen Risiko : Stress Test Operational and Bank Risk Management</i> Workshop and Refreshment Sertifikasi Manajemen Risiko : Stress Test Operational and Bank Risk Management	Jakarta, 22 - 23 November 2023 Jakarta, November 22 - 23 2023	PT SINERGI INDONESIA PINTAR

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
		<i>Risk Management Workshop (Refreshment Sertifikasi Manajemen Risiko) Untuk Pengurus bank bjb (Public Training-Luring)</i> Risk Management Workshop (Risk Management Certification Refreshment) for bank bjb Management (Public Training-Offline)	Jakarta, 13 Desember 2023 Jakarta, December 13, 2023	TD Consultant

* Diberhentikan dengan hormat berdasarkan salah satu keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2023 tanggal 25 Mei 2023

** Diangkat berdasarkan salah satu keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2023 dan Efektif menjabat pada tanggal 9 Agustus 2023 berdasarkan hasil keputusan Penilaian Kemampuan dan Kepatutan dari Otoritas Jasa Keuangan.

* Respectfully dismissed based on one of the decisions of the 2023 Extraordinary General Meeting of Shareholders (GMS) dated May 25, 2023

** Appointed based on one of the decisions of the 2023 Extraordinary General Meeting of Shareholders (GMS) and effective on August 9, 2023 based on the results of the Fit and Proper Test decision from the Financial Services Authority.

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) 2023 – 2025.
2. Arahan Strategi Direksi Tahunan (ASDT) 2024.
3. Rencana Aksi Keuangan Berkelanjutan (RAKB) 2023.
4. Anggaran Dasar berupa Akta Pernyataan Keputusan RUPS Nomor 05 tanggal 04 April 2023.
5. Laporan Tahunan Tahun Buku 2022.
6. Laporan Keberlanjutan Tahun 2022.
7. Laporan Pelaksanaan Tata Kelola Tahun 2022.
8. Ketentuan bank **bjb** pada level Kebijakan, yaitu:
 - a. Kebijakan Akuntansi.
 - b. Kebijakan APU, PPT & PPPSPM.
 - c. Kebijakan Audit Internal.
 - d. Kebijakan *Business Continuity Management*.
 - 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.

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) 2023 – 2025.
2. Annual Directors' Strategy Direction (ASDT) 2024.
3. Sustainable Finance Action Plan (RAKB) 2023.
4. Articles of Association, comprising of Deed of Resolutions of GMS Number 05 dated April 4, 2023.
5. Annual Report for the 2022 Financial Year.
6. Sustainable Report 2022.
7. Report of the Implementation of Governance 2022.
8. Provisions of bank **bjb** in the policy level, are as follows:
 - a. Accounting Policy.
 - b. AML, CFT & CPF 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. 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

- 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

Program orientasi bagi anggota Komisaris baru di tahun 2023 diselenggarakan melalui rapat internal Dewan Komisaris, rapat gabungan Dewan Komisaris dengan Direksi dan unit-unit yang terkait.

The induction program for members of the Commissioners in 2023 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

Decision and Implementation of the Board of Commissioners' Tasks

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.

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.

Sebagai upaya di dalam menjalankan tugas dan tanggung jawabnya, selama tahun 2023 Dewan Komisaris telah melaksanakan hal-hal sebagai berikut:

As an effort in carrying out its duties and responsibilities, during 2023 the Board of Commissioners carried out the following:

1. Melakukan pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi termasuk pengawasan terhadap:
 - a. Perumusan dan pelaksanaan Rencana Bisnis Bank;
 - b. Evaluasi pencapaian kinerja bulanan;
 - c. Ketentuan Anggaran Dasar dan Keputusan RUPS;
 - d. Peraturan perundang-undangan, untuk kepentingan Bank 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, diantaranya adalah:
 - a. Memantau dan melaporkan pelaksanaan *action plan* Tata Kelola Perusahaan (*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 Bank 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;

1. Supervising the implementation of the duties and responsibilities of the Board of Directors including supervision of:
 - a. Perumusan dan pelaksanaan 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 OJK Regulation, 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. 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, 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 2023, Dewan Komisaris telah mengeluarkan beberapa keputusan dan persetujuan, antara lain:

1. Surat Keputusan Dewan Komisaris Nomor 01/SK/DKO/2023 tanggal 15 Februari 2023 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/2023 tanggal 26 Mei 2023 tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite - Komite PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.
3. Surat Keputusan Dewan Komisaris Nomor 03/SK/DKO/2023 tanggal 13 Juni 2023 tentang Persetujuan Atas Revisi Rencana Bisnis Tahun 2023 - 2025 PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.
4. Surat Keputusan Dewan Komisaris Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 Tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite - Komite PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.
5. Surat Keputusan Dewan Komisaris Nomor 05/SK/DKO/2023 tanggal 21 November 2023 Tentang Persetujuan Atas Rencana Bisnis Tahun 2024 - 2026 PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.
6. Penilaian Kinerja Direksi dan Dewan Komisaris Posisi Tahun 2022 Berdasarkan Metode *Self Assessment*.

- 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 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 2023, the Board of Commissioners issued several decisions and approvals, including:

1. Decree of the Board of Commissioners Number 01/SK/DKO/2023 dated February 15, 2023, concerning Guidelines and Work Rules for the Risk Monitoring Committee of PT Bank Pembangunan Daerah West Java and Banten Tbk.
2. Decree of the Board of Commissioners Number 02/SK/DKO/2023 dated May 26, 2023, concerning the Division of Duties and Implementation of Activities of the Board of Commissioners and Committees of PT Bank Pembangunan Daerah West Java and Banten Tbk.
3. Decree of the Board of Commissioners Number 03/SK/DKO/2023 dated June 13, 2023, concerning Approval of the Revised Business Plan for 2023 - 2025 PT Bank Pembangunan Daerah West Java and Banten Tbk.
4. Decree of the Board of Commissioners Number 04/SK/DKO/2023 dated August 22, 2023, concerning the Division of Duties and Implementation of Activities of the Board of Commissioners and Committees of PT Bank Pembangunan Daerah West Java and Banten Tbk.
5. Decree of the Board of Commissioners Number 05/SK/DKO/2023 dated November 21, 2023, concerning Approval of the 2024 - 2026 Business Plan of PT Bank Pembangunan Daerah West Java and Banten Tbk.
6. Performance Assessment of Directors and Board of Commissioners Positions in 2022 Based on the Self-Assessment Method.

7. Penunjukan Kantor Akuntan Publik dengan mempertimbangkan rekomendasi Komite Audit terkait:
 - a. Audit Pengelolaan Dana *Corporate Social Responsibility* (CSR) Tahun 2022.
 - b. Kaji Ulang (*review*) Penerapan Fungsi Satuan Kerja Audit Internal (SKAI).
 - c. Audit Laporan Keuangan bank **bjb** Tahun 2023.
 - d. Audit Laporan Keuangan Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb** Tahun 2023.
 - e. Pendampingan Dalam Rangka Penerbitan Surat Berharga *Perpetual I* bank **bjb** Tahun 2023.
 8. Persetujuan Rencana Kerja dan Anggaran Tahunan (RKAT) Satuan Kerja Audit Internal Tahun 2024.
 9. Memberikan persetujuan Penerbitan Laporan Keuangan dengan mempertimbangkan Rekomendasi Komite Audit yaitu:
 - a. Penerbitan Laporan Keuangan bank **bjb** Periode 31 Desember 2022 (Audited).
 - b. Penerbitan Laporan Keuangan bank **bjb** Periode 31 Maret 2023.
 - c. Penerbitan Laporan Keuangan bank **bjb** Periode 30 Juni 2023.
 - d. Penerbitan Laporan Keuangan bank **bjb** Periode 30 September 2023.
 10. Persetujuan Kebijakan Dana, Layanan, dan/atau Jasa.
 11. Persetujuan Kebijakan Perkreditan Bank.
 12. Persetujuan Pencabutan SK Direksi Tentang Pedoman Penerapan Program APU PPT bank **bjb**.
 13. Persetujuan Penyediaan Dana Fasilitas Kredit kepada Pihak terkait atas nama:
 - a. Badan Pengelolaan Keuangan dan Aset Daerah (BPKAD) selaku Bendahara Umum Daerah (BUD) Pemerintah Daerah Provinsi Jawa Barat.
 - b. Perubahan Syarat Penarikan Fasilitas Kredit KMK Koperasi Simpan Pinjam pada Pihak Terkait atas nama Koperasi Konsumen bank **bjb** "Ziebar".
 - c. PT Artdeco Sejahtera Abadi.
 - d. Restrukturisasi Faskred KMK BPR Installment Pihak Terkait atas nama PT BPR Indramayu Jabar
 - e. Perpanjangan Fasilitas Kredit *Cash Collateral* pada Pihak Terkait atas nama BPR Cipatujah Jabar (Perseroda).
 - f. Koperasi Konsumen bank **bjb** "Ziebar".
 14. Persetujuan Penyertaan Modal Tahap II Kepada BPD Bengkulu Dalam Rangka Kelompok Usaha Bank (KUB).
 15. Persetujuan Penetapan Rencana Bisnis DPLK bank **bjb** Periode Tahun 2024.
 16. Persetujuan Kebijakan Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU, PPT dan PPPSPM).
 17. Persetujuan *Risk Appetite Statement* dan *Risk Tolerance* terkait Teknologi Informasi.
 18. Persetujuan Penyesuaian Struktur Organisasi bank **bjb**.
7. Appointment of a Public Accounting Firm by considering the relevant Audit Committee recommendations:
 - a. Audit of Corporate Social Responsibility (CSR) Fund Management in 2022.
 - b. Evaluating (reviewing) the Implementation of Internal Audit Work Unit (SKAI) Functions.
 - c. Bank **bjb** financial report audit for 2023.
 - d. Audit of bank **bjb** Financial Institution Pension Fund (DPLK) financial reports for 2023.
 - e. Assistance in the issuance of bank **bjb** perpetual securities I in 2023.
 8. Approval of the Internal Audit Work Unit's Annual Work Plan and Budget (RKAT) for 2024.
 9. Providing approval for the issuance of Financial Reports by considering the Audit Committee Recommendations, namely:
 - a. Issuance of bank **bjb** financial report for the period of December 31, 2022 (Audited).
 - b. Issuance of bank **bjb** financial report for the period of March 31, 2023.
 - c. Issuance of bank **bjb** financial report for the period of June 30, 2023.
 - d. Issuance of bank **bjb** financial report for the period of September 30, 2023.
 10. Approval of Fund, Service and/or Service Policies.
 11. Approval of Bank Credit Policy.
 12. Approval of the Revocation of the Directors' Decree concerning Guidelines for Implementing the bank **bjb** APU PPT Program.
 13. Approval of the provision of credit facility funds to related parties on behalf of:
 - a. Regional Financial and Asset Management Agency (BPKAD) as Regional General Treasurer (BUD) of the Regional Government of West Java Province.
 - b. Changes to the Conditions for Withdrawing KMK Credit Facilities for Savings and Loans Cooperatives to Related Parties in the name of the bank **bjb** "Ziebar" Consumer Cooperative.
 - c. PT Artdeco Sejahtera Abadi.
 - d. Restructuring of KMK BPR Instalment Credit Facilities Related Parties on behalf of PT BPR Indramayu Jabar
 - e. Extension of Cash Collateral Credit Facilities to Related Parties on behalf of BPR Cipatujah Jabar (Perseroda).
 - f. Bank **bjb** "Ziebar" Consumer Cooperative.
 14. Approval of Phase II Capital Participation to BPD Bengkulu in the Context of the Bank Business Group (KUB).
 15. Approval of Determination of the bank **bjb** DPLK Business Plan for the 2024 Period.
 16. Approval of the Policy for Implementing Anti-Money Laundering Programs, Prevention of Terrorism Financing and Prevention of Funding for the Proliferation of Weapons of Mass Destruction (APU, PPT and PPPSPM).
 17. Approval of the Risk Appetite Statement and Risk Tolerance related to Information Technology.
 18. Approval of adjustments to bank **bjb**'s organizational structure.

19. Persetujuan Rencana Penyehatan BPR Intan Jabar (BIJ).
20. Persetujuan *Risk Appetite Statement* dan *Risk Tolerance*.
21. Persetujuan Kebijakan Kepatuhan.
22. Persetujuan Perubahan RBB Audit Teknologi Informasi Periode Triwulan IV Tahun 2023.
23. Persetujuan Rencana Aksi Keuangan Berkelanjutan (RAKB) Tahun 2024.
24. Persetujuan *Recovery Plan* bank **bjb**.
25. Persetujuan Kebijakan Trisury.
25. Evaluasi Kebijakan, Strategi, dan Kerangka manajemen Risiko.

Penilaian Kinerja Direksi dan Dewan Komisaris

Penilaian Kinerja Dewan Komisaris dan Direksi untuk tahun 2023 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.

Penilaian Kinerja Direksi

Penilaian kinerja Direksi dilakukan secara kolektif kolegial dan individu melalui metode *self assessment*, berdasarkan parameter – parameter sesuai dengan ketentuan yang berlaku.

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

Penilaian kinerja Direksi dilakukan oleh Dewan Komisaris dengan dibantu oleh Komite Nominasi dan Remunerasi. Hasil penilaian kinerja Direksi selanjutnya disampaikan kepada Pemegang Saham melalui RUPS.

KRITERIA EVALUASI KINERJA DIREKSI

Kinerja Direksi secara kolegial berdasarkan pencapaian target Bank sesuai rencana Korporasi dan Rencana Bisnis. sedangkan Kriteria atas penilaian kinerja Direksi secara individu antara lain pencapaian target dan anggaran yang telah ditetapkan pada awal tahun anggaran, Pengetahuan dan pemahaman anggota Direksi atas nilai-nilai, misi, rencana strategis serta rencana usaha Bank, partisipasi Direksi dalam rapat dan lainnya.

19. Approval of the Restructuring Plan for BPR Intan Jabar (BIJ).
20. Approval of the Risk Appetite Statement and Risk Tolerance.
21. Approval of Compliance Policy.
22. Approval of Changes to the Information Technology Audit RBB for the Fourth Quarter of 2023.
23. Approval of the 2024 Sustainable Financial Action Plan (RAKB).
24. Approval of bank **bjb** Recovery Plan.
25. Trisury Policy Approval.
26. Evaluation of Risk Management Policies, Strategies and Frameworks.

Performance Assessment of the Directors and Board of Commissioners

Performance appraisal of the Board of Commissioners and Directors for 2023 in accordance with OJK 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.

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.

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 performance assessment of the Board of Directors is carried out by the Board of Commissioners assisted by the Nomination and Remuneration Committee. The results of the Directors' performance assessment are then presented to Shareholders through the GMS.

EVALUATION CRITERIA OF THE DIRECTORS PERFORMANCE

The performance of the Board of Directors is collegial based on achieving the Bank's targets in accordance with the Corporate Plan and Business Plan. Meanwhile, the criteria for evaluating individual Directors' performance include achievement of targets and budgets that have been set at the beginning of the fiscal year, knowledge and understanding of Board of Directors members' values, mission, strategic plans and business plans of the Bank, Directors' participation in meetings and others.

PIHAK YANG MELAKUKAN PENILAIAN

Pihak yang melakukan penilaian atas kinerja Direksi adalah Dewan Komisaris dan disampaikan kepada 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 2023 dinilai baik dengan pencapaian nilai sebesar 100%.

Penilaian Kinerja Dewan Komisaris

Penilaian kinerja Dewan Komisaris dilakukan secara *self assessment* yang 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.

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.

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 baik secara kolektif maupun individual yang mencakup aspek struktur, operasional, pengarah, pengawasan dan pelaporan serta pencapaian realisasi Program Kerja/Rencana Kerja Tahunan Dewan Komisaris tahun 2023.

PIHAK YANG MELAKUKAN PENILAIAN

Pihak yang melakukan penilaian atas kinerja Dewan Komisaris yaitu Pemegang Saham dalam RUPS.

PARTIES THAT DO THE ASSESSMENT

The parties that evaluate the performance of the Directors are the Board of Commissioners and this is conveyed to the 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 2023 are considered good with a score of 100%.

Performance Assessment of the Board of Commissioners

The performance assessment of the Board of Commissioners is carried out through a self-assessment 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.

The performance assessment of the Board of Commissioners is assisted by the Nomination and Remuneration Committee which is then submitted to the GMS through the Board of Commissioners' Supervisory Duties Report in the Company's Annual Report

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 baik secara kolektif maupun individual 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 2023.

PARTIES THAT DO THE ASSESSMENT

The party evaluating the performance of the Board of Commissioners is the Shareholders at the GMS.

HASIL PENILAIAN KINERJA DEWAN KOMISARIS

Dewan Komisaris telah menyusun dan melaksanakan program kerja Dewan Komisaris tahun 2023 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 2023 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 berdasarkan kriteria yang telah ditetapkan. Proses penilaian kinerja Komite di bawah Dewan Komisaris dilakukan melalui rapat internal Dewan Komisaris. Adapun kriteria penilaian kinerja Komite di bawah Dewan Komisaris berdasarkan kompetensi, 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.

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 2023, Komite Audit telah menjalankan tugas dan tanggung jawabnya dengan baik. Komite Audit telah melaksanakan rapat sebanyak 15 (lima belas) kali dan menjalankan tugasnya yang antara lain:

1. Melakukan evaluasi terhadap rencana kerja tahunan dan anggaran Satuan Kerja Audit Internal (SKAI) Tahun 2023 dan Tahun 2024.
2. Melakukan *review* dan pemantauan atas pelaksanaan tugas Satuan Kerja Audit Internal (SKAI) yang dilakukan setiap triwulan dan dilaporkan kepada Dewan Komisaris.

RESULTS OF THE BOARD OF COMMISSIONER PERFORMANCE ASSESSMENT

The Board of Commissioners compiled and implemented the work program of the Board of Commissioners in 2023 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 2023 are considered good with the achievement of 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 based on predetermined criteria. Process for evaluating the performance of Committees under the Board of Commissioners based on competency internal meeting of the Board of Commissioners. 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.

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 2023, the Audit Committee carried out its duties and responsibilities well. The Audit Committee held 15 (fifteen) meetings and carried out its duties, which include

1. Evaluate the annual work plan and budget of the Internal Audit Work Unit (SKAI) for 2023 and 2024.
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. 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) Tahun 2022
 - b. Kaji Ulang (*review*) Penerapan Fungsi Satuan Kerja Audit Internal (SKAI)
 - c. Audit Laporan Keuangan bank **bjb** Tahun 2023
 - d. Audit Laporan Keuangan Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb** Tahun 2023
 - e. Pendampingan Dalam Rangka Penerbitan Surat Berharga *Perpetual I* bank **bjb** Tahun 2023
 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 2022.
 - b. Pelaksanaan Audit oleh Kantor Akuntan Publik Kumalahadi, Kuncara, Sugeng Pamudji & Rekan (KKSP) atas Laporan Keuangan dan Portofolio Investasi Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb** Tahun 2022.
 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 tindak lanjut Hasil Pemeriksaan Otoritas Jasa Keuangan (OJK) serta hasil pemeriksaan eksternal lainnya.
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 2022
 - b. Evaluating (reviewing) the Implementation of Internal Audit Work Unit (SKAI) Functions
 - c. Audit of bank **bjb** financial statements for 2023
 - d. Financial Statements Audit of the Financial Institution Pension Fund (DPLK) bank **bjb** 2023
 - e. Assistance in the Issuance of bank **bjb** Perpetual Securities I in 2023
 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 2022 Financial Year.
 - b. Audit Implementation by Public Accounting Firm Kumalahadi, Kuncara, Sugeng Pamudji & Rekan (KKSP) on Financial Statements and Investment Portfolio of bank **bjb** Financial Institution in 2022.
 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 (OJK) examination as well as the results of other external audits.

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 2023, Komite Nominasi dan Remunerasi telah menjalankan tugas dan tanggung jawabnya dengan baik. Komite Nominasi dan Remunerasi telah melaksanakan rapat sebanyak 15 (lima belas) kali dan menjalankan tugasnya yang antara lain:

1. Melakukan proses nominasi untuk jabatan Pengurus pada RUPS Tahunan Tahun Buku 2022 dan RUPS Luar Biasa Tahun 2023.
 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
 4. Melakukan Penilaian Kinerja Dewan Komisaris dan Direksi Berdasarkan *self assessment*.
- 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 2023, the Nomination and Remuneration Committee carried out its duties and responsibilities well. The Nomination and Remuneration Committee held 15 (fifteen) meetings and carried out its duties, which include:
1. Conducting the nomination process for the position of the Management at the 2023 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. Conduct performance assessments of the Board of Commissioners and Directors based on self-assessment

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 2023, Komite Pemantau Risiko telah menjalankan tugas dan tanggung jawabnya dengan baik. Komite Pemantau Risiko telah melaksanakan rapat sebanyak 8 (delapan) kali sesuai dengan tugas dan tanggung jawabnya antara lain:

1. Melakukan *Review* Pedoman dan Tata Kerja Komite Pemantau Risiko.
2. Melaksanakan Pemantauan Tingkat Kesehatan Bank (TKB) bank **bjb** dan Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb** setiap semester secara berkala.
3. Mengevaluasi tingkat risiko melalui penelaahan dan pembahasan Laporan *self assessment* Profil Risiko secara berkala.
4. Melakukan evaluasi atas penerapan fungsi Kepatuhan dan Manajemen Risiko Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb**.
5. Melakukan Evaluasi Kebijakan, Strategi dan Kerangka Manajemen Risiko.
6. Mengevaluasi *Root Cause Credit Risk* (RCCR) secara berkala.
7. Melakukan evaluasi atas *Bottom Up Stress Test* (BUST) dan *Climate Change Risk*

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 2023, Komite Tata Kelola Terintegrasi telah menjalankan tugas dan tanggung jawabnya dengan baik. Komite Tata Kelola Terintegrasi telah melaksanakan rapat sebanyak 4 (empat) 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.
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 tindak lanjut terhadap hasil evaluasi satuan kerja audit internal terintegrasi, satuan kepatuhan terintegrasi dan satuan manajemen risiko terintegrasi oleh Lembaga Jasa Keuangan (LJK) pada Konglomerasi Keuangan.

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 2023, 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 the Guidelines and Work Procedures of the Risk Monitoring Committee.
2. Monitoring the Semester Bank Soundness Level (TKB) and Financial Institution Pension Funds bank **bjb** (DPLK) periodically.
3. Evaluating the level of risk through reviewing and discussing the Risk Profile self-assessment report periodically.
4. Evaluating the Implementation of the Risk Management and Compliance Function at bank **bjb** DPLK Unit.
5. Evaluating Policy, Strategy, and Risk Management Framework.
6. Evaluating Root Cause Credit Risk (RCCR) periodically.
7. Evaluating Bottom Up Stress Test (BUST) and Climate Change Risk

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 2023, the Integrated Governance Committee carried out its duties and responsibilities well. The Integrated Governance Committee held 4 (four) 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. 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. Monitoring and evaluating the follow-up to the evaluation results of the integrated internal audit work unit, integrated compliance unit and integrated risk management unit by the Financial Services Institution (LJK) in the Financial Conglomerate.

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.

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 dan Direksi yang sesuai dengan Anggaran Dasar serta ketentuan

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.

Nomination and Remuneration of the Board of Commissioners and Directors

Board of Commissioners and Directors Nomination Procedures

The members of the Board of Commissioners and Directors are appointed and dismissed by the GMS. Candidates for members of the Board of Commissioners and Directors are first selected by the Nomination and Remuneration Committee based on the requirements for members of the Board of Commissioners and

yang Calon anggota Dewan Komisaris dan Direksi diusulkan ke Pemegang Saham Seri A. Calon anggota Dewan Komisaris dan Direksi yang dipilih selanjutnya diajukan ke Pemegang Saham melalui RUPS.

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.

Prosedur 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 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.
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.

Directors in accordance with the Articles of Association as well as the provisions that Prospective members of the Board of Commissioners and Directors are proposed to Series A Shareholders. The selected prospective members of the Board of Commissioners and Directors are then submitted to Shareholders through the GMS.

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 OJK. 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 Procedures of Board of Commissioners and Directors

Remuneration of Board of Commissioners and Directors shall refer to the prevailing provisions of the OJK Regulations No. 45/POJK.03/2015 dated December 23, 2015 concerning the implementation of governance in the provision of remuneration for commercial banks and OJK Circular Letters 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 has taken into account the Company's sustainable development and the achievement of long-term goals. 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.

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. 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.

Selain itu, remunerasi bagi Dewan Komisaris dan Direksi juga mempertimbangkan pengembangan Perseroan yang berkelanjutan serta pencapaian tujuan jangka panjang.

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:

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	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
		<i>Material Risk Takers</i> atas penerima <i>tantiem</i> yang ditetapkan oleh bank adalah Direksi, <i>tantiem</i> untuk <i>Material Risk Takers</i> diberikan dengan proporsi sebagai berikut: a. 90% tunai dan diberikan secara langsung sesuai ketentuan b. 10% ditangguhkan sebagai <i>Long Term</i> Insentif terdiri dari 5% tunai dan 5% saham Material Risk Takers to the recipient determined by the Bank were the Directors, <i>tantiem</i> /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 <i>long term</i> 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 <i>Material Risk Takers</i> terindikasi <i>fraud</i> Malus occurred when Material Risk Takers were indicated as Fraud

Remuneration Determination Indicators

In establishing the indicator of the Board of Commissioners and Directors of bank **bjb** referring to OJK Regulations 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.

In addition, remuneration for the Board of Commissioners and Directors also takes into account the Company's sustainable development and achievement of long-term goals.

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/DIRCSE/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
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 Bank 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	Bank mengikut sertakan Direktur dalam program Tunjangan Hari Tua Bank 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 <i>Medical Check Up</i> 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 Official Housing and Lodging Facilities	Direktur Utama Rp. 20.000.000 dan Direktur sebesar Rp. 15.000.000 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 <i>plafon</i> 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 Penerapan Tata 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.

Remuneration Structure of Board of Commissioners

The remuneration of the Board of Commissioners refers to OJK Regulation Number 45/POJK.03/2015 concerning Implementation of Good Corporate Governance in Providing Remuneration for Commercial Banks and OJK Circular Letters 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.

Pemberian remunerasi bagi anggota Dewan Komisaris dihitung berdasarkan formula yang ditetapkan oleh RUPS. Setiap anggota Komisaris berhak menerima sejumlah kompensasi yang diberikan secara bulanan. Dewan Komisaris berhak mendapatkan tantiem berdasarkan kinerja dan pencapaian Bank 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:

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 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	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 Bank dan dapat dimiliki Company provides and it can be owned
	Jamuan Makan Banquet	Diberikan jamuan makan Provided a banquet
	Tunjangan Hari Tua Pension	Bank 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	Direktur Utama sebesar 70.000 USD dan bagi Dewan Komisaris sesuai formula gaji President Director amounting to 70,000 USD and for the Board of Commissioners according to the salary formula
	Fasilitas Kesehatan dan <i>Medical Check Up</i> 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

No	Jenis Remunerasi Type of Remuneration	Keterangan Information
	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 Masing-Masing 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 and Benefits Packages Received by Board of Commissioners and Directors

The Remuneration and benefits Packages received by the Board of Commissioners and Directors include the Remuneration structure and 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 People	Jumlah (dalam Juta Rupiah) Amount (in Million Rupiah)	Orang People	Jumlah (dalam Juta Rupiah) Amount (in Million Rupiah)
Remunerasi (gaji, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non natura) Remuneration (salary, regular allowances, bonuses and other facilities in the form of in kind)	7	34,350	7	93,641
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	-	-	1	800
Total	7	34,350	7	94,441

Termasuk Direksi dan Dewan Komisaris yang berhenti menjabat di tahun 2023.

Including Directors and Board of Commissioners who stopped serving in 2023.

Remunerasi Dewan Komisaris dan Direksi dalam satu tahun dikelompokkan dalam kisaran tingkat penghasilan adalah sebagai berikut.

Remuneration of the Board of Commissioners and Directors in one year is grouped into a range of income levels as follows.

Tabel Kelompok Jumlah Remunerasi Dewan Komisaris dan Direksi

Table of Total Remuneration Groups for the Board of Commissioners and Directors

Jumlah Remunerasi per orang dalam 1 (satu) tahun Amount of Remuneration per person in 1 (one) year	Jumlah Dewan Komisaris Number of Board of Commissioners	Jumlah Direksi Number of Directors
Di atas Rp2 Milyar Above IDR2 billion	5	7
Di atas Rp1 Milyar – Rp2 Milyar Above IDR1 billion – IDR2 billion	2	-
Di atas Rp500 Juta – Rp1 Milyar Above IDR500 Million – IDR1 Billion	-	-
Rp500 Juta ke bawah IDR500 Million and below	-	-

Transparansi Kepemilikan Saham Direksi dan Dewan Komisaris

Kepemilikan Saham Anggota Direksi dan Dewan Komisaris

Direksi dan Dewan Komisaris wajib mengungkapkan kepemilikan saham yang mencapai 5% (lima persen) atau lebih, baik pada Bank maupun pada perusahaan lain yang berkedudukan di dalam dan di luar negeri.

Kepemilikan Saham Direksi Lebih Dari 5%

Nama Name	Jabatan Position	Kepemilikan Saham Share Ownership (shares)			
		bank bjb bank bjb	Bank Lain Other Bank	Lembaga Keuangan Bukan Bank Non-Bank Financial Institutions	Perusahaan Lain Other Company
Yuddy Renaldi	Direktur Utama President Director	-	-	-	-
Cecep Trisna	Direktur Kepatuhan Director of Compliance	-	-	-	-
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 & International Banking Director of Information Technology, Treasury & International Banking	-	-	-	-

Transparency of Share Ownership of Directors and Board of Commissioners

Share Ownership of Members of The Directors and Board of Commissioners

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.

Directors Shares Ownership More Than 5%

Nama Name	Jabatan Position	Kepemilikan Saham Share Ownership (shares)			
		bank bjb bank bjb	Bank Lain Other Bank	Lembaga Keuangan Bukan Bank Non-Bank Financial Institutions	Perusahaan Lain Other Company
Nancy Adistyasari	Direktur Komersial dan Usaha Mikro Kecil dan Menengah Director of Commercial and Micro, Small and Medium Enterprises	-	-	-	-

Kepemilikan Saham Dewan Komisaris Lebih Dari 5%

Board of Commissioners Share Ownership More Than 5%

Nama Name	Jabatan Position	Kepemilikan Saham Share Ownership (shares)			
		bank bjb bank bjb	Bank Lain Other Bank	Lembaga Keuangan Bukan Bank Non-Bank Financial Institutions	Perusahaan Lain Other Company
Farid Rahman	Komisaris Utama Independen Independent President Commissioner	-	-	-	-
Muhadi*	Komisaris Commissioner	-	-	-	-
Rudie Kusmayadi**	Komisaris Commissioner	-	-	-	-
Setiawan Wangsaatmaja	Komisaris Commissioner	-	-	-	-
Toms Tohir**	Komisaris Commissioner	-	-	-	-
Diding Sakri	Komisaris Independen Independent Commissioner	-	-	-	-
Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	-	-	-	-

* Diberhentikan dengan hormat berdasarkan salah satu keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2023 tanggal 25 Mei 2023

** Diangkat berdasarkan salah satu keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2023 dan Efektif menjabat pada tanggal 9 Agustus 2023 berdasarkan hasil keputusan Penilaian Kemampuan dan Kepatutan dari Otoritas Jasa Keuangan.

* Honorably dismissed based on one of the decisions of the 2023 Extraordinary General Meeting of Shareholders (GMS) dated May 25, 2023

** Appointed based on one of the decisions of the 2023 Extraordinary General Meeting of Shareholders (GMS) and effective on August 9, 2023, based on the results of the Fit and Proper Test decision from the Financial Services Authority.

Pembelian/Penjualan Saham Dewan Komisaris dan Direksi

Transaksi kepemilikan saham Direksi dan Dewan Komisaris atas saham 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

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 shares included submitting reports to Regulators referring to the OJK Regulations 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

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.

Adapun transaksi kepemilikan saham Direksi dan Dewan Komisaris selama tahun 2023 adalah sebagai berikut.

shares. Members of the Board of Directors or members of the Board of Commissioners must report to OJK 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.

The share ownership transactions for the Board of Directors and the Board of Commissioners for 2023 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	13 April 2023 April 13, 2023	Pembelian Purchase	401,754
Nia Kania	Direktur Keuangan Director of Finance	13 April 2023 April 13, 2023	Pembelian Purchase	321,401
Suartini	Direktur Konsumer & Ritel Director of Consumer & Retail	13 April 2023 April 13, 2023	Pembelian Purchase	321,401
Tedi Setiawan	Direktur Operasional Director of Operations	13 April 2023 April 13, 2023	Pembelian Purchase	321,401
Rio Lanasier	Direktur Information Technology, Treasury & International Banking Director of Information Technology, Treasury & International Banking	13 April 2023 April 13, 2023	Pembelian Purchase	321,401
Nancy Adistyasari	Direktur Komersial & UMKM Commercial & MSME Director	13 April 2023 April 13, 2023	Pembelian Purchase	321,401
Cecep Trisna	Direktur Kepatuhan Director of Compliance	13 April 2023 April 13, 2023	Pembelian Purchase	321,401
Setiawan Wangsaatmaja	Komisaris Commissioner	13 April 2023 April 13, 2023	Pembelian Purchase	54,420
Muhadi*	Komisaris Commissioner	13 April 2023 April 13, 2023	Pembelian Purchase	120,520
Muhadi*	Komisaris Commissioner	6 Maret 2023 March 6, 2023	Pembelian Purchase	140,000
Muhadi*	Komisaris Commissioner	8 Maret 2023 March 8, 2023	Pembelian Purchase	45,000
Muhadi*	Komisaris Commissioner	15 Maret 2023 March 15, 2023	Pembelian Purchase	75,000
Muhadi*	Komisaris Commissioner	5 Mei 2023 May 5, 2023	Pembelian Purchase	127,400
Muhadi*	Komisaris Commissioner	11 Mei 2023 May 11, 2023	Pembelian Purchase	100,000
Muhadi*	Komisaris Commissioner	15 Mei 2023 May 15, 2023	Pembelian Purchase	67,000

* Diberhentikan dengan hormat berdasarkan salah satu keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2023 tanggal 25 Mei 2023
* Respectfully dismissed based on one of the decisions of the 2023 Extraordinary General Meeting of Shareholders (GMS) dated May 25, 2023

Kebijakan Keberagaman Direksi dan Dewan Komisaris

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 Direksi dan Dewan Komisaris bank **bjb** mengacu pada SEOJK tersebut.

Keberagaman Komposisi Direksi

Keberagaman komposisi Direksi pada tahun 2023 tercermin dalam pendidikan, pengalaman kerja, usia dan jenis kelamin, dapat dilihat sebagaimana dalam tabel di bawah ini:

Tabel Keberagaman Komposisi Direksi

Table of Diversity Composition of the Board of 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	59 Tahun 59 years old	Laki-laki Man	<ul style="list-style-type: none"> Sarjana bidang Ekonomi Akuntansi Master bidang Manajemen Bachelor of 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	57 Tahun 57 years old	Laki-laki Man	<ul style="list-style-type: none"> Sarjana bidang Administrasi Negara Master bidang Manajemen Keuangan Doktor bidang Manajemen Bachelor of Public Administration Master in Financial Management Doctorate in Management 	Memiliki pengalaman kerja di bidang perbankan. Have work experience in banking.	Administrasi Negara, Manajemen Keuangan. State Administration, Financial Management.

Policies on Diversity of Directors and Board of Commissioners

The policies on diversity of the bank **bjb** Board of Commissioners and Directors Composition refers to the recommendation of the OJK Circular Letters 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.

Diversity In The Composition of The Board of Directors

The diversity of the composition of the Board of Directors in 2023 is reflected in education, work experience, age, and gender, which can be seen in the table below:

Nama Name	Jabatan Position	Usia Age	Jenis Kelamin Gender	Pendidikan Educational Background	Pengalaman Kerja Work Experience	Keahlian Expertise
Rio Lanasier	Direktur Information Technology, Treasury & International Banking Director of Information Technology, Treasury & International Banking	48 tahun 48 years old	Laki-laki Man	<ul style="list-style-type: none"> Sarjana bidang Teknik Sipil Master bidang Civil & Environment Engineering Bachelor of Civil Engineering Master in Civil & Environmental Engineering 	Memiliki pengalaman kerja di bidang perbankan. Have work experience in banking.	Teknik Sipil Civil Engineering
Nia Kania	Direktur Keuangan Director of Finance	57 tahun 57 years old	Perempuan Woman	<ul style="list-style-type: none"> Sarjana Bidang Ekonomi Master Bidang Hukum Bachelor in Economics Master in Law 	Memiliki pengalaman kerja di bidang perbankan. Have work experience in banking.	Ekonomi Economics
Suartini	Direktur Konsumer & Ritel Director of Consumer & Retail	55 tahun 55 years old	Perempuan Woman	Sarjana Bidang Statistika Bachelor of Statistics	Memiliki pengalaman kerja di bidang perbankan. Have work experience in banking.	Statistika, Manajemen Statistics, Management
Cecep Trisna	Direktur Kepatuhan Director of Compliance	56 Tahun 56 years old	Laki-laki Man	Sarjana bidang Manajemen Bachelor of 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)	42 tahun 42 years old	Perempuan Woman	Sarjana Bidang Geofisika dan Meteorologi Bachelor of Geophysics and Meteorology	Memiliki pengalaman kerja di bidang perbankan. Have work experience in banking.	Ekonomi Economics

Keberagaman Komposisi Dewan Komisaris

Keberagaman komposisi Dewan Komisaris pada tahun 2023 juga tercermin dalam pendidikan, pengalaman kerja, usia dan jenis kelamin, dapat dilihat sebagaimana dalam tabel di bawah ini:

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	65 Tahun 65 years old	Laki-laki Man	<ul style="list-style-type: none"> S1 Ekonomi S2 Business Administration Bachelor's Degree in Economics Master of Business Administration 	Memiliki pengalaman kerja di bidang perbankan. Has work experience in banking.	Perbankan Banking

Composition Diversity of The Board of Commissioners

The diversity of the composition of the Board of Commissioners in 2023 is also reflected in education, work experience, age, and gender, which can be seen in the table below:

Nama Name	Jabatan Position	Usia Age	Jenis Kelamin Gender	Pendidikan Educational Background	Pengalaman Kerja Work Experience	Keahlian Expertise
Rudie Kusmayadi	Komisaris Commissioner	65 Tahun 65 years old	Laki-laki Man	<ul style="list-style-type: none"> D3 Teknik Lingkungan S1 Manajemen Pembangunan Daerah S2 Manajemen Pembangunan Daerah D3 Environmental Engineering Bachelor's Degree in Regional Development Management Masters in Regional Development Management 	Memiliki pengalaman sebagai Direktur Utama BUMD Has experience as President Director of BUMD	Managerial Managerial
Setiawan Wangsaatmaja	Komisaris Commissioner	60 Tahun 60 years old	Laki-laki Man	<ul style="list-style-type: none"> Sarjana bidang Teknik Lingkungan Master of Sanitary Engineering Master of Environmental Engineering Doktor bidang Teknik Lingkungan Bachelor's degree in Environmental Engineering Master of Sanitary Engineering Master of Environmental Engineering Doctorate in Environmental Engineering 	Memiliki pengalaman kerja di bidang pemerintahan dan perbankan. Has work experience in government and banking.	Managerial Managerial
Toms Tohir	Komisaris Commissioner	55 Tahun 55 years old	Laki-laki Man	<ul style="list-style-type: none"> Akademi Kepolisian S2 Kajian Ilmu Kepolisian Police Academy Masters in Police Science Studies 	Memiliki Pengalaman di Kepolisian Republik Indonesia Has experience in the Republic of Indonesia Police	Managerial Managerial
Muhadi*	Komisaris Commissioner	69 Tahun 69 years old	Laki-laki Man	<ul style="list-style-type: none"> S1 Teknik Geodesi S2 Perencanaan Wilayah dan Kota Bachelor's Degree in Geodetic Engineering Masters in Regional and City Planning 	Memiliki pengalaman kerja di bidang pemerintahan dan perbankan. Has work experience in government and banking.	Managerial Managerial
Diding Sakri	Komisaris Independen Independent Commissioner	46 Tahun 46 years old	Laki-laki Man	<ul style="list-style-type: none"> Sarjana bidang Teknik Planologi (Perencanaan Wilayah dan Kota) Master of Arts (double degree) PhD bidang Development Economics Bachelor's degree in Planology Engineering (Regional and City Planning) Master of Arts (double degree) PhD in Development Economics 	Memiliki pengalaman kerja di bidang Ekonomi, Penelitian dan perbankan. Has work experience in Economics, Research and banking..	Ekonomi Economics
Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	51 Tahun 51 years old	Laki-laki Man	<ul style="list-style-type: none"> S2 Ekonomi S3 Ekonomi Masters in Economics Doctoral Degree in Economics 	Memiliki pengalaman kerja di bidang pendidikan, ekonomi dan Perbankan Has work experience in education, economics and banking	Ekonomi Economics

* Diberhentikan dengan hormat berdasarkan salah satu keputusan RUPS Luar Biasa Tahun 2023

* Honourably dismissed based on one of the decisions of the 2023 Extraordinary GMS

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 adalah organ Dewan Komisaris yang 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

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 is an organ of the Board of Commissioners appointed by the Company whose task is to assist the smooth administration of 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 Board of Commissioner
 - 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. Laporan aktivitas kesekretariatan dan protokoler Dewan Komisaris dan/atau Komite (*monitoring* dan evaluasi)
- 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)

- b. Secretariat and protocol report of the Board of Commissioners and/or Committee (monitoring and evaluation).
- 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	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir di Bandung, 14 November 1984, saat ini berusia 39 tahun.

Born in Bandung, November 14, 1984, currently 39 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
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Surat Keputusan Direksi Nomor 0544/SK/DIR-HCA/2021	Board of Directors Decree Number 0544/SK/DIR-HCA/2021
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
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 5 dari Lembaga Sertifikasi Profesi Perbankan (LSPP)	Level 2 Risk Management Certification from the Banking Professional Certification Institute (LSPP)

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
Webinar BPD Sharing Corner Kutak Katik Ekosistem Digital BPD BPD Sharing Corner Webinar Kutak Katik BPD Digital Ecosystem	Bandung, 10 Maret 2023 Bandung, March 10, 2023	LPPI (Lembaga Pengembangan Perbankan Indonesia)

Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Kegiatan Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Batch 2 & Batch 3 Tahun 2023 (<i>Inhouse Training Daring</i>) Maintenance/Refreshment Activities for Risk Management Certification Batch 2 & Batch 3 in 2023 (<i>Inhouse Online Training</i>)	Bandung, 17 Maret 2023 Bandung, March 17, 2023	TD Consultant
Pengenalan Digital Digital Introduction	Bandung, 16 Juni 2023 Bandung, June 16, 2023	bjb University
Forum Leadership Direktur Utama dan Komisaris Utama BPDSI BPDSI President Director and Main Commissioner Leadership Forum	Lombok, 07 - 08 Juli 2023 Lombok, July 07 - 08, 2023	FKDK BPDSI
Workshop and Refreshment Sertifikasi Manajemen Risiko : <i>Stress Test Operational and Bank Risk Management</i> Risk Management Certification Workshop and Refreshment: Operational Stress Test and Bank Risk Management	Jakarta, 22 - 23 November 2023 Jakarta, November 22 - 23, 2023	PT Sinergi Indonesia Pintar

Pelaksanaan Tugas Sekretaris Dewan Komisaris

Sepanjang tahun 2023, 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.

Komite Audit

Komite Audit merupakan alat kelengkapan Dewan Komisaris yang berfungsi untuk melakukan pengawasan 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 Bank kepada *stakeholders* serta menelaah

The Implementation of the Secretary of the Board of Commissioners

During 2023, 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.

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 Bank provides it to stakeholders and

sistem pengendalian internal bank, dan efektivitas fungsi audit intern.

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 Bank dapat dikelola berdasarkan prinsip-prinsip transparansi, akuntabilitas, pertanggungjawaban, 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.
2. Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 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 06/SK/DKO/2022 tanggal 4 November 2022 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite sebagaimana telah diubah berdasarkan Surat Keputusan Dewan Komisaris Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 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 Bank seperti laporan keuangan, proyeksi dan informasi keuangan lainnya.

reviews the bank's internal control system, and the effectiveness of the internal audit function.

Basic Formation of Audit Committees

The basis for forming the Company's Audit Committee refers to the OJK Regulations 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. OJK Regulations Number 55/ POJK.04/2015 December 25, 2015 about the Formation and Guidelines for the Implementation of the Audit Committee's Work.
2. Financial Services Authority Regulation Number 17 of 2023 concerning Implementation 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 06/SK/DKO/2022 dated November 4, 2022, concerning the Division of Duties and Implementation of the Activity Schedule of the Board of Commissioners and Committees as amended based on Decree of the Board of Commissioners Number 04/SK/DKO/2023 dated August 22, 2023 concerning the Division of Duties and Implementation of the Activity Schedule for 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. 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.
- 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 pasiva 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 Penunjukan 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 Bank kepada Dewan Komisaris.
 - 2) Proses seleksi dan penunjukan 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.

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 of 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) 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 mengidentifikasi 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 Bank.
 - 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.
 - 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.
 - Ketidakepakatan 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:
- 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.
 - 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:

- | | |
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| <ul style="list-style-type: none"> 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 Akuntansi Keuangan yang berlaku bagi perbankan. <p>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.</p> <p>6) Berdiskusi dengan Dewan Komisaris dan Direksi serta Auditor Eksternal untuk mendapatkan pengertian atas pertimbangan yang digunakan dalam menentukan standar akuntansi beserta aplikasinya.</p> <p>7) Memastikan adanya pengungkapan yang memadai terhadap standar akuntansi.</p> | <ul style="list-style-type: none"> 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. <p>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.</p> <p>6) Discussing with the Board of Commissioners and Directors and External Auditors to get an understanding of determining accounting standards and their applications.</p> <p>7) Ensuring adequate disclosure of accounting standards.</p> |
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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 desain dan implementasi sistem informasi keuangan
- c. Jasa penilaian atau jasa untuk memberikan opini atas kewajaran
- d. Jasa aktuarial
- 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.

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.

Langkah-langkah yang harus dilaksanakan Manajemen Bank 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 Bank 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 Bank 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.
- 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 Bank 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

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 Financial 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 suggestions aim at improving the performance of the Internal Audit Unit.
- c. Review and provide inputs to the Board of Commissioners on Annual Internal Audit Plan including 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

pengendalian internal, serta kekeliruan penerapan standar akuntansi termasuk melakukan pemantauan tindak lanjut Manajemen Bank atas temuan tersebut.

- 2) Membahas tanggapan Manajemen Bank atas temuan signifikan dalam operasional bank 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) Pemutakhiran 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 Bank terhadap Peraturan dan Perundang-undangan yang berlaku, sekurang-kurangnya meliputi:

- 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 rutinnnya, akan tetapi juga menerima pengaduan pihak ketiga mengenai akuntansi, pengendalian internal dan *fraud* yang dapat mengganggu operasi Bank.

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. 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 hinder Bank operations.

- 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.
 - 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.

- 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) 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) 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.

- 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.

Komite Audit memiliki Tanggung jawab diantaranya adalah sebagai berikut:

1. Memastikan bahwa laporan keuangan Bank dapat dimengerti, transparan dan dapat diandalkan.
2. 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.
3. Melakukan evaluasi kebijakan Bank 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.
4. Melakukan evaluasi Rencana Kerja Satuan Kerja Audit Internal, pelaporan dan temuan yang signifikan.
5. Berkomunikasi dengan Direksi dan Satuan Kerja terkait tentang status, kemajuan dan perkembangan baru pada permasalahan operasional yang dijumpai serta temuan Satuan Kerja Audit Internal.
6. Memastikan bahwa Satuan Kerja Audit Internal dapat memiliki akses langsung kepada Komite Audit dan mendorong adanya komunikasi di luar rapat komite yang telah dijadwalkan.
7. Menciptakan jalur komunikasi langsung dengan Auditor Eksternal/pengawas Bank 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 Bank 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.
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 Bank untuk mengaudit laporan keuangan Bank, unit bisnis maupun anak perusahaan.

The Audit Committee had the following responsibilities:

1. Ensuring that Bank's financial reports are understandable, transparent and reliable.
2. 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.
3. 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.
4. Evaluating the Work Plan of the Internal Audit Unit as well as reporting and significant findings.
5. 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.
6. Ensuring that Internal Audit Work Unit can have direct access to the Audit Committee and encouraging communication outside the routine committee meetings.
7. 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. 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.

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, tanggung jawab, 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

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 sebagaimana telah diubah berdasarkan Surat Keputusan Dewan Komisaris Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite-komite, sehingga pada periode 31

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. The members of the Audit Committee at least consist of:
 - 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

Decree of the Board of Commissioners Number 06/SK/DKO/2022 dated November 4, 2022 concerning the Division of Duties and Implementation of the Activity Schedule of the Board of Commissioners and Committees as amended based on Decree of the Board of Commissioners Number 04/SK/DKO/2023 dated August 22, 2023 concerning Division of Duties and Implementation of the Activity Schedule for the Board of Commissioners and

Desember 2023 komposisi Komite Audit menjadi sebagai berikut:

Committees, so that in the period of December 31, 2023 the composition of the Audit Committee will be as follows:

No.	Nama Name	Jabatan Position	Keterangan Description	Keahlian Expertise
1.	Farid Rahman	Ketua Merangkap Anggota Chairman 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, Ekonomi dan Perbankan Researcher, Finance, Economics and Banking
3.	Fahlino F. Sjuib	Anggota Member	Komisaris Independen Independent Commissioner	Ekonomi dan Perbankan Economics and Banking
4.	Dewi Kania Sugiharti	Anggota Member	Pihak Independen Independent Party	Hukum, Manajemen dan Internal Audit Law, Management and Internal Audit
5.	Wawan Hernawan	Anggota Member	Pihak Independen Independent Party	Perbankan, Akuntansi, Manajemen dan Internal Audit Banking, Accounting, Management and Internal Audit



Profil Komite Audit

Profil Komite Audit per 31 Desember 2023 adalah sebagai berikut.

Profile of Audit Committee

The Audit Committee profile as of December 31, 2023 is as follows.

Farid Rahman

Ketua Merangkap Anggota/ Komisaris Utama Independen / Chairman Concurrently Member / Independent President Commissioner

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Jakarta	Jakarta





Lahir di Jakarta pada tahun 1958, usia 65 tahun per Desember 2023.

Born in Jakarta in 1958, 65 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> Sarjana bidang Ekonomi jurusan Manajemen dari Universitas Indonesia (1983). Master bidang Business Administration dari Golden State University, San Francisco, Amerika Serikat (1987). 	<ul style="list-style-type: none"> Bachelor's degree in Economics majoring in Management from the University of Indonesia (1983). Master in Business Administration from Golden State University, San Francisco, United States (1987).
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Surat Keputusan Dewan Komisaris 01/SK/DKO/2021 tanggal 7 April 2021 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite yang telah beberapa kali diperbaharui dengan Surat Keputusan Dewan Komisaris terakhir Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite.	Board of Commissioners Decree 01/SK/DKO/2021 dated April 7, 2021, concerning the Division of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees which has been updated several times with the latest Decree of the Board of Commissioners Number 04/SK/DKO/2023 dated August 22, 2023 concerning the Division of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> Direktur Utama PT Bank Himpunan Saudara 1906 (1994 – 2011). Komisaris Utama PT Bank Himpunan Saudara 1906 (2012-2019). Direktur PT Medco Intidynamika (2012 – saat ini). Komisaris Utama Independen bank bjb (2019 – saat ini). 	<ul style="list-style-type: none"> President Director of PT Bank Himpunan Saudara 1906 (1994 – 2011). President Commissioner of PT Bank Himpunan Saudara 1906 (2012-2019). Director of PT Medco Intibisnis (2012 – present). Independent President Commissioner of bank bjb (2019 – present).
Periode dan Masa Jabatan	Period of Service
Sebagai anggota sejak 30 April 2019 Sebagai Ketua merangkap anggota sejak 7 April 2021 – saat ini (periode pertama).	As a member since April 30, 2019 As Chairman concurrently member since April 7, 2021 – present (first period).
Jabatan Rangkap	Concurrent Position
Direktur PT Medco Intidynamika (2012 – saat ini).	Director of PT Medco Intidynamika (2012 – present)
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Diding Sakri

Anggota/Komisaris Independen / Member/Independent Commissioner

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir di Kuningan pada tahun 1977, usia 46 tahun per Desember 2023.

Born in Kuningan in 1977, 46 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> • 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). 	<ul style="list-style-type: none"> • Bachelor's degree in Planology Engineering (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).
Dasar Hukum Pengangkatan	Legal Basis for 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 yang telah beberapa kali diperbaharui dengan Surat Keputusan Dewan Komisaris terakhir Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite.	Board of Commissioners Decree Number 05/SK/DKO/2022 dated July 26, 2022 concerning the Division of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees which has been updated several times with the latest Board of Commissioners Decree Number 04/SK/DKO/2023 dated August 22, 2023 concerning the Division of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • 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). • Komisaris Independen bank bjb (2022 – saat ini). 	<ul style="list-style-type: none"> • Member of the West Java Province Development Acceleration Team (TAP) (2020 – March 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 bank bjb (2022 – present).
Periode dan Masa Jabatan	Period of Service
26 Juli 2022 – saat ini (periode pertama).	July 26, 2022 – present (first period).
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 5	Level 5 Risk Management Certification

Fahlino F. Sjuib

**Anggota/ Komisaris Independen /
Member/Independent Commissioner**



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Jakarta	Jakarta

Lahir di Bandung pada tahun 1972, usia 51 tahun per Desember 2023

Born in Bandung in 1972, 51 years old as of December 2023

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> Sarjana bidang Ekonomi/Akuntansi dari Universitas Katolik Parahyangan (Bandung) (1996). Master of Arts Economics dari Western Illinois University (Amerika Serikat) (1998). PhD bidang Economics dari Kansas State University (Amerika Serikat) (2023). 	<ul style="list-style-type: none"> Bachelor's degree in Economics/Accounting from Parahyangan Catholic University (Bandung) (1996). Master of Arts Economics from Western Illinois University (United States) (1998). PhD in Economics from Kansas State University (United States) (2023).
Dasar Hukum Pengangkatan	Legal Basis for Appointment
04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite	04/SK/DKO/2023 dated August 22, 2023, concerning the Division of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> Adjunct Professor of Economics di Boston College Amerika Serikat (2017 - saat ini) EBCICON Universitas Katolik Parahyangan (2018 - saat ini) Komisaris Independen bank bjb (2019 - saat ini) 	<ul style="list-style-type: none"> Adjunct Professor of Economics at Boston College United States (2017 - present) EBCICON Parahyangan Catholic University (2018 - present) Bank bjb Independent Commissioner (2019 - present)
Periode dan Masa Jabatan	Period of Service
22 Agustus 2023 - saat ini (Periode Pertama)	August 22, 2023 - present (First Period)
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 5	Level 5 Risk Management Certification

Wawan Hernawan

Anggota/Pihak Independen / Member/Independent Party

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir di Bandung pada tahun 1963, usia 60 per Desember 2023



Born in Bandung in 1963, 60 years old as of December 2023

Riwayat Pendidikan <ul style="list-style-type: none"> 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. 	Educational Background <ul style="list-style-type: none"> D3 Accounting in Corporate Administration Expert Education (PAAP) at Padjadjaran University, Bandung in 1986. Bachelor's degree in Management from Bandung Raya University (UNBAR) in 2014.
Dasar Hukum Pengangkatan <ul style="list-style-type: none"> 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 Direksi Nomor 011/SK/DIR-CSE/2021 tanggal 06 Januari 2021 periode menjabat terhitung mulai tanggal 01 Januari 2021 sampai dengan tanggal 31 Desember 2022. Surat Keputusan Direksi Nomor 0756/SK/DIR-CSE/2022 tanggal 28 Desember 2022 periode menjabat terhitung mulai tanggal 01 Januari 2023 sampai dengan 31 Desember 2024. 	Legal Basis for Appointment <ul style="list-style-type: none"> Decree of the Board of Commissioners Number 009/SK/DIR-CS/2019 dated January 4, 2019, the term of office is from January 1, 2019 to December 31, 2020. Board of Directors Decree Number 011/SK/DIR-CSE/2021 dated January 6, 2021, period of office starting from January 1, 2021 to December 31, 2022. Directors' Decree Number 0756/SK/DIR-CSE/2022 dated December 28, 2022 for the term of office starting from January 1, 2023 to December 31, 2024.
Pengalaman Kerja <p>Beliau menduduki berbagai jabatan penting, antara lain sebagai:</p> <ul style="list-style-type: none"> Pemimpin bagian Akuntansi Keuangan bank bjb (2009 - 2010) Pemimpin Cabang bank bjb (2010 – 2012) Pemimpin Grup Audit Kantor Pusat & Kantor Wilayah bank bjb (2012-2014) Pemimpin Grup SD & QA Audit Internal bank bjb. (2014-2016) Anggota Komite Audit bank bjb (2019 - saat ini) 	Work Experience <p>He held various important positions, including:</p> <ul style="list-style-type: none"> Head of Financial Accounting at bank bjb (2009 - 2010) Bank bjb Branch Manager (2010 – 2012) Head of bank bjb Head Office & Regional Office Audit Group (2012-2014) SD & QA Group Leader Internal Audit bank bjb. (2014-2016) Member of bank bjb Audit Committee (2019 - present)
Periode dan Masa Jabatan <ul style="list-style-type: none"> 1 Januari 2019 sampai dengan 31 Desember 2020 (Periode Pertama) 01 Januari 2021 sampai dengan tanggal 31 Desember 2022 (Periode Kedua) 01 Januari 2023 sampai dengan 31 Desember 2024 (Periode Ketiga) 	Period of Service <ul style="list-style-type: none"> January 1, 2019 to December 31, 2020 (First Period) January 1, 2021 to December 31, 2022 (Second Period) January 01, 2023 to December 31, 2024 (Third Period)
Jabatan Rangkap -	Concurrent Position -
Sertifikasi Sertifikasi Manajemen Risiko Jenjang 5 dari Badan Sertifikasi Manajemen Risiko (BSMR)	Certification Level 5 Risk Management Certification from the Risk Management Certification Agency (BSMR)

Dewi Kania Sugiharti

**Anggota/Pihak Independen /
Member/Independent Party**



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung

Lahir di Bandung pada tahun 1962, usia 61 Tahun per Desember 2023

Born in Bandung in 1962, 61 years old as of December 2023

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> S1 Fakultas Ilmu Hukum Universitas Padjadjaran Bandung pada Tahun 1986. S2 Fakultas Ilmu Hukum Universitas Padjadjaran Bandung pada Tahun 1995. S3 Program Ilmu Hukum Universitas Padjadjaran Bandung pada Tahun 2010. 	<ul style="list-style-type: none"> Bachelor degree from the Faculty of Law, Padjadjaran University, Bandung in 1986. Masters Degree at the Faculty of Law, Padjadjaran University, Bandung in 1995. Doctoral Program in Legal Studies, Padjadjaran University, Bandung in 2010.
Dasar Hukum Pengangkatan	Legal Basis for Appointment
<ul style="list-style-type: none"> 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. Surat Keputusan Direksi Nomor 0450/SK/DIR-CSE/2023 tanggal 3 November 2023 periode menjabat terhitung mulai tanggal 04 November 2023 sampai dengan 03 November 2025 	<ul style="list-style-type: none"> Board of Directors Decree Number 0665/SK/DIR-CSE/2022 dated November 9 2022, term of office starting from November 4, 2022 to November 3, 2023. Directors Decree Number 0450/SK/DIR-CSE/2023 dated November 3, 2023, term of office starting from November 4, 2023 to November 3, 2025
Pengalaman Kerja	Work Experience
<p>Beliau menduduki berbagai jabatan penting, antara lain sebagai:</p> <ul style="list-style-type: none"> Ketua Satuan Pengawas Intern UNPAD (2014-28 Okt 2015) Anggota Senat FH UNPAD (4 Januari 2016 – 8 Februari 2018) Wakil Dekan II FH UNPAD (4 Januari 2016 – 8 Februari 2018) Anggota Senat FH UNPAD (2 Februari 2021 – Sekarang) Kepala Dept HAN FH UNPAD (2 Februari 2021 – Sekarang) Anggota Komite Audit bank bjb (2022 - sekarang) 	<p>He held various important positions, including as:</p> <ul style="list-style-type: none"> Head of UNPAD Internal Supervisory Unit (2014- October 28, 2015) Member of the FH UNPAD Senate (January 4, 2016 – February 8, 2018) Deputy Dean II FH UNPAD (January 4, 2016 – February 8, 2018) Member of the FH UNPAD Senate (February 2, 2021 – Present) Head of HAN Dept FH UNPAD (February 2, 2021 – Present) Member of bank bjb Audit Committee (2022 - present)
Periode dan Masa Jabatan	Period of Service
<ul style="list-style-type: none"> 4 November 2022 sampai dengan 3 November 2023 (Periode Pertama) 04 November 2023 sampai dengan 03 November 2025 (Periode Kedua) 	<ul style="list-style-type: none"> November 4, 2022 to November 3, 2023 (First Period) November 4, 2023 to November 3, 2025 (Second Period)
Jabatan Rangkap	Concurrent Position
Kepala Departemen HAN Fakultas Hukum Universitas Padjadjaran	Head of the HAN Department, Faculty of Law, Padjadjaran University
Sertifikasi	Certification
-	-

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 Bank sehingga memiliki pengetahuan yang memadai tentang kegiatan Bank.
8. Komite Audit harus melakukan orientasi pada awal masa jabatan untuk memperoleh gambaran operasional Bank 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 responsible as 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 and fulfilling 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 Chairman concurrently member	<ul style="list-style-type: none"> • S1 Manajemen • S2 Banking & Finance • Bachelor of Management • Masters in Banking and Finance 	Memiliki pengalaman kerja di bidang perbankan. Has work experience in the banking sector.

Nama Name	Jabatan Position	Pendidikan Educational Background	Pengalaman Kerja Work Experiences
Diding Sakri	Anggota Member	<ul style="list-style-type: none"> • S1 Teknik Planologi • S2 Master Of Art • S3 PHD on Development Economics • Bachelor's Degree in Planning Engineering • S2 Master of Art • PhD in Development Economics 	Memiliki pengalaman kerja dibidang Penelitian, Keuangan, Ekonomi dan Perbankan. Has work experience in Research, Finance, Economics and Banking.
Fahlino F. Sjuib	Anggota Member	<ul style="list-style-type: none"> • S1 Ekonomi/Akuntansi • S2 Master of Arts Economics • S3 PhD bidang Economics • Bachelor's Degree in Economics/ Accounting • Master of Arts Economics • PhD Doctoral in Economics 	Memiliki pengalaman kerja dibidang Penelitian, Pendidikan, Ekonomi dan Perbankan. Has work experience in Research, Education, Economics and Banking.
Wawan Hernawan	Anggota Member	<ul style="list-style-type: none"> • D3 Akuntansi • S1 Manajemen • Diploma 3 Accounting • Bachelor of Management 	Memiliki pengalaman kerja di bidang perbankan, Akuntansi dan Audit Internal. Has work experience in banking, accounting and internal audit.
Dewi Kania Sugiharti	Anggota Member	<ul style="list-style-type: none"> • S1 Hukum • S2 Hukum • S3 Ilmu Hukum • Bachelor of Laws • Master of Law • Doctoral Degree in Law 	Memiliki pengalaman kerja dibidang Hukum, pendidikan, Audit Internal dan perbankan. Has work experience in the fields of Law, education, Internal Audit and banking.

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 Bank.
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 Bank yang 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 untuk bertindak independen;
 - a. Yang dimaksud dengan Pemegang Saham Pengendali adalah badan hukum, orang perseorangan dan/atau

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

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 Bank adalah pemegang saham Bank sampai dengan pengendali terakhir (*ultimate shareholders*) Bank.

- 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 Bank.
- 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 Bank sehingga bersama-sama menjadi Pemegang Saham Pengendali pada perusahaan tersebut; dan/atau
 - ii. Perusahaan Pemegang Saham Pengendali Bank.
- e. Hubungan keluarga adalah memiliki hubungan keluarga sampai dengan derajat kedua baik hubungan vertikal maupun horizontal, termasuk mertua, menantu dan ipar.

Dalam hal Pemegang Saham Pengendali Bank berbentuk badan hukum, maka hubungan keluarga antara Komisaris Independen dengan Pemegang Saham Pengendali Bank dilihat dari hubungan keluarga antara seseorang dengan Pemegang Saham Pengendali dari badan hukum yang merupakan Pemegang Saham Pengendali Bank.

- f. Hubungan dengan Bank yang dapat menghalangi anggota Komite Audit dari Pihak Independen tidak dapat bertindak independen adalah:
 - i. Kepemilikan saham Bank dengan jumlah kepemilikan lebih dari 5% (lima perseratus) dari modal disetor Bank;
 - ii. Menerima atau memberi penghasilan, bantuan keuangan, atau pinjaman dari/kepada Bank yang

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. 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

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 Bank yang dapat mempengaruhi kelangsungan usaha Bank 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
- Menerima penghasilan dari Bank, kecuali penghasilan yang diterima oleh anggota Komite Audit (Pihak Independen) karena jabatan rangkapnya sebagai anggota Komite lainnya pada Bank yang sama.

8. Anggota Komite Audit dari Pihak Independen tidak merupakan:
- a. Mantan anggota Direksi; atau
 - b. Pejabat Eksekutif Bank; atau
 - c. Pihak-pihak yang mempunyai hubungan dengan Bank 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 (*cooling 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

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
- 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	Fahlino F. Sjuib	Wawan Hernawan	Dewi Kania Sugiharti
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	√	√	√	√	√
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah Not serving as administrators of political parties, officials and government	√	√	√	√	√

Rapat Komite Audit

KEBIJAKAN RAPAT KOMITE AUDIT

Ketentuan mengenai rapat Komite Audit yang diatur dalam Pedoman dan Tata Tertib Kerja Komite Audit yaitu:

- Komite Audit sekurang-kurangnya mengadakan rapat 1 (satu) kali dalam 1 (satu) bulan dan/atau disesuaikan dengan kebutuhan Bank. Rapat sekurang-kurangnya membahas mengenai;
 - Pengawasan atas proses pelaporan keuangan Bank.
 - Penyeleksian, rekomendasi, penunjukkan serta mengawasi pekerjaan Auditor Eksternal.
 - Evaluasi atas pemberian jasa non-audit yang diberikan pada auditor eksternal yang sedang melakukan audit.
 - Pengawasan atas pengendalian internal bersama-sama dengan Satuan Kerja Audit Internal.
 - 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.
 - Evaluasi pengaduan dari pihak ketiga akan adanya dugaan *fraud* maupun perilaku tidak terpuji dari segenap organisasi Bank.
 - Pelaksanaan tugas khusus yang diberikan oleh Dewan Komisaris.
- 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.

Audit Committee Meetings

AUDIT COMMITTEE MEETING POLICY

The provisions regarding Audit Committee meetings set out in the Audit Committee Rules and Guidelines as follows:

- 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;
 - Supervision of the Bank's financial reporting process.
 - Selection, recommendation, appointment and supervising the work of the External Auditor.
 - Evaluation of the provision of non-audit services provided to external auditors who are conducting audits.
 - Supervision of internal control together with the Internal Audit Unit.
 - Supervision of compliance with Bank Indonesia Regulations/Financial Services Authority Regulations and applicable laws and regulations together with the Compliance and Legal Unit.
 - Evaluation of complaints from third parties regarding allegations of fraud and disgraceful behavior from all Bank organizations.
 - Implementation of special tasks assigned by the Board of Commissioners.
- 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.

3. Keputusan Rapat Komite Audit dilakukan berdasarkan musyawarah mufakat.
4. Apabila dalam musyawarah tidak tercapai kata mufakat, pengambilan keputusan dapat dilakukan dengan cara pengambilan suara terbanyak.
5. 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.
 - 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.
 6. Komite Audit dapat meminta manajemen atau Pegawai Bank atau pihak lain untuk menghadiri rapat/pertemuan dan memberikan informasi yang diperlukan terkait dengan materi rapat Komite, melalui Komisaris.
 7. Hasil rapat Komite Audit wajib dituangkan dalam risalah rapat dan didokumentasikan dengan baik.
 8. Perbedaan pendapat (*dissenting opinions*) yang terjadi dalam rapat Komite wajib dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat tersebut.
 9. Kesekretariatan Dewan Komisaris berkewajiban untuk menyiapkan dan mendokumentasikan risalah rapat Komite.
3. The decision of the Audit Committee Meeting is based on the consensus agreement.
4. If the consensus agreement is not reached, the decision making can be done by taking the most votes.
5. 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) 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.
6. 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.
7. Results of the Audit Committee meeting must be reported in the minutes of the meeting and properly documented.
8. Dissenting opinions that occur in Committee meetings must be clearly stated in the minutes of the meeting along with reasons of the dissenting opinions.
9. Secretariat of Board of Commissioners is obliged to prepare and document minutes of Committee meetings.

AGENDA RAPAT KOMITE AUDIT

Sepanjang tahun 2023, tanggal pelaksanaan, agenda rapat dan peserta rapat Komite Audit, sebagai berikut.

AGENDA OF COMMITTEE AUDIT MEETING

Throughout 2023, 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 Date	Agenda Agendas	Peserta Rapat Participants
1	04 Januari 2023 January 04, 2023	Pembahasan Penunjukan Kantor Akuntan Publik untuk Audit Pengelolaan Dana CSR Tahun 2022. Discussion on the Appointment of a Public Accounting Firm to Audit CSR Fund Management in 2022.	<ul style="list-style-type: none"> • Farid Rahman • Diding Sakri • Dewi Kania Sugiharti • Wawan Hernawan
2	21 Februari 2023 February 21, 2023	Pembahasan Penunjukan Kantor Akuntan Publik untuk Kaji Ulang Penerapan Fungsi Satuan Kerja Audit Internal (SKAI) Discussion on the Appointment of a Public Accounting Firm to Review the Implementation of Internal Audit Work Unit (SKAI) Functions	<ul style="list-style-type: none"> • Farid Rahman • Diding Sakri • Dewi Kania Sugiharti • Wawan Hernawan

No	Tanggal Date	Agenda Agendas	Peserta Rapat Participants
3	24 Februari 2023 February 24, 2023	Pembahasan Publikasi Laporan Keuangan bank bjb Periode 31 Desember 2022 Discussion on the Publication of bank bjb Financial Reports for the Period of December 31, 2022	<ul style="list-style-type: none"> • Farid Rahman • Diding Sakri • Dewi Kania Sugiharti • Wawan Hernawan
4	01 Maret 2023 March 01, 2023	<ol style="list-style-type: none"> 1. Pembahasan Evaluasi Pemenuhan Komitmen Tindak Lanjut atas Hasil Pemeriksaan Pihak Eksternal Periode Triwulan IV Tahun 2022. 2. Evaluasi Hasil Audit oleh Satuan Kerja Audit Internal Periode TW IV Tahun 2022 <ol style="list-style-type: none"> 1. Discussion on Evaluation of Fulfilment of Follow-up Commitments on External Audit Results for the Fourth Quarter Period of 2022. 2. Evaluation of Audit Results by the Internal Audit Work Unit for the Fourth Quarter of 2022 	<ul style="list-style-type: none"> • Farid Rahman • Diding Sakri • Dewi Kania Sugiharti • Wawan Hernawan
5	27 April 2023 April 27, 2023	Pembahasan Publikasi Laporan Keuangan bank bjb Periode 31 Maret 2023 Discussion of the Publication of bank bjb Financial Reports for the Period of March 31, 2023	<ul style="list-style-type: none"> • Farid Rahman • Diding Sakri • Dewi Kania Sugiharti • Wawan Hernawan
6	6 Juni 2023 June 6, 2023	<ol style="list-style-type: none"> 1. Pembahasan Evaluasi Pemenuhan Komitmen Tindak Lanjut atas Hasil Pemeriksaan Pihak Eksternal Periode Triwulan I Tahun 2023. 2. Evaluasi Hasil Audit oleh Satuan Kerja Audit Internal Periode TW I Tahun 2023 <ol style="list-style-type: none"> 1. Discussion on Evaluation of Fulfilment of Follow-up Commitments on External Audit Results for the First Quarter of 2023. 2. Evaluation of Audit Results by the Internal Audit Work Unit for the First Quarter of 2023 	<ul style="list-style-type: none"> • Farid Rahman • Diding Sakri • Dewi Kania Sugiharti • Wawan Hernawan
7	14 Juni 2023 June 14, 2023	Pembahasan Evaluasi Pelaksanaan Audit Oleh Kantor Akuntan Publik atas Laporan Keuangan bank bjb Tahun 2022. (Menghadirkan KAP Amir Abadi Jusuf, Aryanto, Mawar dan Rekan) Discussion of the Evaluation of Audit Implementation by the Public Accounting Firm on the 2022 bank bjb Financial Report. (Presenting KAP Amir Abadi Jusuf, Aryanto, Mawar and Partners)	<ul style="list-style-type: none"> • Farid Rahman • Diding Sakri • Dewi Kania Sugiharti • Wawan Hernawan
8	20 Juni 2023 June 20, 2023	Pembahasan Evaluasi Pelaksanaan Audit Oleh Kantor Akuntan Publik atas Laporan Keuangan Dana Pensiun Lembaga Keuangan (DPLK) bank bjb Tahun 2022. (Menghadirkan Kantor Akuntan Publik/KAP Kumalahadi, Kuncara, Sugeng Pamudji dan Rekan/KKSP) Discussion of the Evaluation of the Audit Implementation by the Public Accounting Firm on the Financial Reports of the 2022 bank bjb Financial Institution Pension Fund (DPLK). (Presenting the Public Accounting Firm/KAP Kumalahadi, Kuncara, Sugeng Pamudji and Rekan/KKSP)	<ul style="list-style-type: none"> • Farid Rahman • Diding Sakri • Dewi Kania Sugiharti • Wawan Hernawan
9	27 Juni 2023 June 27, 2023	Pembahasan Pengadaan Jasa Kantor Akuntan Publik Untuk Pemeriksaan Laporan Keuangan bank bjb Tahun Buku 2023 Discussion on the Procurement of Public Accounting Firm Services for Auditing bank bjb 's Financial Reports for the 2023 Financial Year	<ul style="list-style-type: none"> • Farid Rahman • Diding Sakri • Dewi Kania Sugiharti • Wawan Hernawan
10	25 Juli 2023 July 25, 2023	Pembahasan Penerbitan Laporan Keuangan bank bjb Periode 30 Juni 2023 Discussion on the Publication of bank bjb Financial Reports for the Period of June 30, 2023	<ul style="list-style-type: none"> • Farid Rahman • Diding Sakri • Dewi Kania Sugiharti • Wawan Hernawan
11	09 Agustus 2023 August 09, 2023	Pembahasan Penunjukan Kantor Akuntan Publik (KAP) Terkait Pendampingan Dalam Rangka Penerbitan Surat Berharga <i>Perpetual I</i> bank bjb Tahun 2023. Discussion on the Appointment of a Public Accounting Firm (KAP) Regarding Assistance in the Issuance of bank bjb Perpetual Securities I in 2023.	<ul style="list-style-type: none"> • Farid Rahman • Diding Sakri • Dewi Kania Sugiharti • Wawan Hernawan
12	20 September 2023 September 20, 2023	<ol style="list-style-type: none"> 1. Pembahasan Evaluasi Pemenuhan Komitmen Tindak Lanjut atas Hasil Pemeriksaan Pihak Eksternal Periode Triwulan II Tahun 2023. 2. Pembahasan Evaluasi Hasil Audit oleh Satuan Kerja Audit Internal (SKAI) Periode TW II Tahun 2023. <ol style="list-style-type: none"> 1. Discussion on Evaluation of Fulfilment of Follow-up Commitments on External Audit Results for the Second Quarter Period of 2023. 2. Discussion of the Evaluation of Audit Results by the Internal Audit Work Unit (SKAI) for the QW II 2023 period. 	<ul style="list-style-type: none"> • Farid Rahman • Diding Sakri • Fahliano F. Sjuib • Dewi Kania Sugiharti • Wawan Hernawan
13	24 Oktober 2023 October 24, 2023	<ol style="list-style-type: none"> 1. Pembahasan Penerbitan Laporan Keuangan bank bjb Periode 30 September 2023 2. Pembahasan Permohonan Perubahan RBB Audit Teknologi Informasi Triwulan IV Tahun 2023 <ol style="list-style-type: none"> 1. Discussion on the Publication of bank bjb Financial Reports for the Period of September 30, 2023 2. Discussion of the Request for Changes to the RBB Information Technology Audit for the Fourth Quarter of 2023 	<ul style="list-style-type: none"> • Farid Rahman • Diding Sakri • Fahliano F. Sjuib • Dewi Kania Sugiharti • Wawan Hernawan

No	Tanggal Date	Agenda Agendas	Peserta Rapat Participants
14	14 November 2023 November 14, 2023	<ol style="list-style-type: none"> Pembahasan Rencana Kerja dan Anggaran Tahunan (RKAT) Satuan Kerja Audit Internal (SKAI) Tahun 2024. Pembahasan Rekomendasi Penunjukan Kantor Akuntan Publik untuk Audit Laporan Keuangan Dana Pensiun Lembaga Keuangan (DPLK) bank bjb Tahun 2023. Pembahasan Rekomendasi Penunjukan Kantor Akuntan Publik untuk Audit Laporan Keuangan bank bjb Tahun 2023 <ol style="list-style-type: none"> Discussion of the Annual Work Plan and Budget (RKAT) of the Internal Audit Work Unit (SKAI) for 2024. Discussion of Recommendations for the Appointment of a Public Accounting Firm to Audit the Financial Reports of bank bjb Financial Institution Pension Fund (DPLK) in 2023. Discussion of Recommendations for the Appointment of a Public Accounting Firm to Audit bank bjb's Financial Statements in 2023 	<ul style="list-style-type: none"> Farid Rahman Diding Sakri Fahlino F. Sjuib Dewi Kania Sugiharti Wawan Hernawan
15	20 Desember 2023 December 20, 2023	<ol style="list-style-type: none"> Pembahasan Evaluasi Pemenuhan Komitmen Tindak Lanjut atas Hasil Pemeriksaan Pihak Eksternal Periode Triwulan II Tahun 2023. Pembahasan Evaluasi Hasil Audit oleh Satuan Kerja Audit Internal (SKAI) Periode TW II Tahun 2023 <ol style="list-style-type: none"> Discussion on Evaluation of Fulfilment of Follow-up Commitments on External Audit Results for the Second Quarter Period of 2023. Discussion of Evaluation of Audit Results by the Internal Audit Work Unit (SKAI) for the Q2 2023 Period 	<ul style="list-style-type: none"> Farid Rahman Diding Sakri Fahlino F. Sjuib Dewi Kania Sugiharti Wawan Hernawan

FREKUENSI DAN TINGKAT KEHADIRAN RAPAT KOMITE AUDIT

Selama tahun 2023, Komite Audit telah melaksanakan rapat sebanyak 15 (lima 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 15 (fifteen) 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 Chairman Concurrently Member	15	15	100%
Diding Sakri	Anggota Member	15	15	100%
Fahlino F. Sjuib*	Anggota Member	4	4	100%
Dewi Kania Sugiharti	Anggota Member	15	15	100%
Wawan Hernawan	Anggota Member	15	15	100%

*Mulai menjabat sebagai anggota Komite Audit sejak tanggal 22 Agustus 2023

* Started serving as a member of the Audit Committee on August 22, 2023.

Pelatihan dan/atau Peningkatan Kompetensi Komite Audit Pada Tahun 2023

Audit Committee Training and/or Competency Improvement In 2023

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 Chairman 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		
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		
Dewi Kania Sugiharti	Anggota Member	Seminar Outlook Perekonomian Indonesia Tahun 2024 Peluang dan Tantangan Untuk BPD Seluruh Indonesia Indonesian Economic Outlook Seminar in 2024 Opportunities and Challenges for BPDs throughout Indonesia	Medan, 07 Desember 2023 Medan, December 07, 2023	FKDK BPDSI
Wawan Hernawan	Anggota Member	Seminar Outlook Perekonomian Indonesia Tahun 2024 Peluang dan Tantangan Untuk BPD Seluruh Indonesia Indonesian Economic Outlook Seminar in 2024 Opportunities and Challenges for BPDs throughout Indonesia	Medan, 07 Desember 2023 Medan, December 07, 2023	FKDK BPDSI

Program Kerja dan Pelaksanaan Tugas Komite Audit Tahun 2023

Dalam pelaksanaan tugas dan tanggung jawab Komite Audit selama tahun 2023 didasarkan pada program kerja yang telah ditetapkan dimana program kerja tersebut bersifat rutin maupun insidental. Program kerja tersebut diantaranya adalah:

1. Pemantauan dan evaluasi pelaksanaan audit internal sesuai dengan rencana kerja dan anggaran Satuan Kerja Audit Internal (SKAI) tahun 2023 serta memberikan rekomendasi persetujuan atas Rencana Kerja Anggaran Tahunan (RKAT) Tahun 2024.
2. Pemantauan dan evaluasi atas penerapan pengendalian internal berdasarkan hasil audit yang dilakukan oleh SKAI.
3. Komite audit melakukan evaluasi terhadap tindak lanjut pemenuhan komitmen atas hasil pemeriksaan pihak eksternal guna memastikan bahwa setiap temuan hasil pemeriksaan pihak eksternal telah ditindaklanjuti sesuai dengan komitmen yang telah diberikan dan disepakati, serta berdasarkan hasil pemantauan bank **bjb** secara periodik telah melaporkan tindak lanjut dari setiap temuan kepada pihak eksternal.
4. Memberikan Rekomendasi atas Penunjukan Kantor Akuntan Publik kepada Dewan Komisaris:

Work Programs and Implementation of The Duties of The Audit Committee in 2023

The implementation of the duties and responsibilities of the Audit Committee during 2023 is based on the work program that has been determined, where the work program is both routine and incidental. These work programs include:

1. Monitoring and evaluating the implementation of internal audits in accordance with the 2023 Internal Audit Work Unit (SKAI) work plan and budget and providing recommendations for approval of the 2024 Annual Budget Work Plan (RKAT).
2. Monitoring and evaluating the implementation of internal control based on the results of audits conducted by SKAI.
3. The audit committee evaluates the follow-up to the fulfillment of commitments based on the results of external audits to ensure that every finding from external audits has been followed up in accordance with the commitments that have been given and agreed upon, and based on monitoring results, bank **bjb** has periodically reported on the follow-up of each findings to external parties.
4. Providing Recommendations on the Appointment of a Public Accounting Firm to the Board of Commissioners:

- a. Audit Pengelolaan Dana *Corporate Social Responsibility* (CSR) Tahun 2022.
 - b. Kaji Ulang (review) Penerapan Fungsi Satuan Kerja Audit Internal (SKAI).
 - c. Audit Laporan Keuangan bank **bjb** Tahun 2023.
 - d. Audit Laporan Keuangan Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb** Tahun 2023.
 - e. Pendampingan Dalam Rangka Penerbitan Surat Berharga Perpetual I bank **bjb** Tahun 2023.
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.
 6. Komite Audit melakukan *review* terhadap draft laporan keuangan publikasi bank **bjb** setiap triwulanan dan memberikan rekomendasi kepada Dewan Komisaris.
- a. Audit of Corporate Social Responsibility (CSR) Fund Management in 2022.
 - b. Evaluating (reviewing) the Implementation of Internal Audit Work Unit (SKAI) Functions.
 - c. Bank **bjb** Financial Report Audit for 2023.
 - d. Audit of bank **bjb** Financial Institution Pension Fund (DPLK) Financial Reports for 2023.
 - e. Assistance in the Issuance of bank **bjb** Perpetual Securities I in 2023.
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 OJK Regulations 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. The Audit Committee reviews the draft financial statements published by bank **bjb** every quarter and provides recommendations to the Board of Commissioners.

Pernyataan Komite Audit Atas Efektivitas SPI 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 bank 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 bank berjalan dengan lancar dan berkesinambungan (*sustainable*) dari waktu ke waktu.

Dewan komisaris selalu melakukan pemantauan dan pengawasan terhadap pelaksanaan sistem pengendalian internal dan manajemen risiko secara umum termasuk berbagai kebijakan yang ditetapkan Direksi, untuk memastikan proses pengendalian internal bank dan penerapan manajemen risiko bank 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 bank dengan membandingkan sasaran dengan realisasi. Risiko-risiko utama bank telah menjadi perhatian utama agar dapat diidentifikasi secara dini dengan menyiapkan berbagai

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

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 Bank telah dijalankan dengan baik dan memadai oleh seluruh jajaran manajemen, dalam hal ini direksi dan pejabat Bank, serta seluruh karyawan Bank 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 bank 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 17 Tahun 2023 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

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 ensured 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 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 equipment of the Board of Commissioners which functions to assist the Board of Commissioners in carrying out its functions and duties in areas related to nomination and remuneration of members of the Board of Directors and Board of Commissioners. Financial Services Authority regulations require banks to form a Nomination and Remuneration Committee as an implementation of good corporate governance so that banks can be managed based on the principles of openness, accountability, responsibility, independence and fairness so that bank management can be held accountable.

Duties and Responsibilities of the Nomination and Remuneration Committee

The Company's Nomination and Remuneration Committee was formed based on:

1. OJK Regulation number 34/ POJK.04/2014 dated December 8, 2014 concerning the Nomination and Remuneration Committee of Issuers or Public Companies.
2. OJK Regulation Number 17 of 2023 concerning Application 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

Keputusan Dewan Komisaris PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 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.

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 Bank.
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.

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.

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. 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
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 Bank 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.

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. 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 whole submitted to the Directors through the Board of Commissioners.

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) Tugas dan Tanggung Jawab Dewan Komisaris
 - a. Dewan Komisaris wajib melaksanakan tugas dan tanggung jawab secara independen.
 - b. Dewan Komisaris wajib melaksanakan pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi serta memberikan nasihat kepada Direksi.
 - c. Dalam melaksanakan pengawasan tersebut, Dewan Komisaris wajib mengarahkan, memantau dan mengevaluasi pelaksanaan kebijakan strategis Bank.
- 2) 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
 - c. Indikator dan bobot penilaian kinerja Dewan Komisaris:

1. Tugas dan Tanggung Jawab Direksi
Direksi bertugas menjalankan dan bertanggung jawab atas pengurusan Perusahaan untuk kepentingan perusahaan sesuai dengan maksud dan tujuan perusahaan
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.

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) Duties and Responsibilities of the Board of Commissioners
 - a. The Board of Commissioners is obliged to carry out its duties and responsibilities independently.
 - b. The Board of Commissioners is obliged to supervise the implementation of the duties and responsibilities of the Board of Directors and provide advice to the Board of Directors.
 - c. In carrying out this supervision, the Board of Commissioners is obliged to direct, monitor and evaluate the implementation of the Bank's strategic policies.
- 2) 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. Indicators and weights for evaluating the Board of Commissioners' performance:

1. Duties and Responsibilities of the Board of Directors
The Board of Directors is assigned to perform and be responsible for the management of the Company for the interests of the company in accordance with the purposes and objectives of the company
2. Assessment Indicators of Directors
 - a. The performance assessment of the Directors is conducted 1 (once) in a year at the end of the financial year, both collectively and individually.
 - b. The performance assessment is the basis for consideration in providing remuneration, especially tantiem
 - c. Indicators and weights for assessing the performance of the Board of Directors

- d. Untuk penilaian kinerja Direksi secara individual disamping menggunakan parameter sebagaimana tabel di atas, dapat juga menggunakan hasil *balance scorecard* dari masing-masing Direktorat sebagai referensi penilaian terhadap efektivitas pelaksanaan tugas dan tanggung jawab masing-masing Direktur terhadap Direktoratnya.
- e. Parameter lainnya sesuai dengan kondisi tertentu dan ketentuan yang berlaku

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 dan Insentif Prestasi Kerja (IPK)

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.
2. Dalam hal keperluan penugasan yang diberikan Dewan Komisaris, maka Komite Nominasi dan Remunerasi dapat

- d. To assess the performance of Directors individually, while using the parameters in the table above, it also use the results of the balanced scorecard from each Directorate as a reference for assessing the effectiveness of each of the Directors' implementation of duties and responsibilities towards his/her Directorate.
- e. Other parameters in accordance with certain condition and the applicable provisions.

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 Management's performance assessment is subject to Tantiem and Work Performance Incentives (IPK)

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. In the case of the assignment requirements given by the Board of Commissioners, the Nomination and

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 Bank.
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 Bank dan dilarang mengambil keuntungan pribadi baik secara langsung maupun tidak langsung dari kegiatan Bank 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:

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

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. The Nomination and Remuneration Committee consists of at least 3 (three) members, with conditions:
 - 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

- 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.
 4. Dalam melaksanakan tugas sehari-hari, Komite Nominasi dan Remunerasi dibantu oleh Pemimpin Bagian yang membidangi Sumber Daya Manusia serta Kesekretariatan Dewan Komisaris yang berasal dari internal Bank, berdasarkan Surat Keputusan Dewan Komisaris.

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 tahun 2023 susunan Keanggotaan Komite Nominasi dan Remunerasi (KNR) terjadi beberapa kali perubahan diantaranya adalah sebagai berikut:

1. Berakhirnya masa jabatan Anggota KNR dari Pihak Independen Sdri Ernie Tisnawati Sule pada tanggal 28 Februari 2023.
2. Pengangkatan Anggota KNR dari Pihak Independen AN. Sunu Widiyanto terhitung mulai tanggal 28 Februari 2023.
3. Diberhentikan dengan hormat Sdr. Muhadi sebagai Komisaris bank **bjb** berdasarkan salah satu keputusan RUPS Luar Biasa Tahun 2023 tanggal 25 Mei 2023.

- 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.
4. While conducting its daily duties, the Nomination and Remuneration Committee is assisted by the Section Head in charge of Human Resources and the Secretariat of the Board of Commissioners, coming from internal Bank, based on the Decree of the Board of Commissioners.

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.

In 2023, the composition of the Nomination and Remuneration Committee (KNR) membership had several changes, as follows:

1. The term of office of KNR members from the Independent Party, Ernie Tisnawati Sule, ended dated February 28, 2023.
2. Appointment of KNR members from the Independent Party, AN Sunu Widiyanto started dated February 28, 2023.
3. Honorably dismissed, Mr. Muhadi as Commissioner of bank **bjb** based on one of the resolutions of the 2023 Extraordinary GMS dated 25 May 2023.

4. Pengangkatan Sdr. Rudie Kusmayadi dan Sdr. Toms Tohir sebagai Komisaris bank **bjb** berdasarkan salah satu keputusan RUPS Luar Biasa Tahun 2023 tanggal 25 Mei 2023 dan efektif menjabat pada tanggal 09 Agustus 2023

4. Appointment of Mr. Rudie Kusmayadi and Mr. Toms Tohir as Commissioner of bank **bjb**, based on one of the resolutions of the 2023 Extraordinary GMS dated May 25, 2023, and effective since dated August 9, 2023

Berdasarkan hal tersebut ditindaklanjuti dengan Surat Keputusan Dewan Komisaris No. 04/SK/DKO/2022 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite, sehingga pada periode 31 Desember 2023 komposisi Komite Nominasi dan Remunerasi menjadi sebagai berikut:

Based on the following issues, Decree of the Board of Commissioners No. 04/SK/DKO/2022 dated August 22, 2023 concerning the Distribution of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees was followed up so that the composition of the Nomination and Remuneration Committee as of December 31, 2023 is as follows:

No.	Nama Name	Jabatan Position	Keterangan Information	Keahlian Expertise
1.	Farid Rahman	Ketua merangkap Anggota Chairman concurrently member	Komisaris Utama Independen Independent President Commissioner	Manajemen, Perbankan dan Keuangan Management, Banking and Finance
2.	Rudie Kusmayadi	Anggota member	Komisaris Commissioner	Teknik dan Manajemen Engineering and Management
3.	Setiawan Wangsaatmaja	Anggota member	Komisaris Commissioner	Teknik dan Perbankan Engineering and Banking
4.	Toms Tohir	Anggota member	Komisaris Commissioner	Kepolisian dan Managerial Police and Managerial
5.	Diding Sakri	Anggota member	Komisaris Independen Independent Commissioner	Peneliti, Keuangan, dan Ekonomi Researcher, Finance, and Economics
6.	Fahlino F Sjuib	Anggota member	Komisaris Independen Independent Commissioner	Ekonomi dan Akuntansi Economics and Accounting
7.	Sunu Widiyanto	Anggota member	Pihak Independen Independent Party	Manajemen Management
8.	Dadan Yonanda	Anggota member	<i>Ex-Officio</i> Pemimpin Divisi Human Capital Ex-Officio Head of 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

Ketua Merangkap Anggota/Komisaris Utama Independen /
Chairman Concurrently Member/Independent President Commissioner

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Jakarta	Jakarta



Lahir di Jakarta pada tahun 1958, usia 65 tahun per Desember 2023.



Born in Jakarta in 1958, 65 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> • Sarjana bidang Ekonomi jurusan Manajemen dari Universitas Indonesia (1983). • Master bidang Business Administration dari Golden State University, San Francisco, Amerika Serikat (1987). 	<ul style="list-style-type: none"> • Bachelor of Economics majoring in Management from the University of Indonesia (1983). • Master in Business Administration from Golden State University, San Francisco, United States (1987).
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Surat Keputusan Dewan Komisaris 01/SK/DKO/2021 tanggal 7 April 2021 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite yang telah beberapa kali diperbaharui dengan Surat Keputusan Dewan Komisaris terakhir Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite.	Decree of the Board of Commissioners Number 01/SK/DKO/2021, dated April 7, 2021, concerning the Distribution of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees lastly 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 activity schedule for the Board of Commissioners and Committees.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • Direktur Utama PT Bank Himpunan Saudara 1906 (1994 – 2011). • Komisaris Utama PT Bank Himpunan Saudara 1906 (2012-2019). • Direktur PT Medco Intidynamika (2012 – saat ini). • Komisaris Utama Independen bank bjb (2019 – saat ini). 	<ul style="list-style-type: none"> • President Director of PT Bank Himpunan Saudara 1906 (1994 – 2011). • President Commissioner of PT Bank Himpunan Saudara 1906 (2012-2019). • Director of PT Medco Intidynamika (2012 – present). • Independent President Commissioner of bank bjb (2019 – present).
Periode dan Masa Jabatan	Period of Service
Sebagai anggota sejak 30 April 2019 Sebagai Ketua merangkap anggota sejak 7 April 2021 – saat ini (periode pertama).	As a member since April 30, 2019 As Chairman and member since April 7 2021 – present (first period).
Jabatan Rangkap	Concurrent Position
Direktur PT Medco Intidynamika (2012 – saat ini).	Director of PT Medco Intidynamika (2012 – present).
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Rudie Kusmayadi

**Anggota/Komisaris /
Member/Commissioner**



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Cimahi	Cimahi

Lahir di Ciamis pada tahun 1958, usia 65 tahun per Desember 2023.

Born in Ciamis in 1958, 65 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> Sarjana Muda Teknik Lingkungan dari Akademi Teknik Pekerjaan Umum Jabar (1982). Sarjana Manajemen Pembangunan Daerah dari STIA LAN (2001). Pasca Sarjana Manajemen Pembangunan Daerah dari STIA LAN (2024) 	<ul style="list-style-type: none"> Bachelor of Environmental Engineering from the West Java Academy of Public Works Engineering (1982). Bachelor of Regional Development Management from STIA LAN (2001). Postgraduate Regional Development Management from STIA LAN (2024)
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Surat Keputusan Dewan Komisaris 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite.	Decree of the Board of Commissioners Number 04/SK/DKO/2023 dated 22 August 2023 concerning the Distribution of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> Direktur Teknik Perusahaan Umum Daerah Air Minum Tirta Raharja (2005 - 2007) PLT Direktur Utama Perusahaan Umum Daerah Air Minum Tirta Raharja (2007 - 2009) Direktur Utama Perusahaan Umum Daerah Air Minum Tirta Raharja (2009 - 2023) Sekretaris Daerah Provinsi Jawa Barat (2020 – 2023). Komisaris bank bjb (2023 – saat ini) 	<ul style="list-style-type: none"> Technical Director of Regional Public Drinking Water Company Tirta Raharja (2005 - 2007) PLT Main Director of Tirta Raharja Regional Public Drinking Water Company (2007 - 2009) President Director of Tirta Raharja Regional Drinking Water Company (2009 - 2023) Regional Secretary of West Java Province (2020 – 2023). Commissioner of bank bjb (2023 – present)
Periode dan Masa Jabatan	Period of Service
22 Agustus 2023 - saat ini (Periode Pertama)	August 22, 2023 - present (First Period)
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 4	Level 4 Risk Management Certification

Setiawan Wangsaatmaja

Anggota/Komisaris /
Member/Commissioner

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir di Bandung pada tahun 1963, usia 60 tahun per Desember 2023.

Born in Bandung in 1963, 60 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> 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). 	<ul style="list-style-type: none"> 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).
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Surat Keputusan Dewan Komisaris 05/SK/DKO/2022 tanggal 26 Juli 2022 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite yang telah beberapa kali diperbaharui dengan Surat Keputusan Dewan Komisaris terakhir Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite	Decree of the Board of Commissioners Number 01/SK/DKO/2021, dated April 7, 2021, concerning the Distribution of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees lastly 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 activity schedule for the Board of Commissioners and Committees.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> Komisaris PT Perusahaan Perdagangan Indonesia (Persero) (2021- Juli 2022) Sekretaris Daerah Provinsi Jawa Barat (2020 – 2023). Komisaris bank bjb (2022 – saat ini) Asesor Utama Pemerintah Provinsi Jawa Barat (2023 - saat ini) 	<ul style="list-style-type: none"> Commissioner PT Perusahaan Perdagangan Indonesia (Persero) (2021- July 2022) Regional Secretary of West Java Province (2020 – 2023). Commissioner of bank bjb (2022 – present) Main Assessor of West Java Provincial Government (2023 - present)
Periode dan Masa Jabatan	Period of Service
26 Juli 2021 - saat ini (Periode Pertama)	July 26, 2021 - present (First Period)
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 4	Level 4 Risk Management Certification

Toms Tohir

**Anggota/Komisaris /
Member/Commissioner**

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Jakarta	Jakarta



Lahir di Tanjung Karang pada tahun 1969, usia 54 tahun per Desember 2023.

Born in Tanjung Karang in 1969, 54 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> Akademi Kepolisian (1990). Pasca Sarjana bidang Kajian Ilmu Kepolisian dari Universitas Indonesia (2001) 	<ul style="list-style-type: none"> Police Academy (1990). Postgraduate in Police Studies from the University of Indonesia (2001)
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Surat Keputusan Dewan Komisaris 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite.	Decree of the Board of Commissioners Number 04/SK/DKO/2023 dated August 22, 2023 concerning the Distribution of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> Kapolda Provinsi Nusa Tenggara Barat (2019 - 2020) Sahli Sospol Kapolri (2020 - 2022) Inspektorat Jenderal Kementerian Dalam Negeri (2002 - Saat ini) Komisaris bank bjb (2022 – saat ini) 	<ul style="list-style-type: none"> West Nusa Tenggara Province Police Chief (2019 - 2020) Sahli Sospol Kapolri (2020 - 2022) Inspectorate General of Ministry of State Affairs (2002 - Present) Commissioner of bank bjb (2022 – present)
Periode dan Masa Jabatan	Period of Service
22 Agustus 2023 - saat ini (Periode Pertama)	August 22, 2023 - present (First Period)
Jabatan Rangkap	Concurrent Position
Inspektorat Jenderal Kementerian Dalam Negeri (2002 - Saat ini)	Inspectorate General of Ministry of State Affairs (2002 – present)
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 4	Level 4 Risk Management Certification

Diding Sakri**Anggota/Komisaris /
Member/Commissioner**

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir di Kuningan pada tahun 1977, usia 46 tahun per Desember 2023.

Born in Kuningan in 1977, 46 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> • 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). 	<ul style="list-style-type: none"> • Bachelor's degree in Planology Engineering (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).
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Surat Keputusan Dewan Komisaris 05/SK/DKO/2022 tanggal 26 Juli 2022 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite yang telah beberapa kali diperbaharui dengan Surat Keputusan Dewan Komisaris terakhir Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite	Decree of the Board of Commissioners Number 05/SK/DKO/2022 dated July 26, 2022 concerning the Distribution of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees, having been amended several times with the latest Decree of the Board of Commissioners Decree Number 04/SK/DKO/2023 dated August 22, 2023 concerning the Distribution of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • 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). • Komisaris Independen bank bjb (2022 – saat ini). 	<ul style="list-style-type: none"> • Member of the West Java Province Development Acceleration Team (TAP) (2020 – March 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 bank bjb (2022 – present).
Periode dan Masa Jabatan	Period of Service
26 Juli 2022 – saat ini (periode pertama).	July 26, 2022 – present (first period).
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 5	Level 5 Risk Management Certification

Fahlino F. Sjuib

**Anggota/Komisaris Independen /
Member/ Independent Commissioner**



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Jakarta	Jakarta

Lahir di Bandung pada tahun 1972, usia 51 tahun per Desember 2023

Born in Bandung in 1972, 51 years old as of December 2023

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> Sarjana bidang Ekonomi / Akuntansi dari Universitas Katolik Parahyangan (Bandung) (1996). Master of Arts Economics dari Western Illinois University (Amerika Serikat) (1998). PhD bidang Economics dari Kansas State University (Amerika Serikat) (2023). 	<ul style="list-style-type: none"> Bachelor's degree in Economics/Accounting from Parahyangan Catholic University (Bandung) (1996). Master of Arts Economics from Western Illinois University (United States) (1998). PhD in Economics from Kansas State University (United States) (2023).
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Surat Keputusan Dewan Komisaris 05/SK/DK/2019 tanggal 3 Juli 2019 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite yang telah beberapa kali diperbaharui dengan Surat Keputusan Dewan Komisaris terakhir Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite.	Decree of the Board of Commissioners Number 05/SK/DKO/2022 dated July 26, 2022 concerning the Distribution of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees, having been amended several times with the latest Decree of the Board of Commissioners Decree Number 04/SK/DKO/2023 dated August 22, 2023 concerning the Distribution of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> Adjunct Professor of Economics di Boston College Amerika Serikat (2017 - saat ini) EBCICON Universitas Katolik Parahyangan (2018 - saat ini) Komisaris Independen bank bjb (2019 - saat ini) 	<ul style="list-style-type: none"> Adjunct Professor of Economics at Boston College United States (2017 - present) EBCICON Parahyangan Catholic University (2018 - present) Independent Commissioner of bank bjb (2019 - present)
Periode dan Masa Jabatan	Period of Service
Tahun 2019 - saat ini (Periode Pertama)	2019 - present (First Period)
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 5	Level 5 Risk Management Certification

Dadan Yonanda
Anggota/Pemimpin Divisi Human Capital /
Member/Leader of the Human Capital Division

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir di Majalengka, 11 April 1972, usia 51 tahun pada Desember 2023



Majalengka, April 11, 1972/51 years old in December 2023

Riwayat Pendidikan	Educational Background
Sarjana Hukum di Universitas Padjadjaran Bandung pada tahun 1995.	Bachelor of Laws at Padjadjaran University Bandung in 1995.
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Menjabat sebagai Pemimpin Divisi Human Capital sejak 24 Juli 2019 berdasarkan Surat Keputusan Direksi No 0871/SK/DIR-HC/2019	Having served as Head of the Human Capital Division since dated July 24, 2019 based on Decree of the Board of Directors No 0871/SK/DIR-HC/2019
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • PT Bank Export Import Indonesia 1996 – 1998 • PT Bank Mandiri 1999 – 2015 • PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. 2015 – saat ini. 	<ul style="list-style-type: none"> • PT Bank Export Import Indonesia 1996 – 1998 • PT Bank Mandiri 1999 – 2015 • PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. 2015 – present.
Periode dan Masa Jabatan	Period of Service
6 Agustus 2019- saat ini.	August 6, 2019- present.
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7 oleh Badan Sertifikasi Manajemen Risiko (BSMR)	Level 7 Risk Management Certification by the Risk Management Certification Body (BSMR)

Sunu Widiyanto

Anggota/Pihak Independen / Member/Independent Party



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung

Lahir di Pontianak pada tahun 1983, usia 40 tahun pada Desember 2023

Born in Pontianak in 1983, 40 years old in December 2023

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> Sarjana di bidang Manajemen dari Universitas Gajah Mada pada tahun 2006. Magister di bidang Manajemen dari Universitas Gajah Mada pada tahun 2009. Doktor / PHD di bidang Organizational Behavior dari University of Twente pada tahun 2018. 	<ul style="list-style-type: none"> Bachelor's degree in Management from Gajah Mada University in 2006. Masters in Management from Gajah Mada University in 2009. Doctorate / PHD in Organizational Behavior from the University of Twente in 2018.
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Diangkat sebagai anggota Komite Nominasi dan Remunerasi berdasarkan Surat Keputusan Direksi Nomor 0066/SK/DIR-CSE/2023 tanggal 28 Februari 2023.	Appointed as a member of the Nomination and Remuneration Committee based on Decree of the Board of Directors Number 0066/SK/DIR-CSE/2023 dated February 28, 2023.
Pengalaman Kerja	Work Experience
<p>Beliau menduduki berbagai jabatan penting antara lain sebagai:</p> <ul style="list-style-type: none"> Secretary Program International Business, Vocational Program, Faculty of Economics and Business, Universitas Padjadjaran (2013-2014) Deputy Director for Research and Cooperation, Center for Management and Business Studies (CMBS), Faculty of Economics and Business, Universitas Padjadjaran (2018 - saat ini) Program Director Magister Management at Faculty of Economics and Business Universitas Padjadjaran Bandung Indonesia (2019 - saat ini) Anggota Komite Nominasi dan Remunerasi bank bjb (2023 - saat ini) 	<p>He held various important positions, including::</p> <ul style="list-style-type: none"> Secretary Program International Business, Vocational Program, Faculty of Economics and Business, Padjadjaran University (2013-2014) Deputy Director for Research and Cooperation, Center for Management and Business Studies (CMBS), Faculty of Economics and Business, Padjadjaran University (2018 - present) Program Director Masters in Management at Faculty of Economics and Business, Padjadjaran University, Bandung Indonesia (2019 - present) Member of the Nomination and Remuneration Committee of bank bjb (2023 - present)
Periode dan Masa Jabatan	Period of Service
01 Maret 2023 sampai dengan 29 Februari 2024 (Periode Pertama)	March 01, 2023 to February 29, 2024 (First Period)
Jabatan Rangkap	Concurrent Position
-	
Sertifikasi	Certification
Sertifikasi Manajemen Jenjang 4 dari Badan Sertifikasi Manajemen Risiko (BSMR)	Level 4 Management Certification from the Risk Management Certification Body (BSMR)

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.

Nama Name	Jabatan Position	Pendidikan Educational Background	Pengalaman Kerja Work Experience
Farid Rahman	Ketua Merangkap Anggota Chairman Concurrently Member	<ul style="list-style-type: none"> S1 Manajemen S2 <i>Banking & Finance</i> Bachelor of Management Masters in Banking and Finance 	Memiliki pengalaman kerja di bidang perbankan. Has work experience in banking.
Rudie Kusmayadi	Anggota Member	<ul style="list-style-type: none"> S1 Manajemen Pembangunan Daerah S2 Manajemen Pembangunan Daerah Bachelor's Degree in Regional Development Management Masters in Regional Development Management 	Memiliki Pengalaman Sebagai Direktur Utama PERUMDA Air Minum Tirta Raharja Has experience as President Director of PERUMDA Tirta Raharja Drinking Water
Setiawan Wangsaatmaja	Anggota Member	<ul style="list-style-type: none"> S1 Teknik Lingkungan S2 <i>Magister Sanitary Engineering</i> S2 <i>Magister Environmental Engineering</i> S3 Teknik Lingkungan Bachelor of Environmental Engineering Masters in Sanitary Engineering Masters in Environmental Engineering Doctoral Degree in Environmental Engineering 	Memiliki pengalaman kerja di bidang pemerintahan. Has work experience in the government sector.
Tomsy Tohir	Anggota Member	<ul style="list-style-type: none"> Akademi Kepolisian S2 Kajian Ilmu Kepolisian Police Academy Masters in Police Science Studies 	Memiliki pengalaman kerja di bidang Kepolisian Republik Indonesia dan Kementerian Dalam Negeri. Has work experience in the Indonesian National Police and the Ministry of Home Affairs.
Diding Sakri	Anggota Member	<ul style="list-style-type: none"> S1 Teknik Perencanaan Wilayah dan Kota S2 Master of Arts S3 PhD Development Economics Bachelor of Regional and City Planning Engineering Master of Arts PhD Development Economics 	Memiliki pengalaman kerja di bidang peneliti, keuangan, dan ekonomi. Has work experience in research, finance and economics.
Fahlino F Sjuib	Anggota Member	<ul style="list-style-type: none"> S1 Bidang Akuntansi S2 Master of Arts dibidang Economics S3 PhD of Economics Bachelor's Degree in Accounting Master of Arts in Economics PhD in Economics 	Memiliki pengalaman kerja di bidang pendidikan, ekonomi dan perbankan Has work experience in education, economics and banking
Sunu Widiyanto	Anggota Member	<ul style="list-style-type: none"> S1 Manajemen S2 Manajemen S3 PhD bidang Organizational Behavior Bachelor of Management Masters in Management PhD in Organizational Behavior 	Memiliki pengalaman kerja di bidang pendidikan dan penelitian Have work experience in education and research
Dadan Yonanda	Anggota Member	S1 Hukum Bachelor of Laws	Memiliki pengalaman kerja di bidang perbankan. Has 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 Independence Aspects	Farid Rahman	Rudie Kusmayadi	Setiawan Wangsaatmaja	Tomsu Tohir	Diding Sakri	Fahlino F Sjuib	Sunu Widianto	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	√	√	√	√	√	√	√	√

Aspek Independence Aspects	Farid Rahman	Rudie Kusmayadi	Setiawan Wangsaatmaja	Toms Tohir	Diding Sakri	Fahlino F Sjuib	Sunu Widianto	Dadan Yonanda
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:

- Komite Nominasi dan Remunerasi mengadakan rapat sekurang-kurangnya 1 (satu) kali dalam 3 (tiga) bulan, dan/atau disesuaikan dengan kebutuhan Bank.
- 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.
- Rapat Komite Nominasi dan Remunerasi hanya dapat diselenggarakan apabila:
 - Dihadiri oleh mayoritas dari jumlah anggota Komite Nominasi dan Remunerasi; dan
 - Salah satu dari mayoritas jumlah anggota Komite Nominasi dan Remunerasi sebagaimana dimaksud pada huruf a merupakan Ketua Komite Nominasi dan Remunerasi.
- 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.
- Keputusan rapat Komite Nominasi dan Remunerasi dilakukan berdasarkan musyawarah mufakat.
- Apabila dalam musyawarah tidak tercapai kata mufakat, maka pengambilan keputusan dilakukan dengan cara pengambilan suara terbanyak (pemungutan suara).
- 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.
- 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.

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:

- 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.
- 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.
- Nomination and Remuneration Committee meetings can only be held if:
 - Attended by a majority of the members of the Nomination and Remuneration Committee; and
 - 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.
- 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.
- The decision of the Nomination and Remuneration Committee meeting is based on consensus agreement.
- If there is no consensus reached in the deliberations, then decision making is done by taking the most votes (voting).
- 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.
- 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. 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.
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	Keterangan Information
1	Rabu, 25 Januari 2023 Wednesday, January 25, 2023	<ul style="list-style-type: none"> - Laporan Kegiatan KNR Semester 2 Tahun 2022 - Penilaian Kinerja Dewan Komisaris Tahun 2022 - Program Kerja KNR Tahun 2023 - Lain - lain - KNR Activity Report of in the Semester 2 of 2022 - The 2022 Commissioners Performance Assessment - The 2023 KNR Work Program - Other 	<ul style="list-style-type: none"> • Farid Rahman • Muhadi • Diding Sakri • Fahlino F. Sjuib • Dadan Yonanda • Ernie Tisnawati Sule 	Nominasi dan Remunerasi Nomination and Remuneration
2	Rabu, 8 Februari 2023 Wednesday, February 8, 2023	Pembahasan Proses Pengisian Pengurus Discussion on Management Vacancy Process	<ul style="list-style-type: none"> • Farid Rahman • Muhadi • Setiawan Wangsaatmaja • Diding Sakri • Fahlino F. Sjuib • Dadan Yonanda • Ernie Tisnawati Sule 	Nominasi Nomination
3	Selasa, 21 Februari 2023 Tuesday, February 21, 2023	Pembahasan Penilaian Kinerja Direksi Tahun Buku 2022 Discussion on Directors Performance Assessment for the Financial Year of 2022	<ul style="list-style-type: none"> • Farid Rahman • Muhadi • Setiawan Wangsaatmaja • Diding Sakri • Fahlino F. Sjuib • Dadan Yonanda • Ernie Tisnawati Sule 	Nominasi Remuneration
4	Selasa, 21 Februari 2023 Tuesday, February 21, 2023	Pembahasan Rekomendasi KNR terkait pengisian jabatan anggota KNR dari pihak Independen Discussion on KNR Recommendation related to position vacancy of KNR members from independent party	<ul style="list-style-type: none"> • Farid Rahman • Muhadi • Setiawan Wangsaatmaja • Diding Sakri • Fahlino F. Sjuib • Dadan Yonanda 	Nominasi Nomination
5	Rabu, 8 Maret 2023 Wednesday, March 8, 2023	Pembahasan Proses Pengisian Pengurus Discussion on Management Vacancy Process	<ul style="list-style-type: none"> • Farid Rahman • Muhadi • Setiawan Wangsaatmaja • Diding Sakri • Fahlino F. Sjuib • Dadan Yonanda • Sunu Widiyanto 	Nominasi Nomination

No	Tanggal Date	Agenda Agendas	Peserta Rapat Meeting Participants	Keterangan Information
6	Selasa, 21 Maret 2023 Tuesday, March 21, 2023	Proses Pengisian Pengurus Management Vacancy Process	<ul style="list-style-type: none"> • Farid Rahman • Muhadi • Setiawan Wangsaatmaja • Diding Sakri • Fahlino F. Sjuib • Dadan Yonanda • Sunu Widiyanto 	Nominasi Nomination
7	Selasa, 28 Maret 2023 Tuesday, March 28, 2023	Pembahasan Rekomendasi Komite Nominasi dan Remunerasi untuk RUPS Tahunan Tahun Buku 2022 Discussion of Nomination and Remuneration Committee Recommendation for Annual GMS for the Financial Year of 2022	<ul style="list-style-type: none"> • Farid Rahman • Muhadi • Setiawan Wangsaatmaja • Diding Sakri • Fahlino F. Sjuib • Dadan Yonanda • Sunu Widiyanto 	Nominasi dan Remunerasi Nomination and Remuneration
8	Senin, 3 April 2023 Monday, April 3, 2023	Pembahasan Usulan Calon Anggota Dewan Komisaris bank bjb dari Pemegang Saham Seri A Discussion on Proposal of Candidates of bank bjb Members of the Board of Commissioners from Series A Shareholders	<ul style="list-style-type: none"> • Farid Rahman • Muhadi • Setiawan Wangsaatmaja • Diding Sakri • Fahlino F. Sjuib • Dadan Yonanda • Sunu Widiyanto 	Nominasi Nomination
9	Senin, 8 Mei 2023 Monday, May 8, 2023	Pembahasan Dokumen Penilaian Kemampuan dan Kepatutan Calon Anggota Dewan Komisaris Discussion on Fit and Proper Assessment of Candidates of Member of the Board of Commissioners	<ul style="list-style-type: none"> • Farid Rahman • Setiawan Wangsaatmaja • Diding Sakri • Fahlino F. Sjuib • Dadan Yonanda • Sunu Widiyanto 	Nominasi Nomination
10	Rabu, 24 Mei 2023 Wednesday, May 24, 2023	Pembahasan Rekomendasi Komite Nominasi dan Remunerasi untuk Rapat Pemegang Saham Luar Biasa Tahun 2023 Discussion of Nomination and Remuneration Committee Recommendation for Extraordinary GMS for the Financial Year of 2023	<ul style="list-style-type: none"> • Farid Rahman • Setiawan Wangsaatmaja • Diding Sakri • Fahlino F. Sjuib • Dadan Yonanda • Sunu Widiyanto 	Nominasi Nomination
11	Selasa, 29 Mei 2023 Tuesday, May 29, 2023	Pembahasan Surat Otoritas Jasa Keuangan No. SR-66/PB.021/2023 Tanggal 26 Mei 2023 Discussion on Letter of the Financial Services Authority No. SR-66/PB.021/2023 dated May 26, 2023	<ul style="list-style-type: none"> • Farid Rahman • Setiawan Wangsaatmaja • Diding Sakri • Fahlino F. Sjuib • Dadan Yonanda • Sunu Widiyanto 	Nominasi Nomination
12	Selasa, 20 Juni 2023 Tuesday, June 20, 2023	Pembahasan Evaluasi Kebijakan Remunerasi dan Nominasi Pegawai bank bjb Discussion on Evaluation of bank bjb Employee Nomination and Remuneration	<ul style="list-style-type: none"> • Farid Rahman • Setiawan Wangsaatmaja • Diding Sakri • Fahlino F. Sjuib • Dadan Yonanda • Sunu Widiyanto 	Remunerasi Remuneration
13	Rabu, 5 Juli 2023 Wednesday, July 5, 2023	Pembahasan Insentif Prestasi Kerja (IPK) Dewan Komisaris Triwulan 2 Tahun 2023 Discussion on Performance Incentive Percentage (IPK) of the Board of Commissioners for the Second Quarter of 2023	<ul style="list-style-type: none"> • Farid Rahman • Setiawan Wangsaatmaja • Diding Sakri • Fahlino F. Sjuib • Dadan Yonanda • Sunu Widiyanto 	Remunerasi Remuneration
14	Selasa, 18 Juli 2023 Tuesday, July 18, 2023	Pembahasan Perpanjangan Perjanjian Kerja Anggota KPR dan KTT dari Pihak Independen Discussion on Employment Agreement Extension of KPR and KTT Members from Independent Party	<ul style="list-style-type: none"> • Farid Rahman • Setiawan Wangsaatmaja • Diding Sakri • Fahlino F. Sjuib • Dadan Yonanda • Sunu Widiyanto 	Nominasi Nomination

No	Tanggal Date	Agenda Agendas	Peserta Rapat Meeting Participants	Keterangan Information
15	Selasa, 24 Oktober 2023 Tuesday, October 24, 2023	Rekomendasi KNR terkait perpanjangan perjanjian kerja anggota Komite Audit dari pihak independen KNR Recommendation related to Employment Agreement Extension of Audit Committee members from Independent Party	<ul style="list-style-type: none"> • Farid Rahman • Rudie Kusmayadi • Setiawan Wangsaatmaja • Toms Tohir • Diding Sakri • Fahlino F. Sjuib • Dadan Yonanda • Sunu Widianto 	Nominasi Nomination
16	Selasa, 12 Desember 2023 Tuesday, December 12, 2023	<ol style="list-style-type: none"> 1. Pembahasan proses nominasi calon pengurus (<i>assessment</i>) 2. Evaluasi skala dan besaran remunerasi pegawai dan pengurus <ol style="list-style-type: none"> 1. Discussion on assessment process of management member nomination 2. Scale and weigh evaluation of staff and management remuneration 	<ul style="list-style-type: none"> • Farid Rahman • Rudie Kusmayadi • Setiawan Wangsaatmaja • Toms Tohir • Diding Sakri • Fahlino F. Sjuib • Dadan Yonanda • Sunu Widianto 	Nominasi dan Remunerasi Nomination and Remuneration

FREKUENSI DAN TINGKAT KEHADIRAN RAPAT KOMITE NOMINASI DAN REMUNERASI

Selama tahun 2023, Komite Nominasi dan Remunerasi telah melaksanakan rapat sebanyak 16 (enam 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 2023, the Nomination and Remuneration Committee has held 16 (sixteen) 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 Chairman Concurrently Member	16	16	100%
Muhadi*	Anggota Member	10	9	90%
Rudie Kusmayadi**	Anggota Member	2	2	100%
Setiawan Wangsaatmaja	Anggota Member	16	15	94%
Toms Tohir**	Anggota Member	2	2	100%
Diding Sakri	Anggota Member	16	16	100%
Fahlino F. Sjuib	Anggota Member	16	16	100%
Ernie Tisnawati Sule***	Anggota Member	2	2	100%

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
Sunu Widiyanto****	Anggota Member	12	12	100%
Dadan Yonanda	Anggota Member	16	16	100%

* Diberhentikan dengan hormat sebagai Komisaris berdasarkan keputusan RUPS Luar Biasa Tahun 2023 tanggal 25 Mei 2023.

** Pengangkatan sebagai Komisaris berdasarkan keputusan RUPS Luar Biasa Tahun 2023 tanggal 25 Mei 2023 dan efektif menjabat pada tanggal 09 Agustus 2023

*** Berakhirnya masa jabatan Anggota KNR tanggal 28 Februari 2023.

**** Pengangkatan Anggota KNR terhitung mulai tanggal 28 Februari 2023.

* Honorably dismissed as Commissioner based on the resolution of the 2023 Extraordinary GMS dated May 25, 2023.

** Appointment as Commissioner based on the resolution of the 2023 Extraordinary GMS dated May 25, 2023 and effective dated August 9, 2023

*** The term of office of KNR's member ended dated February 28 2023.

**** The appointment of KNR's member started dated February 28, 2023

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 Chairman 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		
Rudie Kusmayadi	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		
Tomsu Tohir	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		
Sunu Widiyanto	Anggota Member	Seminar Outlook Perekonomian Indonesia Tahun 2024 Peluang dan Tantangan Untuk BPD Seluruh Indonesia The 2024 Indonesian Economy Outlook Seminar: Opportunities and Challenges for BPD throughout Indonesia	Medan, 7 Desember 2023 Medan, December 7, 2023	FKDK BPDSI

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	<i>Executive Workshop</i> Tahun 2023 Satuan Energi Untuk Memperkuat Sinergi dan Keunggulan Kompetitif The 2023 Executive Workshop: One Energy to Strengthen Synergy and Competitive Superiority	Bandung, 16 Januari 2023 Bandung, January 16, 2023	bjb University
		bjb MPP 531 <i>Retirement Preparation Session</i> bjb MPP 531 Retirement Preparation Session	Online, 10 April 2023 Online, April 10, 2023	PT Pastika Praveena Bina Mandiri
		Pemeliharaan/ <i>Refreshment</i> Sertifikasi Manajemen Risiko Maintenance/Refreshment of Risk Management Certification	Bandung, 5 Mei 2023 Bandung, May 5, 2023	LMI (Learning Media Indonesia)
		Program Pembelajaran Suksesor Pemimpin Divisi Professional Leadership Program - <i>The Art and Practice of Learning Organization (In House Training)</i> Learning Program of Division Head Successors of Professional Leadership Program - The Art and Practice of Learning Organization (In House Training)	Bandung, 15 Mei 2023 Bandung, May 15, 2023	PT Sinergi Indonesia Pintar
		Pengenalan Digital Introduction to Digital	Bandung, 16 Juni 2023 Bandung, June 16, 2023	bjb University
		<i>Executive Workshop</i> 2023 Be One: Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One: Collaboratively Solid Unity	Bandung, 23 Juli 2023 Bandung, July 23, 2023	Tagar Media Indonesia
		<i>Executive Workshop</i> Tahun 2023: Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkualitas Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving the 2023 Commitment through Fee Based Income of Qualified Loans	Bandung, 24 Juli 2023 Bandung, July 24, 2023	TD Consultant
		<i>Leaders Talk : Leading Successful Business</i> Leaders Talk : Leading Successful Business	Jakarta, 3 Agustus 2023 Jakarta, August 3, 2023	bjb University
Program Pemeliharaan/ <i>Refreshment</i> Sertifikasi Manajemen Risiko Jenjang 7 Maintenance/Refreshment Program of Risk Management Certification Level 7	Bandung, 8 Desember 2023 Bandung, December 8, 2023	TD Consultant		

Program Kerja dan Pelaksanaan Tugas Komite Nominasi dan Remunerasi Tahun 2023

Selama Tahun 2023 Komite Nominasi dan Remunerasi telah melaksanakan tugas dan tanggung jawab terkait dengan fungsi nominasi dan remunerasi, diantaranya:

1. Melakukan Penilaian Kinerja Dewan Komisaris dan Direksi berdasarkan metode *Self Assessment* untuk periode Tahun Buku 2023.

Work Program and Implementation of The Duties of The Nomination and Remuneration Committee of 2023

During 2023 The Nomination and Remuneration Committee has carried out duties and responsibilities related to the nomination and remuneration function, including:

1. Conducting Performance Assessment of the Board of Commissioners and Directors based on Self-Assessment method for the Financial Year of 2023.

2. Melakukan proses nominasi untuk jabatan anggota direksi yang habis masa jabatan pada RUPS Tahunan Tahun Buku 2022 dan Pengangkatan anggota dewan komisaris yang baru pada RUPS Luar Biasa Tahun 2023.
3. Memberikan rekomendasi kepada Dewan Komisaris terkait Pengangkatan dan perpanjangan perjanjian kerja anggota Komite dari pihak independen.
4. Mengevaluasi dan memberikan rekomendasi kepada Dewan Komisaris mengenai kebijakan, skala dan besaran 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 tanggung jawabnya.

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 *talent pool* untuk menjadi kandidat Direksi yang berasal dari internal bank **bjb** dan melakukan perekrutan 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. Performing nomination process for expired term of service of member of the Directors in the Annual GMS for the Financial Year of 2022 and Nomination of new member of the Board of Commissioners in the 2023 Extraordinary GMS.
3. Provide recommendations to the Board of Commissioners regarding the extension of work agreements for Committee members from independent parties.
4. 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.

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 talent pool to become candidates for the Directors, either from internal bank **bjb** and melakukan perekrutan dari luar 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 OJK 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 OJK.

Risk Monitoring Committee

In accordance to OJK Regulations 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. 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.
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. OJK Regulation No. 17/ POJK.04/2014 on the implementation of integrated risk management for financial conglomerations.
 4. OJK Regulation 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. Bank wajib menerapkan Manajemen Risiko secara efektif, baik untuk bank secara individu maupun untuk bank 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:

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 OJK 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 OJK Regulation No. 18/POJK.03/2016 on the application of risk management for commercial banks **article 7**, at least include:

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 bank
2. Memantau dan mengevaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko

Tugas dan Tanggung Jawab terkait Pemantauan Risiko

1. Mengevaluasi dan menganalisa 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.
2. Mengevaluasi dan menganalisa laporan tingkat kesehatan bank 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,

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 OJK Regulation 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. 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,

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.
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 bank 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 bank 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 bank berdasarkan keputusan rapat Dewan Komisaris.

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. 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. 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 Tahun 2023 terjadi perubahan Komposisi Komite Pemantau Risiko (KPR) terjadi perubahan sebagai berikut:

1. Diberhentikan dengan hormat Sdr. Muhadi sebagai Komisaris bank **bjb** berdasarkan salah satu keputusan RUPS Luar Biasa Tahun 2023 tanggal 25 Mei 2023.
2. Pengangkatan Sdr. Rudie Kusmayadi dan Sdr. Tomsu Tohir sebagai Komisaris bank **bjb** berdasarkan salah satu keputusan RUPS Luar Biasa Tahun 2023 tanggal 25 Mei 2023 dan efektif menjabat pada tanggal 9 Agustus 2023 berdasarkan keputusan OJK atas hasil penilaian kemampuan dan kepatutan.
3. Berakhirnya perjanjian kerja Sdr. Nuri Effendi sebagai anggota Komite Pemantau Risiko dari pihak independen pada tanggal 28 Oktober 2023.

Berdasarkan salah satu keputusan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) bank **bjb** Tahun 2023 tanggal 25 Mei 2023 terjadi perubahan Komposisi Dewan Komisaris, yang kemudian ditindaklanjuti dengan Surat Keputusan Dewan Komisaris No. 04/SK/DKO/2023 tanggal 22 Agustus 2023 sehingga pada periode 31 Desember 2023 komposisi Komite Pemantau Risiko menjadi sebagai berikut:

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.

In 2023, the changes in the composition of the Risk Monitoring Committee (KPR) were as follows:

1. Honorably dismissed Mr. Muhadi as Commissioner of bank **bjb** based on one of the resolutions of the 2023 Extraordinary GMS dated May 25, 2023.
2. Appointment of Mr. Rudie Kusmayadi and Mr. Tomsu Tohir as Commissioner of bank **bjb** based on one of the resolutions of the 2023 Extraordinary GMS dated May 25, 2023 and effective dated August 9, 2023 based on the OJK decision based on the results of the fit and proper test.
3. Expiration of employment agreement of Mr. Nuri Effendi as a member of the Risk Monitoring Committee from an independent party dated October 28 2023.

Based on one of the resolutions of the 2023 bank **bjb** Extraordinary General Meeting of Shareholders (EGMS) dated May 25, 2023, there were changes in the composition of the Board of Commissioners, followed up with the Decree of the Board of Commissioners Decree No. 04/SK/DKO/2023 dated August 22, 2023 so that the composition of the Risk Monitoring Committee as of December 31, 2023 is as follows:

No.	Nama Name	Jabatan Position	Keterangan Information	Keahlian Expertise
1.	Diding Sakri	Ketua Merangkap Anggota Chairperson concurrently member	Komisaris Independen Independent Commissioner	Peneliti, Keuangan, Ekonomi dan Perbankan Researcher, Finance, Economics and Banking
2.	Farid Rahman	Anggota member	Komisaris Utama Independen Independent President Commissioner	Manajemen, Perbankan dan Keuangan Management, Banking and Finance
3.	Fahlino F. Sjuib	Anggota member	Komisaris Independen Independent Commissioner	Ekonomi, Akuntansi dan Perbankan Economics, Accounting and Banking
4.	Rudie Kusmayadi	Anggota member	Komisaris Commissioner	Teknik dan Manajemen Engineering and Management
5.	Setiawan Wangsaatmaja	Anggota member	Komisaris Commissioner	Teknik dan Perbankan Engineering and Banking

No.	Nama Name	Jabatan Position	Keterangan Information	Keahlian Expertise
6.	Toms Tohir	Anggota member	Komisaris Commissioner	Kepolisian dan Managerial Police and Managerial
7.	Tettet Fitrianti	Anggota member	Pihak Independen Independent Party	Ekonomi dan Akuntansi Economics and Accounting

Profil Komite Pemantau Risiko

Profil Komite Pemantau Risiko per 31 Desember 2023 adalah sebagai berikut.

Risk Monitoring Committee Profile

The profile of the Risk Monitoring Committee as of December 31, 2023 is as follows.

Diding Sakri

Ketua Merangkap Anggota/Komisaris Independen / Chairperson Concurrently Member/ Independent Commissioner

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir di Kuningan pada tahun 1977, usia 46 tahun per Desember 2023.

Born in Kuningan in 1977, 46 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> 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). 	<ul style="list-style-type: none"> Bachelor's degree in Planology Engineering (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).
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Surat Keputusan Dewan Komisaris 05/SK/DKO/2022 tanggal 26 Juli 2022 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite yang telah beberapa kali diperbaharui dengan Surat Keputusan Dewan Komisaris terakhir Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite	Decree of the Board of Commissioners Number 05/SK/DKO/2022 dated July 26, 2022 concerning the Distribution of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees, having been amended several times with the latest Decree of the Board of Commissioners Decree Number 04/SK/DKO/2023 dated August 22, 2023 concerning the Distribution of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> 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). Komisaris Independen bank bjb (2022 – saat ini). 	<ul style="list-style-type: none"> Member of the West Java Province Development Acceleration Team (TAP) (2020 – March 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 bank bjb (2022 – present).
Periode dan Masa Jabatan	Period of Service
26 Juli 2022 – saat ini (periode pertama).	July 26, 2022 – present (first period).
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 5	Level 5 Risk Management Certification

Farid Rahman**Anggota/Komisaris Utama Independen /
Independent Main Member/Commissioner**

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Jakarta	Jakarta





Lahir di Jakarta pada tahun 1958, usia 65 tahun per Desember 2023.

Born in Jakarta in 1958, 65 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> Sarjana bidang Ekonomi jurusan Manajemen dari Universitas Indonesia (1983). Master bidang Business Administration dari Golden State University, San Fransisco, Amerika Serikat (1987). 	<ul style="list-style-type: none"> Bachelor's degree in Economics majoring in Management from the University of Indonesia (1983). Master in Business Administration from Golden State University, San Francisco, United States (1987).
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Surat Keputusan Dewan Komisaris 01/SK/DKO/2021 tanggal 7 April 2021 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite yang telah beberapa kali diperbaharui dengan Surat Keputusan Dewan Komisaris terakhir Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite.	Decree of the Board of Commissioners Number 01/SK/DKO/2021, dated April 7, 2021, concerning the Distribution of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees lastly 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 activity schedule for the Board of Commissioners and Committees.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> Direktur Utama PT Bank Himpunan Saudara 1906 (1994 – 2011). Komisaris Utama PT Bank Himpunan Saudara 1906 (2012-2019). Direktur PT Medco Intidynamika (2012 – saat ini). Komisaris Utama Independen bank bjb (2019 – saat ini). 	<ul style="list-style-type: none"> President Director of PT Bank Himpunan Saudara 1906 (1994 – 2011). President Commissioner of PT Bank Himpunan Saudara 1906 (2012-2019). Director of PT Medco Intidynamika (2012 – present). Independent President Commissioner of bank bjb (2019 – present).
Periode dan Masa Jabatan	Period of Service
Sebagai anggota sejak 30 April 2019 Sebagai Ketua merangkap anggota sejak 7 April 2021 – saat ini (periode pertama).	As a member since April 30, 2019 As Chairman and member since April 7, 2021 – present (first period).
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Setiawan Wangsaatmaja

Anggota/Komisaris /
Member/Commissioner

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir di Bandung pada tahun 1963, usia 60 tahun per Desember 2023.

Born in Bandung in 1963, 60 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> 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). 	<ul style="list-style-type: none"> Bachelor's degree 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). Doctoral degree in Environmental Engineering from the Bandung Institute of Technology (2004).
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Surat Keputusan Dewan Komisaris 05/SK/DKO/2022 tanggal 26 Juli 2022 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite yang telah beberapa kali diperbaharui dengan Surat Keputusan Dewan Komisaris terakhir Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite	Decree of the Board of Commissioners Number 05/SK/DKO/2022 dated July 26, 2022 concerning the Distribution of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees, having been updated several times with the latest Decree of the Board of Commissioners Decree Number 04/SK/DKO/2023 dated August 22, 2023 concerning the Division of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> Komisaris PT Perusahaan Perdagangan Indonesia (Persero) (2021- Juli 2022) Sekretaris Daerah Provinsi Jawa Barat (2020 – 2023). Komisaris bank bjb (2022 – saat ini) Asesor Utama Pemerintah Provinsi Jawa Barat (2023 - saat ini) 	<ul style="list-style-type: none"> Commissioner of Indonesian Trading Company (Persero) (2021- July 2022) Regional Secretary of West Java Province (2020 – 2023). Commissioner of bank bjb (2022 – present) Main Assessor of West Java Provincial Government (2023 - present)
Periode dan Masa Jabatan	Period of Service
26 Juli 2021 - saat ini (Periode Pertama)	July 26, 2021 - present (First Period)
Jabatan Rangkap	Concurrent Position
Asesor Utama Pemerintah Provinsi Jawa Barat (2020 – saat ini).	Key Assessor of West Java Provincial Government (2020 – up now).
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 4	Level 4 Risk Management Certification

Fahlino F. Sjuib**Anggota/Komisaris Independen /
Member/Independent Commissioner**

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Jakarta	Jakarta



Lahir di Bandung pada tahun 1972, usia 51 tahun per Desember 2023

Born in Bandung in 1972, 51 years old as of December 2023

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> • Sarjana bidang Ekonomi/Akuntansi dari Universitas Katolik Parahyangan (Bandung) (1996). • Master of Arts Economics dari Western Illionis University (Amerika Serikat) (1998). • PhD bidang Economics dari Kansas State University (Amerika Serikat) (2023). 	<ul style="list-style-type: none"> • Bachelor's degree in Economics/Accounting from Parahyangan Catholic University (Bandung) (1996). • Master of Arts Economics from Western Illinois University (United States) (1998). • PhD in Economics from Kansas State University (United States) (2023).
Dasar Hukum Pengangkatan	Legal Basis for Appointment
04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite	Decree of the Board of Commissioners Number 04/SK/DKO/2023 dated August 22, 2023 concerning the Distribution of Duties and Implementation of Activity Schedules for the Board of Commissioners and Committees.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • Adjunct Professor of Economics di Boston College Amerika Serikat (2017 - saat ini) • EBCICON Universitas Katolik Parahyangan (2018 - saat ini) • Komisaris Independen bank bjb (2019 - saat ini) 	<ul style="list-style-type: none"> • Adjunct Professor of Economics at Boston College United States (2017 - present) • EBCICON Parahyangan Catholic University (2018 - present) • Independent Commissioner of bank bjb (2019 - present)
Periode dan Masa Jabatan	Period and Term of Office
22 Agustus 2023 - saat ini (Periode Pertama)	
Jabatan Rangkap	Concurrent Position
Asesor Utama Pemerintah Provinsi Jawa Barat (2020 – saat ini).	August 22, 2023 - present (First Period)
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 5	Level 5 Risk Management Certification

Tettet Fitrijanti

**Anggota/Pihak Independen /
Member/Independent Party**



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung

Lahir di Tarakan, 11 Desember 1968, usia 55 Tahun

Tarakan, December 11, 1968/55 Years old

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> Sarjana di bidang Akuntansi dari Universitas Padjajaran tahun 1987 Magister Akuntansi dari Universitas Gadjah pada tahun 1998 Doktor di bidang Keuangan pada Universitas Padjajaran tahun 2004. 	<ul style="list-style-type: none"> Bachelor's degree in Accounting from Padjajaran University in 1987 Masters in Accounting from Gadjah University in 1998 Doctorate in Finance at Padjajaran University in 2004.
Dasar Hukum Pengangkatan	Legal Basis for Appointment
<ul style="list-style-type: none"> Berdasarkan Surat Keputusan Direksi Nomor 023/SK/DIR-CS/2014 tanggal 24 Januari 2014 periode menjabat terhitung mulai tanggal 01 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 01 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 01 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 01 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 01 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 01 Januari 2022 sampai dengan 31 Desember 2023. 	<ul style="list-style-type: none"> Based on the Decree of the Board of Directors Number 023/SK/DIR-CS/2014 dated January 24, 2014 for term of service since dated January 1, 2014 up to December 31, 2014. Based on the Decree of the Board of Directors Number 1066/SK/DIR-CS/2015 dated January 19, 2015 for term of service since dated January 1, 2015 up to December 31, 2015. Based on the Decree of the Board of Directors Number 1140/SK/DIR-CS/2015 dated January 1, 2016 for term of service since dated January 1, 2016 up to December 31, 2017. Based on the Decree of the Board of Directors Number 1206/SK/DIR-CS/2017 dated December 29, 2017 for term of service since dated January 1, 2018 up to December 31, 2019. Based on the Decree of the Board of Directors Number 1310/SK/DIR-CSE/2019 dated December 19, 2019 for term of service since dated January 1, 2020 up to December 31, 2021. Based on the Decree of the Board of Directors Number 0807/SK/DIR-CSE/2021 dated December 22, 2021 for term of service since dated January 1, 2022 up to December 31, 2023.
Pengalaman Kerja	Work Experience
<p>Beliau menduduki berbagai jabatan penting, antara lain:</p> <ul style="list-style-type: none"> Ketua Program Studi Sarjana Terapan Akuntansi Sektor Publik FEB UNPAD (2021 - sekarang) Ketua Program Studi Magister Akuntansi Fakultas Ekonomi dan Bisnis Universitas Padjajaran (2016 - 2021) Dosen Departemen Akuntansi Fakultas Ekonomi dan Bisnis Universitas Padjajaran (1995 - sekarang) 	<p>She held various important positions, among others:</p> <ul style="list-style-type: none"> Head of Applied Undergraduate Study Program in Public Sector Accounting FEB UNPAD (2021 - present) Head of the Master of Accounting Study Program, Faculty of Economics and Business, Padjajaran University (2016 - 2021) Lecturer in the Accounting Department, Faculty of Economics and Business, Padjajaran University (1995 - present)
Periode dan Masa Jabatan	Period and Term of Office
<ul style="list-style-type: none"> 01 Januari 2014 sampai dengan 31 Desember 2014 (Periode Pertama) 01 Januari 2015 sampai dengan 31 Desember 2015 (Periode Kedua) 01 Januari 2016 sampai dengan 31 Desember 2017 (Periode Ketiga) 01 Januari 2018 sampai dengan 31 Desember 2019 (Periode Keempat) 01 Januari 2020 sampai dengan 31 Desember 2021 (Periode Kelima) 01 Januari 2022 sampai dengan 31 Desember 2023 (Periode Keenam) 	<ul style="list-style-type: none"> January 1, 2014 to December 31, 2014 (First Period) January 1, 2015 to December 31, 2015 (Second Period) January 1, 2016 to December 31, 2017 (Third Period) January 1, 2018 to December 31, 2019 (Fourth Period) January 1, 2020 to December 31, 2021 (Fifth Period) January 01, 2022 to December 31, 2023 (Sixth Period)
Jabatan Rangkap	Concurrent Position
<ul style="list-style-type: none"> Ketua Program Studi Sarjana Terapan Akuntansi Sektor Publik FEB UNPAD (2021 – sekarang) Dosen Departemen Akuntansi Fakultas Ekonomi dan Bisnis Universitas Padjajaran (1995 - sekarang) 	<ul style="list-style-type: none"> Head of Applied Undergraduate Study Program in Public Sector Accounting, FEB UNPAD (2021 – present) Lecturer in the Accounting Department, Faculty of Economics and Business, Padjajaran University (1995 - present)

Sertifikasi	Certification
<ul style="list-style-type: none"> Sertifikasi Manajemen Risiko Jenjang 6 – 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) 	<ul style="list-style-type: none"> 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)

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 Chairman Concurrently Member	<ul style="list-style-type: none"> S1 Teknik Perencanaan Wilayah dan Kota S2 Master of Arts S3 PhD Development Economics Bachelor of Regional and City Planning Engineering Master of Arts PhD in Development Economics 	Memiliki pengalaman kerja di bidang peneliti, keuangan, dan ekonomi. Has work experience in research, finance, and economics
Farid Rahman	Anggota Member	<ul style="list-style-type: none"> S1 Manajemen S2 <i>Banking & Finance</i> <i>Bachelor of Management</i> <i>Masters in Banking and Finance</i> 	Memiliki pengalaman kerja di bidang perbankan. Has work experience in banking.
Fahlino F Sjuib	Anggota Member	<ul style="list-style-type: none"> S1 Bidang Akuntansi S2 Master of Arts dibidang Economics S3 PhD of Economics Bachelor's Degree in Accounting Master of Arts in Economics PhD in Economics 	Memiliki pengalaman kerja di bidang pendidikan, ekonomi dan perbankan Has work experience in the fields of education, economics and banking
Rudie Kusmayadi	Anggota Member	<ul style="list-style-type: none"> S1 Manajemen Pembangunan Daerah S2 Manajemen Pembangunan Daerah Bachelor's Degree in Regional Development Management Masters in Regional Development Management 	Memiliki Pengalaman Sebagai Direktur Utama PERUMDA Air Minum Tirta Raharja Has experience as President Director of PERUMDA Tirta Raharja Drinking Water
Setiawan Wangsaatmaja	Anggota Member	<ul style="list-style-type: none"> S1 Teknik Lingkungan S2 <i>Magister Sanitary Engineering</i> S2 <i>Magister Environmental Engineering</i> S3 Teknik Lingkungan Bachelor of Environmental Engineering Masters in Sanitary Engineering Masters in Environmental Engineering Doctoral Degree in Environmental Engineering 	Memiliki pengalaman kerja di bidang pemerintahan. Has work experience in the government sector.
Tomsy Tohir	Anggota Member	<ul style="list-style-type: none"> Akademi Kepolisian S2 Kajian Ilmu Kepolisian Police Academy Master of Police Studies 	Memiliki pengalaman kerja di bidang Kepolisian Republik Indonesia dan Kementerian Dalam Negeri. Has work experience in the Indonesian National Police and the Ministry of Home Affairs.
Tettet Fitrianti	Anggota Member	<ul style="list-style-type: none"> S1 Akuntansi S2 Akuntansi S3 Keuangan S1 Accounting Masters in Accounting PhD in Finance 	Memiliki pengalaman kerja di bidang pendidikan dan Perbankan Has work experience in education and banking

Independensi Komite Pemantau Risiko

Independence of Risk Monitoring Committee

Tabel Independensi Komite Pemantau Risiko
Table of Risk Monitoring Committee Independence

Aspek Independensi Independence Aspects	Diding Sakri	Farid Rahman	Fahlino F. Sjuib	Setiawan Wangsaatmaja	Rudie Kusmayadi	Tomsu Tohir	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	√	√	√	√	√	√	√
Tidak memiliki hubungan kepemilikan saham di perusahaan Has no share ownership relationship in the company	√	√	√	ξ	√	√	√
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

Risk Monitoring Committee Meeting

KEBIJAKAN RAPAT KOMITE PEMANTAU RISIKO

RISK MONITORING COMMITTEE MEETING POLICY

Ketentuan mengenai pelaksanaan rapat Komite Pemantau Risiko telah tertuang dalam Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko diantaranya adalah sebagai berikut:

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. Komite Pemantau Risiko mengadakan rapat paling sedikit 1 (satu) kali dalam 4 (empat) bulan dan/atau disesuaikan dengan kebutuhan Bank.
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.

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. 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.
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 2023, tanggal pelaksanaan, agenda rapat dan Peserta rapat Komite Pemantau Risiko, sebagai berikut.

Tabel Agenda Rapat Komite Pemantau Risiko

Table of Agenda for the Risk Monitoring Committee Meeting

No	Tanggal Date	Agenda Agendas	Peserta Rapat Meeting Participants
1	Rabu, 15 Februari 2023 Wednesday, February 15, 2023	Pembahasan Tingkat Kesehatan Bank (TKB) Unit Dana Pensiun Lembaga Keuangan (DPLK) bank bjb Periode Tahun 2022 Discussion on Bank Soundness Level (TKB) of bank bjb Financial Institution Pension Funds Unit for 2022	<ul style="list-style-type: none"> • Diding Sakri • Farid Rahman • Fahlino F. Sjuib • Muhadi* • Nury Effendi** • Tettet Fitrianti
2	Rabu, 29 Maret 2023 Wednesday, March 29, 2023	Evaluasi Risiko Operasional Berdasarkan Laporan Profil Risiko dan Tingkat Kesehatan bank bjb Operational Risk Evaluation based on bank bjb Risk Profile Report and Soundness Level	<ul style="list-style-type: none"> • Diding Sakri • Farid Rahman • Fahlino F. Sjuib • Muhadi* • Nury Effendi** • Tettet Fitrianti
3	Selasa, 13 Juni 2023 Tuesday, June 13, 2023	<ol style="list-style-type: none"> 1. Pembahasan Profil Risiko bank bjb Periode Triwulan I Tahun 2023 2. Pembahasan Evaluasi Risiko Kredit Berdasarkan Laporan RCCR 3. Pembahasan <i>Review</i> Program Kerja KPR Tahun 2023 (Internal KPR) <ol style="list-style-type: none"> 1. Discussion of bank bjb Risk Profile for the First Quarter of 2023 2. Discussion on Credit Risk Evaluation Based on RCCR Report 3. Discussion on the 2023 KPR Work Program Review (Internal KPR) 	<ul style="list-style-type: none"> • Diding Sakri • Farid Rahman • Fahlino F. Sjuib • Setiawan Wangsaatmaja • Nury Effendi** • Tettet Fitrianti
4	Selasa, 18 Juli 2023 Tuesday, July 18 2023	<ol style="list-style-type: none"> 1. Pembahasan Tingkat Kesehatan Bank Semester I Tahun 2023 2. Pembahasan Profil Risiko Triwulan II Tahun 2023 <ol style="list-style-type: none"> 1. Discussion on Bank Soundness Level for Semester I of 2023 2. Discussion on Risk Profile for the Second Quarter of 2023 	<ul style="list-style-type: none"> • Diding Sakri • Farid Rahman • Setiawan Wangsaatmaja • Fahlino F. Sjuib • Nury Effendi** • Tettet Fitrianti

AGENDA MEETING OF RISK MONITORING COMMITTEE

Throughout 2023, the implementation date, meeting agenda and participants in the Risk Monitoring Committee meeting are as follows.

No	Tanggal Date	Agenda Agendas	Peserta Rapat Meeting Participants
5	Rabu, 27 September 2023 Wednesday, September 27, 2023	Pembahasan Kesiapan Pelaksanaan Tugas dan Fungsi Divisi Manajemen Risiko Operasional Discussion on Readiness for the Implementation of Operational Risk Management Division's Duties and Functions	<ul style="list-style-type: none"> • Diding Sakri • Farid Rahman • Fahlino F. Sjuib • Rudie Kusmayadi*** • Setiawan Wangsaatmaja • Toms Tohir *** • Nury Effendi** • Tettet Fitrianti
6	Selasa, 28 November 2023 Tuesday, November 28, 2023	<ol style="list-style-type: none"> 1. Evaluasi Pelaksanaan Fungsi Manajemen Risiko dan Kepatuhan DPLK bank bjb 2. Pembahasan Profil Risiko Triwulan III Tahun 2023 3. Pembahasan Profil Risiko Operasional Triwulan III Secara Spesifik <ol style="list-style-type: none"> 1. Evaluation of the implementation of bank bjb Risk Management Function and DPLK Compliance 2. Discussion on Risk Profile for the Third Quarter of 2023 3. Discussion on Operational Risk Profile for the Third Quarter Specifically 	<ul style="list-style-type: none"> • Diding Sakri • Farid Rahman • Fahlino F. Sjuib • Rudie Kusmayadi*** • Setiawan Wangsaatmaja • Toms Tohir *** • Tettet Fitrianti
7	Kamis, 21 November 2023 Thursday, November 21, 2023	<ol style="list-style-type: none"> 1. Pembahasan Pelaksanaan Kerangka Kebijakan Manajemen Risiko dan Evaluasi Kebijakan Manajemen Risiko 2. Pembahasan RCCR bank bjb segmen kredit UMKM <ol style="list-style-type: none"> 1. Discussion on the Implementation of Risk Management Framework and Risk Management Policy Evaluation 2. Discussion on bank bjb RCCR for MSME Credit Segment 	<ul style="list-style-type: none"> • Diding Sakri • Farid Rahman • Fahlino F. Sjuib • Rudie Kusmayadi*** • Setiawan Wangsaatmaja • Toms Tohir *** • Tettet Fitrianti
8	Kamis, 21 Desember 2023 Thursday, December 21, 2023	<ol style="list-style-type: none"> 1. Evaluasi Hasil <i>Stress Test</i> BUST dan <i>Climate Change Risk</i> 2. Pembahasan Program Kerja Komite Pemantau Risiko bank bjb Tahun 2024 <ol style="list-style-type: none"> 1. Evaluation of Stress Test BUST and Climate Change Risk Results 2. Discussion on the 2024 bank bjb Risk Monitoring Committee Work Program 	<ul style="list-style-type: none"> • Diding Sakri • Farid Rahman • Fahlino F. Sjuib • Rudie Kusmayadi*** • Setiawan Wangsaatmaja • Toms Tohir *** • Tettet Fitrianti

- * Diberhentikan dengan hormat berdasarkan salah satu keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2023 tanggal 25 Mei 2023
- ** Diangkat berdasarkan salah satu keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2023 dan Efektif menjabat pada tanggal 9 Agustus 2023 berdasarkan hasil keputusan Penilaian Kemampuan dan Kepatutan dari Otoritas Jasa Keuangan.
- *** Berakhirnya masa jabatan Anggota Komite Pemantau Risiko dari Pihak Independen pada tanggal 28 Oktober 2023.
- * Respectfully dismissed based on one of the decisions of the 2023 Extraordinary General Meeting of Shareholders (GMS) dated May 25, 2023
- ** Appointed based on one of the decisions of the 2023 Extraordinary General Meeting of Shareholders (GMS) and effective on August 9, 2023 based on the results of the Fit and Proper Test decision from the Financial Services Authority.
- *** The term of office of the Independent Party Risk Monitoring Committee members ends on October 28, 2023

FREKUENSI DAN TINGKAT KEHADIRAN RAPAT KOMITE PEMANTAU RISIKO

Selama tahun 2023, 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 2023, 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 Chairman Concurrently Member	8	8	100%

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
Farid Rahman	Anggota Member	8	8	100%
Fahlino F. Sjuib	Anggota Member	8	8	100%
Muhadi*	Anggota Member	2	2	100%
Rudie Kusmayadi**	Anggota Member	4	4	100%
Setiawan Wangsaatmaja	Anggota Member	8	6	75%
Toms Tohir**	Anggota Member	4	4	100%
Tettet Fitrianti	Anggota Member	8	8	100%
Nury Effendi***	Anggota Member	5	5	100%

* Diberhentikan dengan hormat berdasarkan salah satu keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2023 tanggal 25 Mei 2023

** Diangkat berdasarkan salah satu keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2023 dan Efektif menjabat pada tanggal 9 Agustus 2023 berdasarkan hasil keputusan Penilaian Kemampuan dan Kepatutan dari Otoritas Jasa Keuangan.

*** Berakhirnya masa jabatan Anggota Komite Pemantau Risiko dari Pihak Independen pada tanggal 28 Oktober 2023.

* Respectfully dismissed based on one of the decisions of the 2023 Extraordinary General Meeting of Shareholders (GMS) dated May 25, 2023

** Appointed based on one of the decisions of the 2023 Extraordinary General Meeting of Shareholders (GMS) and effective on August 9, 2023 based on the results of the Fit and Proper Test decision from the Financial Services Authority.

*** The term of office of the Independent Party Risk Monitoring Committee members ends on October 28, 2023.

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 Chairman 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		
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		
Rudie Kusmayadi	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		

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
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		
Toms Tohir	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		
Tettet Fitrianti	Anggota Member	Workshop and Refreshment Sertifikasi Manajemen Risiko : <i>Stress Test Operational and Bank Risk Management</i> Workshop and Refreshment Sertifikasi Manajemen Risiko : <i>Stress Test Operational and Bank Risk Management</i>	Jakarta, 22 - 23 November 2023 Jakarta, November 22 – 23, 2023	PT Sinergi Indonesia Pintar

Program Kerja dan Pelaksanaan Tugas Komite Pemantau Risiko Tahun 2023

Selama tahun 2023 Komite Pemantau Risiko telah melaksanakan tugas dan tanggung jawabnya sesuai dengan program kerja yang telah ditetapkan diantaranya adalah sebagai berikut:

1. Melakukan Evaluasi Tingkat Kesehatan Bank (TKB) bank **bjb**.
2. Melakukan pembahasan dan memberikan rekomendasi atas Profil Risiko bank **bjb** secara berkala.
3. Melakukan evaluasi atas Tingkat Kesehatan Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb**.
4. Melakukan evaluasi secara spesifik pada risiko kredit dan segmen kredit Usaha Mikro Kecil dan Menengah (UMKM) berdasarkan Analisa *Root Cause Credit Risk* (RCCR) bank **bjb**.
5. Melakukan pembahasan dan evaluasi atas pemisahan fungsi pengelolaan risiko operasional yang dilakukan oleh bank **bjb** serta kesiapan Divisi Manajemen Risiko Operasional (MRO) sebagai Divisi baru untuk mengelola risiko operasional.
6. Melakukan Evaluasi atas penerapan fungsi manajemen risiko dan fungsi kepatuhan pada Unit Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb**.
7. Melakukan pembahasan dan evaluasi terhadap Kebijakan Manajemen Risiko dan Kerangka Manajemen Risiko bank **bjb**.
8. Melakukan Evaluasi atas hasil *Bottom Up Stress Test* (BUST) *Credit, Market* dan *Liquidity Risk*.
9. Melakukan evaluasi atas hasil *Climate Risk Stress Testing* (CRST), yang dilakukan oleh Divisi Manajemen Risiko Pasar, Kredit dan Terintegrasi.

Komite Tata Kelola Terintegrasi

Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2014 tentang Penerapan Tata Kelola Terintegrasi Bagi Konglomerasi Keuangan guna mengatur pelaksanaan tata kelola terintegrasi bagi Lembaga Jasa Keuangan yang memiliki hubungan kepemilikan

Work Program and Implementation of The Duties of The Risk Monitoring Committee of 2023

During 2023, the Risk Monitoring Committee had conducted its duties and responsibilities in accordance with the work program that has been determined, as follows:

1. Evaluating bank **bjb**'s Soundness Level (TKB).
2. Discussing and providing recommendations on bank **bjb**'s Risk Profile periodically.
3. Evaluating the soundness level of bank **bjb**'s Financial Institution Pension Fund (DPLK).
4. Conducting specific evaluations on credit risk and the Micro, Small and Medium Enterprises (MSME) credit segment based on bank **bjb**'s *Root Cause Credit Risk* (RCCR) Analysis.
5. Commencing discussions and evaluations on the separation of operational risk management functions carried out by bank **bjb** as well as the readiness of the Operational Risk Management Division (MRO) as a new Division to manage operational risk.
6. Evaluating the implementation of the risk management function and compliance function at the bank **bjb**'s Financial Institution Pension Fund Unit (DPLK).
7. Performing discussions and evaluations of bank **bjb**'s Risk Management Policy and Risk Management Framework.
8. Evaluating the results of the *Bottom Up Stress Test* (BUST) *Credit, Market* and *Liquidity Risk*.
9. Evaluating the results of *Climate Risk Stress Testing* (CRST), which was carried out by the Market, Credit and Integrated Risk Management Division.

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

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 sebagai pengawasan untuk memberikan rekomendasi atau nasihat dalam pelaksanaan kebijakan tersebut.

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. Surat Keputusan Dewan Komisaris Nomor 05/SK/DK/2016 tanggal 31 Maret 2016 Tentang Pembentukan Komite Tata Kelola Terintegrasi.
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/DKO/2022 tanggal 26 Juli 2022 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite yang telah diubah sebagaimana perubahan terakhir berdasarkan Surat Keputusan Dewan Komisaris Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 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:

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 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. OJK Regulation Number 18/ POJK.03/2014 concerning Implementation of Integrated Governance for Financial Conglomerates
2. OJK 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. Decree of the Board of Commissioners number 05/SK/ DK/2016 dated March 31, 2016 concerning the Establishment of the Integrated Governance Committee.
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/ DKO/2022 dated July 26, 2022 concerning the Distribution of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees, having been updated several times with the latest Decree of the Board of Commissioners Decree Number 04/SK/DKO/2023 dated August 22, 2023 concerning the Division of Duties and Implementation of the Activity Schedule for 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. 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 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 Bank.
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.

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 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.

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.

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 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 Pengawas PT BPR LPK Intan Jabar.
8. Anggota Komite Tata Kelola Terintegrasi dari Ex Officio Dewan Pengawas PT BPR Karya Utama Jabar.
9. Anggota Komite Tata Kelola Terintegrasi dari Ex Officio Komisaris **bjb** Sekuritas.

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.

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.

Pada Tahun 2023 terjadi perubahan susunan komposisi Komite Tata Kelola Terintegrasi yaitu sebagai berikut:

1. Diberhentikan dengan hormat Sdr. Muhadi sebagai Komisaris bank **bjb** berdasarkan salah satu keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2023.
2. Pengangkatan Sdr. Rudie Kusmayadi dan Sdr. Toms Tohir sebagai Komisaris bank **bjb** berdasarkan salah satu keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2023 yang efektif menjabat pada tanggal 9 Agustus 2023 berdasarkan Hasil Keputusan *fit and proper test* dari Otoritas Jasa Keuangan (OJK).

Berdasarkan hal tersebut Dewan Komisaris menindaklanjuti dengan menetapkan Surat Keputusan Dewan Komisaris nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite - komite, sehingga pada periode 31 Desember 2023 susunan Komite Tata Kelola Terintegrasi menjadi sebagai berikut:

In 2023, there were changes in the composition of the Integrated Governance Committee, as follows:

1. Honorably dismissed Mr. Muhadi as bank **bjb**'s the Board of Commissioners based on one of the resolution of the 2023 Extraordinary General Meeting of Shareholders.
2. Appointment of Mr. Rudie Kusmayadi and Mr. Toms Tohir as bank **bjb**'s the Board of Commissioners based on one of the resolution of the 2023 Extraordinary General Meeting of Shareholders effective since dated August 9, 2023 based on the fit and proper test results of the Financial Services Authority (OJK).

Based on this issue, the Board of Commissioners followed up by stipulating the Decree of the Board of Commissioners number 04/SK/DKO/2023 dated August 22, 2023 concerning the Distribution of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees so that the composition of the Integrated Governance Committee as of December 31, 2023 is as follows:

No.	Nama Name	Jabatan Position	Keterangan Information	Keahlian Expertise
1.	Fahlino F. Sjuib	Ketua Merangkap Anggota Chairman Concurrently Member	Komisaris Independen Independent Commissioner	Ekonomi, Akuntansi dan Perbankan Economics, Accounting and Banking
2.	Farid Rahman	Anggota Member	Komisaris Utama Independen Independent President Commissioner	Manajemen, Perbankan dan Keuangan Management, Banking and Finance
3.	Diding Sakri	Anggota Member	Komisaris Independen Independent Commissioner	Peneliti, Keuangan, Ekonomi dan Perbankan Researcher, Finance, Economics and Banking
4.	Rudie Kusmayadi	Anggota Member	Komisaris Commissioner	Teknik dan Manajemen Engineering and Management
5.	Setiawan Wangsaatmaja	Anggota Member	Komisaris Commissioner	Teknik dan Perbankan Engineering and Banking
6.	Toms Tohir	Anggota Member	Komisaris Commissioner	Kepolisian dan Managerial Police and Managerial
7.	Humbul Kristiawan	Anggota Member	Pihak Independen Independent Party	Ekonomi dan Akuntansi Economics and Accounting

Profil Komite Tata Kelola Terintegrasi

Profil Komite Tata Kelola Terintegrasi per 31 Desember 2023 adalah sebagai berikut.

Profile of the Integrated Governance Committee

The Integrated Governance Committee profile as of December 31, 2023 is as follows.

Fahlino F. Sjuib

Ketua merangkap Anggota/Komisaris Independen /
Chairman Concurrently Member/Independent Commissioner

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Jakarta	Jakarta



Lahir di Bandung pada tahun 1972, usia 51 tahun per Desember 2023

Born in Bandung in 1972, 51 years old as of December 2023

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> • Sarjana bidang Ekonomi/Akuntansi dari Universitas Katolik Parahyangan (Bandung) (1996). • Master of Arts Economics dari Western Illionis University (Amerika Serikat) (1998). • PhD bidang Economics dari Kansas State University (Amerika Serikat) (2023). 	<ul style="list-style-type: none"> • Bachelor's degree in Economics/Accounting from Parahyangan Catholic University (Bandung) (1996). • Master of Arts Economics from Western Illinois University (United States) (1998). • PhD in Economics from Kansas State University (United States) (2023).
Dasar Hukum Pengangkatan	Legal Basis for Appointment
04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite	Decree of the Board of Commissioners Number 04/SK/DKO/2023 dated August 22, 2023 concerning the Distribution of Duties and Implementation of the Activity Schedules for the Board of Commissioners and Committees.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • Adjunct Professor of Economics di Boston College Amerika Serikat (2017 - saat ini) • EBCICON Universitas Katolik Parahyangan (2018 - saat ini) • Komisaris Independen bank bjb (2019 - saat ini) 	<ul style="list-style-type: none"> • Adjunct Professor of Economics at Boston College United States (2017 - present) • EBCICON Parahyangan Catholic University (2018 - present) • Bank bjb Independent Commissioner (2019 - present)
Periode dan Masa Jabatan	Period of Service
22 Agustus 2023 - saat ini (Periode Pertama)	August 22, 2023 - present (First Period)
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 5	Level 5 Risk Management Certification

Farid Rahman

**Anggota/Komisaris Utama Independen /
Independent Main Member/Commissioner**



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Jakarta	Jakarta

Lahir di Jakarta pada tahun 1958, usia 65 tahun per Desember 2023.

Born in Jakarta in 1958, 65 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> Sarjana bidang Ekonomi jurusan Manajemen dari Universitas Indonesia (1983). Master bidang Business Administration dari Golden State University, San Fransisco, Amerika Serikat (1987). 	<ul style="list-style-type: none"> Bachelor's degree in Economics majoring in Management from the University of Indonesia (1983). Master in Business Administration from Golden State University, San Francisco, United States (1987).
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Surat Keputusan Dewan Komisaris 01/SK/DKO/2021 tanggal 7 April 2021 tentang tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite yang telah beberapa kali diperbaharui dengan Surat Keputusan Dewan Komisaris terakhir Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite.	Decree of the Board of Commissioners Number 01/SK/DKO/2021, dated April 7, 2021, concerning the Distribution of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees lastly 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 activity schedule for the Board of Commissioners and Committees.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> Direktur Utama PT Bank Himpunan Saudara 1906 (1994 – 2011). Komisaris Utama PT Bank Himpunan Saudara 1906 (2012-2019). Direktur PT Medco Intidynamika (2012 – saat ini). Komisaris Utama Independen bank bjb (2019 – saat ini). 	<ul style="list-style-type: none"> President Director of PT Bank Himpunan Saudara 1906 (1994 – 2011). President Commissioner of PT Bank Himpunan Saudara 1906 (2012-2019). Director of PT Medco Intidynamika (2012 – present). Independent President Commissioner of bank bjb (2019 – present).
Periode dan Masa Jabatan	Period of Service
Sebagai anggota sejak 30 April 2019 Sebagai Ketua merangkap anggota sejak 7 April 2021 – saat ini (periode pertama).	As a member since April 30, 2019 As Chairman and member since April 7, 2021 – present (first period).
Jabatan Rangkap	Concurrent Position
Direktur PT Medco Intidynamika (2012 – saat ini).	Director of PT Medco Intidynamika (2012 – present).
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Diding Sakri

Anggota/Komisaris Independen / Member/Independent Commissioner

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir di Kuningan pada tahun 1977, usia 46 tahun per Desember 2023.



Born in Kuningan in 1977, 46 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> 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). 	<ul style="list-style-type: none"> Bachelor's degree in Planology Engineering (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).
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Surat Keputusan Dewan Komisaris 05/SK/DKO/2022 tanggal 26 Juli 2022 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite yang telah beberapa kali diperbaharui dengan Surat Keputusan Dewan Komisaris terakhir Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite	Decree of the Board of Commissioners Number 05/SK/DKO/2022 dated July 26, 2022 concerning the Division of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees which has been updated several times with the latest Decree of the Board of Commissioners Decree Number 04/SK/DKO/2023 dated August 22, 2023 concerning the Division of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> 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). Komisaris Independen bank bjb (2022 – saat ini). 	<ul style="list-style-type: none"> Member of the West Java Province Development Acceleration Team (TAP) (2020 – March 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 bank bjb (2022 – present).
Periode dan Masa Jabatan	Period of Service
26 Juli 2022 – saat ini (periode pertama).	July 26, 2022 – present (first period).
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 5	Level 5 Risk Management Certification

Setiawan Wangsaatmaja

**Anggota/Komisaris /
Member/Commissioner**





	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung

Lahir di Bandung pada tahun 1963, usia 60 tahun per Desember 2023.

Born in Bandung in 1963, 60 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> • 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). • Doktorat bidang Teknik Lingkungan dari Institut Teknologi Bandung (2004). 	<ul style="list-style-type: none"> • Bachelor's degree 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). • Doctoral degree in Environmental Engineering from the Bandung Institute of Technology (2004).
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Surat Keputusan Dewan Komisaris 05/SK/DKO/2022 tanggal 26 Juli 2022 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite yang telah beberapa kali diperbaharui dengan Surat Keputusan Dewan Komisaris terakhir Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite	Decree of the Board of Commissioners Number 05/SK/DKO/2022 dated July 26, 2022 concerning the Division of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees which has been updated several times with the latest Decree of the Board of Commissioners Decree Number 04/SK/DKO/2023 dated August 22, 2023 concerning the Division of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • Komisaris PT Perusahaan Perdagangan Indonesia (Persero) (2021- Juli 2022) • Sekretaris Daerah Provinsi Jawa Barat (2020 – 2023). • Komisaris bank bjb (2022 – saat ini) • Asesor Utama Pemerintah Provinsi Jawa Barat (2023 - saat ini) 	<ul style="list-style-type: none"> • Commissioner of PT Perusahaan Perdagangan Indonesia (Persero) (2021- July 2022) • Regional Secretary of West Java Province (2020 – 2023). • Commissioner of bank bjb (2022 – present) • Main Assessor of West Java Provincial Government (2023 - present)
Periode dan Masa Jabatan	Period of Service
26 Juli 2021 - saat ini (Periode Pertama)	July 26, 2021 - present (First Period)
Jabatan Rangkap	Concurrent Position
Asesor Utama Pemerintah Provinsi Jawa Barat (2020 – saat ini).	Main Assessor of West Java Provincial Government (2020 – present).
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 4	Level 4 Risk Management Certification

Rudie Kusmayadi**Anggota/Komisaris /
Member/Commissioner**

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Cimahi	Cimahi



Lahir di Ciamis pada tahun 1958, usia 65 tahun per Desember 2023.

Born in Ciamis in 1958, 65 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> • Sarjana Muda Teknik Lingkungan dari Akademi Teknik Pekerjaan Umum Jabar (1982). • Sarjana Manajemen Pembangunan Daerah dari STIA LAN (2001). • Pasca Sarjana Manajemen Pembangunan Daerah dari STIA LAN (2024) 	<ul style="list-style-type: none"> • Bachelor of Environmental Engineering from the West Java Academy of Public Works Engineering (1982). • Bachelor of Regional Development Management from STIA LAN (2001). • Postgraduate Regional Development Management from STIA LAN (2024)
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Surat Keputusan Dewan Komisaris 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite.	Decree of the Board of Commissioners Number 04/SK/DKO/2023 dated August 22, 2023 concerning the Distribution of Duties and Implementation of the Activity Schedules for the Board of Commissioners and Committees.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • Direktur Teknik Perusahaan Umum Daerah Air Minum Tirta Raharja (2005 - 2007) • PLT Direktur Utama Perusahaan Umum Daerah Air Minum Tirta Raharja (2007 - 2009) • Direktur Utama Perusahaan Umum Daerah Air Minum Tirta Raharja (2009 - 2023) • Sekretaris Daerah Provinsi Jawa Barat (2020 – 2023). • Komisaris bank bjb (2023 – saat ini) 	<ul style="list-style-type: none"> • Technical Director of Regional Public Drinking Water Company Tirta Raharja (2005 - 2007) • PLT Main Director of Tirta Raharja Regional Public Drinking Water Company (2007 - 2009) • President Director of Tirta Raharja Regional Drinking Water Company (2009 - 2023) • Regional Secretary of West Java Province (2020 – 2023). • Commissioner of bank bjb (2023 – present)
Periode dan Masa Jabatan	Period of Service
22 Agustus 2023 - saat ini (Periode Pertama)	August 22, 2023 - present (First Period)
Jabatan Rangkap	Concurrent Position
-	
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 4	Level 4 Risk Management Certification

Toms Tohir

Anggota/Komisaris / Member/Commissioner

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Jakarta	Jakarta



Lahir di Tanjung Karang pada tahun 1969, usia 54 tahun per Desember 2023.

Born in Tanjung Karang in 1969, 54 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> Akademi Kepolisian (1990). Pasca Sarjana bidang Kajian Ilmu Kepolisian dari Universitas Indonesia (2001) 	<ul style="list-style-type: none"> Police Academy (1990). Postgraduate in Police Studies from the University of Indonesia (2001)
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Surat Keputusan Dewan Komisaris 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite.	Decree of the Board of Commissioners Number 04/SK/DKO/2023 dated August 22, 2023 concerning the Distribution of Duties and Implementation of the Activity Schedules for the Board of Commissioners and Committees.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> Kapolda Provinsi Nusa Tenggara Barat (2019 - 2020) Sahli Sospol Kapolri (2020 - 2022) Inspektorat Jenderal Kementerian Dalam Negeri (2002 - Saat ini) Komisaris bank bjb (2022 – saat ini) 	<ul style="list-style-type: none"> West Nusa Tenggara Province Police Chief (2019 - 2020) Sahli Sospol Chief of Police (2020 - 2022) Inspectorate General of the Ministry of Home Affairs (2002 - Present) Commissioner of bank bjb (2022 – present)
Periode dan Masa Jabatan	Period of Service
22 Agustus 2023 - saat ini (Periode Pertama)	August 22, 2023 - present (First Period)
Jabatan Rangkap	Concurrent Position
Inspektorat Jenderal Kementerian Dalam Negeri (2002 - Saat ini)	Inspectorate General of the Ministry of Home Affairs (2002 - present)
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 4	Level 4 Risk Management Certification

Humbul Kristiawan

Anggota/Pihak Independen / Member/Independent Party

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Jakarta	Jakarta



Lahir di Sukabumi, 17 Januari pada tahun 1975 usia 48 tahun per Desember 2023.

Born in Sukabumi, January 17, 1975, age 48 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> Sarjana di bidang Ekonomi Jurusan Akuntansi di Universitas Padjadjaran (1997) Master of Business Administration di Institut Teknologi Bandung (2012) 	<ul style="list-style-type: none"> Bachelor's Degree in Economics, Department of Accounting at Padjadjaran University (1997) Master of Business Administration at Bandung Institute of Technology (2012)
Dasar Hukum Pengangkatan	Legal Basis for Appointment
<ul style="list-style-type: none"> 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. Berdasarkan Surat Keputusan Direksi Nomor 0273/SK/DIR-CSE/2023 tanggal 24 Juli 2023 periode menjabat terhitung mulai tanggal 26 Juli 2023 sampai dengan 25 Juli 2025. 	<ul style="list-style-type: none"> Based on Decree of the Board of Directors Number 0386/SK/DIR-CSE/2022 dated July 26, 2022 for term of service since dated July 26, 2022 until July 25, 2023. Based on Decree of the Board of Directors Number 0273/SK/DIR-CSE/2023 dated July 24, 2023 for term of service since dated July 26, 2023 until July 25, 2025.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> Partner Deloitte South East Asia (2014 – 2016) Partner RSM AAJ (2017 – 2018) Anggota Komite Pemantau Risiko PT Pegadaian Tahun 2020 sampai dengan saat ini. Anggota Komite Audit PT Bank UOB Indonesia Tahun 2021 sampai dengan saat ini. 	<ul style="list-style-type: none"> Partner Deloitte South East Asia (2014 – 2016) Partner RSM AAJ (2017 – 2018) Member of PT Pegadaian Risk Monitoring Committee from 2020 to present. Member of the PT Bank UOB Indonesia Audit Committee from 2021 to present.
Periode dan Masa Jabatan	Period of Service
<ul style="list-style-type: none"> 26 Juli 2022 sampai dengan 25 Juli 2023 (Periode Pertama) 26 Juli 2023 sampai dengan 25 Juli 2025 (Periode Kedua) 	<ul style="list-style-type: none"> July 26, 2022 to July 25, 2023 (First period) July 26, 2023 until July 25, 2025 (Second Period)
Jabatan Rangkap	Concurrent Position
<ul style="list-style-type: none"> Komite Pemantau Risiko PT Pegadaian Tahun 2020 sampai dengan saat ini. Komite Audit PT Bank UOB Indonesia Tahun 2021 sampai dengan saat ini. 	<ul style="list-style-type: none"> Member of PT Pegadaian Risk Monitoring Committee from 2020 to present. Member of the PT Bank UOB Indonesia Audit Committee from 2021 to present.
Sertifikasi	Certification
<ul style="list-style-type: none"> Registered Accountant Chartered Accountant Certified Internal Auditor Certified Internal Control Auditor Certified in Audit Committee Practices Certified Governance Risk Management and Compliance Professional 	<ul style="list-style-type: none"> Registered Accountant Chartered Accountant Certified Internal Auditor Certified Internal Control Auditor Certified in Audit Committee Practices Certified Governance Risk Management and Compliance Professional

**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 Chairman Concurrently Member	<ul style="list-style-type: none"> • S1 Bidang Akuntansi • S2 Master of Arts dibidang Economics • S3 PhD of Economics • Bachelor's Degree in Accounting • Master of Arts in Economics • PhD in Economics 	Memiliki pengalaman kerja di bidang pendidikan, ekonomi dan perbankan Has work experience in education, economics and banking
Farid Rahman	Anggota Member	<ul style="list-style-type: none"> • S1 Manajemen • S2 <i>Banking & Finance</i> • Bachelor of Management • Masters in Banking and Finance 	Memiliki pengalaman kerja di bidang perbankan. Has work experience in banking.
Diding Sakri	Anggota Member	<ul style="list-style-type: none"> • S1 Teknik Perencanaan Wilayah dan Kota • S2 Master of Arts • S3 PhD Development Economics • Bachelor of Regional and City Planning Engineering • Master of Arts • PhD Development Economics 	Memiliki pengalaman kerja di bidang peneliti, keuangan, dan ekonomi. Has work experience in research, finance and economics.
Rudie Kusmayadi	Anggota Member	<ul style="list-style-type: none"> • S1 Manajemen Pembangunan Daerah • S2 Manajemen Pembangunan Daerah • Bachelor's Degree in Regional Development Management • Masters in Regional Development Management 	Memiliki Pengalaman Sebagai Direktur Utama PERUMDA Air Minum Tirta Raharja Has experience as President Director of PERUMDA Tirta Raharja Drinking Water
Setiawan Wangsaatmaja	Anggota Member	<ul style="list-style-type: none"> • S1 Teknik Lingkungan • S2 <i>Magister Sanitary Engineering</i> • S2 <i>Magister Environmental Engineering</i> • S3 Teknik Lingkungan • Bachelor of Environmental Engineering • Masters in Sanitary Engineering • Masters in Environmental Engineering • Doctoral Degree in Environmental Engineering 	Memiliki pengalaman kerja di bidang pemerintahan. Has work experience in government.
Toms Tohir	Anggota Member	<ul style="list-style-type: none"> • Akademi Kepolisian • S2 Kajian Ilmu Kepolisian • Police Academy • Masters in Police Science Studies 	Memiliki pengalaman kerja di bidang Kepolisian Republik Indonesia dan Kementerian Dalam Negeri. Has work experience in the Indonesian National Police and the Ministry of Home Affairs.
Humbul Kristiawan	Anggota Member	<ul style="list-style-type: none"> • S1 Ekonomi Akuntansi • S2 Business Administration • Bachelor of Economics in Accounting • Master of Business Administration 	Memiliki pengalaman kerja di bidang Perbankan, Audit, dan Manajemen Risiko. Has 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	Diding Sakri	Rudie Kusmayadi	Setiawan Wangsaatmaja	Tomsu Tohir	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	√	√	√	√	√	√	√
Tidak memiliki hubungan kepemilikan saham di perusahaan Has no share ownership relationship in the company	√	√	ξ	√	√	√	√
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.

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. 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.
 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.
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. 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 2023, tanggal pelaksanaan, agenda rapat dan peserta rapat Komite Tata Kelola Terintegrasi, sebagai berikut.

Tabel Agenda Rapat Komite Tata Kelola Terintegrasi

Table of Agenda of Integrated Governance Committee

No	Tanggal Date	Agenda Agendas	Peserta Rapat Meeting participants
1.	Rabu, 29 Maret 2023 Wednesday, March 29, 2023	<ol style="list-style-type: none"> 1. Pembahasan Evaluasi Pelaksanaan Tata Kelola Terintegrasi Periode Triwulan IV Tahun 2022 2. Pembahasan Evaluasi Kinerja Perusahaan Anak dan Terelasi Periode Triwulan IV Tahun 2022 <ol style="list-style-type: none"> 1. Discussion on Evaluation of the Implementation of Integrated Governance for the Fourth Quarter of 2022 2. Discussion on Evaluation of Subsidiaries and Related Companies Performance for the Fourth Quarter of 2022 	<ul style="list-style-type: none"> • Fahlino F. Sjuib • Farid Rahman • Diding Sakri • Muhadi • Setiawan Wangsaatmaja • Humbul Kristiawan

INTEGRATED GOVERNANCE COMMITTEE MEETING AGENDA

Throughout 2023, the implementation date, meeting agenda and Integrated Governance Committee meeting participants are as follows.

No	Tanggal Date	Agenda Agendas	Peserta Rapat Meeting participants
2.	Rabu, 21 Juni 2023 Wednesday, June 21, 2023	<ol style="list-style-type: none"> Evaluasi Pelaksanaan Tugas 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 dan Satuan Kerja Manajemen risiko Terintegrasi Periode Triwulan I Tahun 2023 Pembahasan Kinerja Perusahaan Anak dan Terelasi Periode Triwulan I Tahun 2023. <p>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 First Quarter of 2023</p> <p>2. Discussion on Subsidiaries and Related Companies Performance for the First Quarter of 2023.</p>	<ul style="list-style-type: none"> Fahlino F. Sjuib Farid Rahman Diding Sakri Setiawan Wangsaatmaja Humbul Kristiawan
3	Rabu, 20 September 2023 Wednesday, September 20, 2023	<p>Pembahasan Evaluasi Pelaksanaan Tata Kelola Terintegrasi Periode Triwulan II Tahun 2023 melalui pelaksanaan tugas dan fungsi Satuan Kerja Audit Internal Terintegrasi (SKAIT), Satuan Kerja Kepatuhan Terintegrasi (SKKT) dan Satuan Kerja Manajemen Risiko Terintegrasi (SKMRT)</p> <p>Discussion on Evaluation of the Implementation of Integrated Governance in the Second Quarter of 2023 through the Integrated Internal Audit Work Unit (SKAIT), Integrated Risk Management Work Unit (SKMRT), and Integrated Compliance Work Unit (SKKT) and Integrated Risk Management Work Unit (SKMRT)</p>	<ul style="list-style-type: none"> Fahlino F. Sjuib Farid Rahman Diding Sakri Rudie Kusmayadi Setiawan Wangsaatmaja Toms Tohir Humbul Kristiawan
4	Selasa, 19 Desember 2023 Tuesday, December 19, 2023	<ol style="list-style-type: none"> Pembahasan Kinerja Keuangan Perusahaan Anak dan Terelasi dalam Konglomerasi Keuangan bank bjb Periode Triwulan III Tahun 2023 Pembahasan Evaluasi Pelaksanaan Tata Kelola Terintegrasi oleh Satuan Kerja Audit Internal Terintegrasi, Satuan Kerja Kepatuhan Terintegrasi dan Manajemen Risiko Terintegrasi dan Manajemen Risiko Terintegrasi Periode Triwulan III Tahun 2023 <p>1. Discussion of Subsidiaries and Related Companies in bank bjb Financial Conglomeration for the Third Quarter of 2023</p> <p>2. Discussion on Evaluation of the Implementation of Integrated Governance through Integrated Internal Audit Work Unit, Integrated Compliance Work Unit, Integrated Risk Management Work Unit in the Third Quarter of 2023</p>	<ul style="list-style-type: none"> Fahlino F. Sjuib Farid Rahman Diding Sakri Rudie Kusmayadi Setiawan Wangsaatmaja Toms Tohir Humbul Kristiawan

FREKUENSI DAN TINGKAT KEHADIRAN RAPAT KOMITE TATA KELOLA TERINTEGRASI

Selama tahun 2023, Komite Tata Kelola Terintegrasi telah melaksanakan 4 (empat) 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 2023, the Integrated Governance Committee has held 4 (four) 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 Number and Attendance Percentage		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Percentage
Fahlino F. Sjuib	Ketua Merangkap Anggota Chairman Concurrently Member	4	4	100%
Farid Rahman	Anggota Member	4	4	100%
Diding Sakri	Anggota Member	4	4	100%

Nama Name	Jabatan Position	Rapat Komite Tata Kelola Terintegrasi Integrated Governance Committee meeting		
		Jumlah dan Persentase Kehadiran Number and Attendance Percentage		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Percentage
Muhadi*	Anggota Member	1	1	100%
Rudie Kusmayadi**	Anggota Member	2	2	100%
Setiawan Wangsaatmaja	Anggota Member	4	4	100%
Toms Tohir**	Anggota Member	2	2	100%
Humbul Kristiawan	Anggota Member	4	4	100%

* Diberhentikan dengan hormat berdasarkan salah satu keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2023 tanggal 25 Mei 2023

** Diangkat berdasarkan salah satu keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2023 dan Efektif menjabat pada tanggal 9 Agustus 2023 berdasarkan hasil keputusan Penilaian Kemampuan dan Kepatutan dari Otoritas Jasa Keuangan.

* Honorably dismissed based on one of the resolutions of the 2023 Extraordinary General Meeting of Shareholders (GMS) dated May 25, 2023

** Appointed based on one of the resolutions of the 2023 Extraordinary General Meeting of Shareholders (GMS) and effective on August 9, 2023 based on the results of the Fit and Proper Test decision from the Financial Services Authority.

Program Peningkatan Kompetensi Komite Tata Kelola Terintegrasi

Integrated Governance Committee Competency Improvement Program

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan	Waktu dan Tempat Pelaksanaan Waktu dan Tempat Pelaksanaan	Penyelenggara Organizer
Fahlino F. Sjuib	Ketua Merangkap Anggota Chairman 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		
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		
Rudie Kusmayadi	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		
Toms Tohir	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		

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan	Waktu dan Tempat Pelaksanaan Waktu dan Tempat Pelaksanaan	Penyelenggara Organizer
Humbul Kristiawan	Anggota Member	GRI Certified Training Course	Denpasar, 21 - 23 November 2023 Denpasar, November 21 - 23 2023	National Center For Sustainability Reporting
		Seminar Outlook Perekonomian Indonesia Tahun 2024 Peluang dan Tantangan Untuk BPD Seluruh Indonesia The 2024 Indonesian Economic Outlook Seminar: Opportunities and Challenges for BPDs throughout Indonesia	Medan, 7 Desember 2023 Medan, December 7, 2023	FKDK BPDSI

Program Kerja dan Pelaksanaan Tugas Komite Tata Kelola Terintegrasi Tahun 2023

Selama tahun 2023 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**, diantaranya 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**.

Work Program and Implementation of The Duties of The Integrated Governance Committee In 2023

During 2023, 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.

Organ dan Komite di Bawah Direksi

Dalam menjalankan tugasnya, Direksi dibantu oleh unit-unit yang berada di bawah Direksi diantaranya 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 karyawan, regulator, para pemegang saham, investor, dan pemangku kepentingan lainnya. Sekretaris Perusahaan juga berperan dalam memastikan bahwa Perseroan telah patuh pada peraturan-undangan 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 Divisi Sekretaris Perusahaan, 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.

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

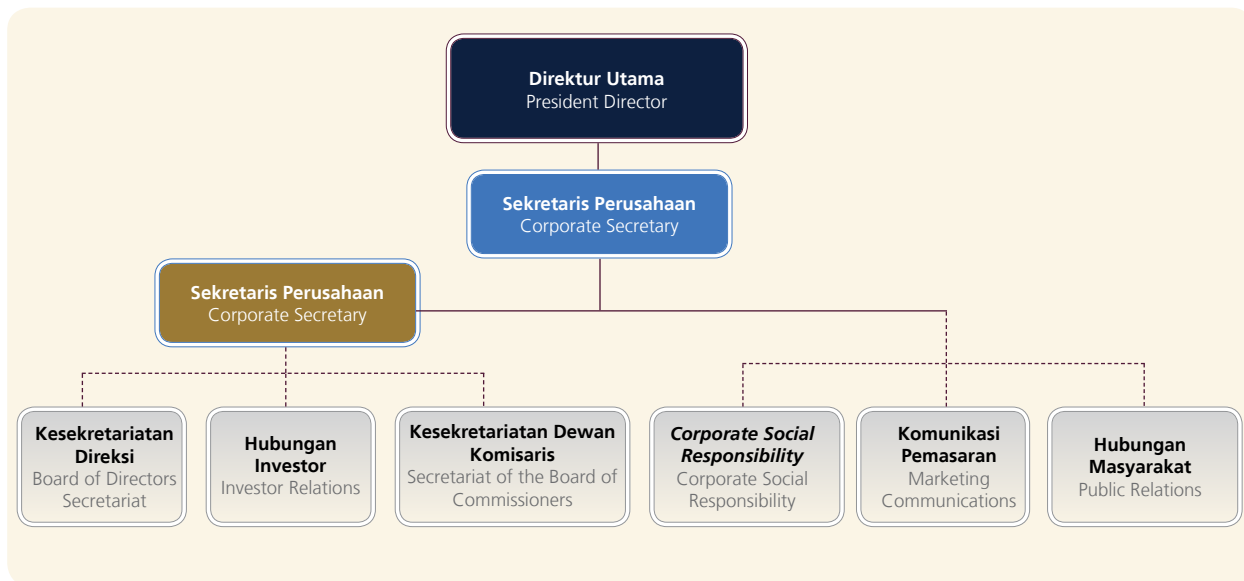
Corporate Secretary plays an important role in bridging communication to both internal and external parties of the company such as communication with employees, regulators, shareholders, investors, and stakeholders. Other interests. He also plays a role in ensuring that the company complies with regulations 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 has a Corporate Secretary Division, as required by OJK Regulation Number 35/POJK.04/2014 concerning Corporate Secretaries for Issuers or Public Companies. Based on the Decree of the Board of Directors of bank **bjb** No 581/SK/DIR-HCA/2020, it was decided that Widi Hartoto was the Head of the Company's Corporate Secretary Division.

Struktur Sekretaris Perusahaan

Corporate Secretary Structure



Keterangan/ Information:



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.

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. 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 Bank dengan pemegang saham, Otoritas Jasa Keuangan, dan pemangku kepentingan lainnya.
 15. Melakukan koordinasi dengan Divisi Pengendalian Keuangan 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 dalam bentuk media kits, dan memanfaatkan website perusahaan secara maksimal.
 18. Secara proaktif dan kreatif mengidentifikasi peluang serta bahan cerita yang dapat mengangkat citra dan reputasi di mata publik.
 19. Menerbitkan tulisan-tulisan editorial terpilih (siaran pers, wawancara dan laporan) lewat media yang cocok, dan meng-update kanal-kanal komunikasi internal.
 20. Mempersiapkan draft pidato dan isi wawancara bagi para anggota Dewan dan pejabat eksekutif Bank, serta mengatur wawancara dan kontak lain dengan pihak media.
 21. Mengevaluasi program periklanan dan promosi Bank serta kesesuaiannya dengan program humas lainnya.
 22. Mengarahkan aktivitas dari agensi eksternal/konsultan yang mengembangkan dan melaksanakan strategi komunikasi serta program informasi.
 23. Merancang dan mengembangkan program kepedulian sosial/CSR dan melaksanakannya sebagai proyek-proyek yang memiliki cakupan, pencapaian (*milestone*), batas waktu, batas anggaran dan hasil-hasil (*deliverables*) yang jelas.
 24. Menunjuk, mengarahkan, memantau dan mengkaji ulang kinerja dari para Manager proyek.
 25. Mengevaluasi program-program CSR dalam hal citra serta reputasi yang terbangun.
 26. Mengevaluasi hasil survei kepuasan nasabah dan komunikasi pemasaran. Jika diperlukan, dapat merekomendasikan pengemasan ulang (*repackaging*) dari produk-produk yang sudah ada.
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. Preparing effective press releases, prepare information for journalists in the form of media kits, and make maximum use of the company website.
 18. Proactively and creatively identifying opportunities and story material that can raise the image and reputation in the eyes of the public.
 19. Publishing selected editorial articles (press releases, interviews and reports) through appropriate media, and update internal communication channels.
 20. Preparing draft speeches and interview content for Board members and Bank executive officers, and arranging interviews and other contacts with the media.
 21. Evaluating the Bank's advertising and promotion programs and their suitability with other public relations programs.
 22. Directing the activities of external agencies/consultants who develop and implement communication strategies and information programs.
 23. Designing, developing, and implementing social awareness/CSR programs that have clear scope, milestones, time limits, budget limits and deliverables.
 24. Appointing, directing, monitoring, and reviewing the performance of project managers.
 25. Evaluating CSR programs in terms of the image and reputation they build.
 26. Evaluating the results of customer satisfaction surveys and marketing communications. If necessary, it can recommend repackaging of the existing products.

Profil Sekretaris Perusahaan

Profile of Corporate Secretary

Widi Hartoto

Sekretaris Perusahaan / Corporate Secretary

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir di Jakarta, 17 Juni 1979, usia 44 tahun per Desember 2023.

Born in Jakarta, June 17, 1979, 44 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> S1 Ekonomi, Universitas Prof. DR. Moestopo tahun 2003 S2 Magister Management, Universitas Widyatama tahun 2012 	<ul style="list-style-type: none"> Bachelor of Economics, Prof. University. DR. Moestopo in 2003 Masters in Management, Widyatama University in 2012
Riwayat Penunjukan	Legal Basis for 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.
Pengalaman Kerja	Work Experience
Memiliki pengalaman kerja di bank bjb sebagai: <ul style="list-style-type: none"> Wakil Pimpinan Divisi Corporate Secretary (Desember 2017 – Februari 2017) Pemimpin Grup Kesekretariatan Direksi (September 2015 – Desember 2017) 	Has experience working at bank bjb as: <ul style="list-style-type: none"> Deputy Head of Corporate Secretary Division (December 2017 – February 2020) Head of the Directors Secretariate Group (September 2015 – December 2017)
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 5 dari Badan Sertifikasi Manajemen Risiko (BSMR)	Level 5 Risk Management Certification from the Risk Management Certification Agency (BSMR)

Program Peningkatan Kompetensi Sekretaris Perusahaan

Corporate Secretary Competency Improvement Program

Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	Waktu Pelaksanaan Implementation Time	Penyelenggara Organizer
Peraturan OJK Nomor 17 Tahun 2023 Tentang Penerapan Tata Kelola Bagi Bank Umum Strategi Jitu Implementasi GCG Dalam Rangka Mencapai Peringkat GCG OJK Regulation Number 17 of 2023 concerning Application of Governance for Commercial Banks, Key Strategy in GCG Implementation to Achieve GCG Rank	Juni 2023 June 2023	LMI (Learning Media Indonesia)
<i>Refreshment</i> Sertifikasi Manajemen Risiko Refreshment Sertifikasi Manajemen Risiko	Juli 2023 July 2023	ARFAIDAMS SECRET
Leaders Talk : Leading Successful Business Leaders Talk : Leading Successful Business	Agustus 2023 August 2023	bjb University
<i>Executive Workshop</i> Tahun 2023: Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui <i>Fee Based Income</i> Kredit Yang Berkualitas Executive Workshop Tahun 2023: Maintaining Business Growth Momentum to Achieve the 2023 Achievement by Fee Based Income of Qualified Loans	September 2023 September 2023	TD Consultant

Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	Waktu Pelaksanaan Implementation Time	Penyelenggara Organizer
<i>Executive Workshop 2023 Be One: Bersatu Kompak Kolaboratif</i> Executive Workshop 2023 Be One: Collaboratively Solid Unity	Oktober 2023 October 2023	Tagar Media Indonesia
Pengenalan Digital Introduction to Digital	November 2023 November 2023	bjb University
<i>Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi dan Keunggulan Kompetitif</i> Executive Workshop Tahun 2023 One Energy to Strengthen Synergy and Competitive Superiority	Desember 2023 December 2023	bjb University

Pelaksanaan Tugas Sekretaris Perusahaan Tahun 2023

Selama tahun 2023, 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. Mengkoordinasikan kegiatan *public relations* dan marketing *communications* untuk Perseroan.
6. Mengelola dan melakukan kegiatan promosi produk dan jasa Perseroan, termasuk pembuatan Buku Laporan Tahunan.
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 Responsibility*) sebagai wujud kepedulian dan kontribusi Perseroan terhadap peningkatan kualitas hidup masyarakat sekitar.

Implementation of Corporate Secretary Duties In 2023

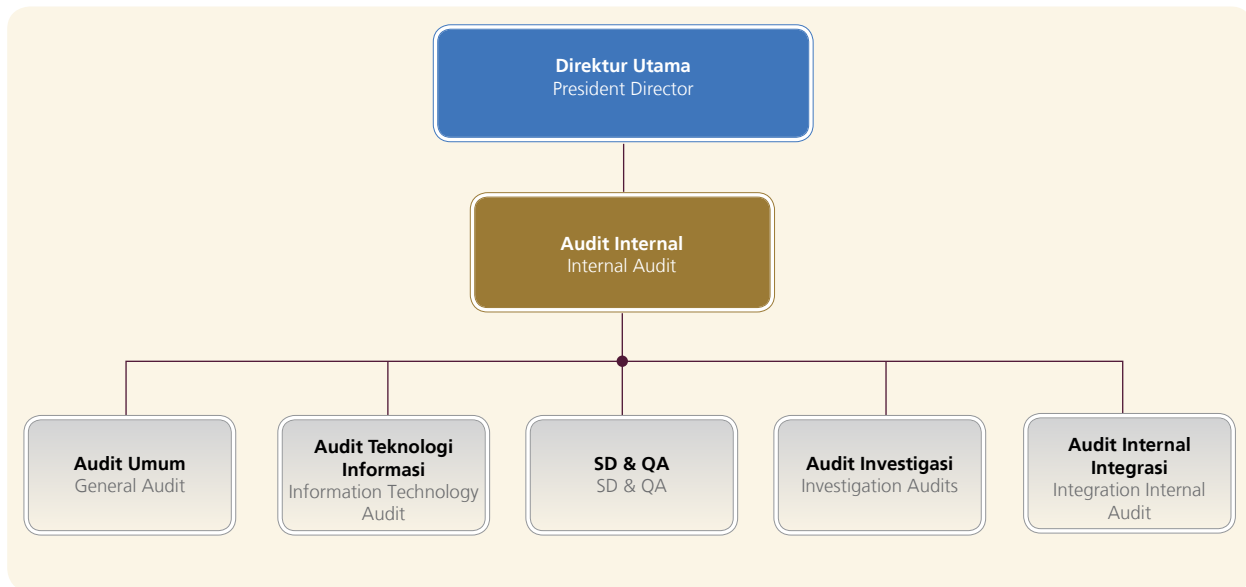
During 2023, the Corporate Secretary has carried out his duties and responsibilities namely:

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. Conducting coordination of public relations and marketing communications activities for the Company.
6. Managing and performing promotional activities for the Company's products and services, including Annual Report Book drafting.
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.

Satuan Kerja Audit Internal

Struktur Organisasi Satuan Kerja Audit Internal

Struktur Organisasi SKAI telah sesuai dengan Surat Keputusan Direksi nomor SK No. 0196/SK/DIR-PST/2023 tanggal 19 Juni 2023 tentang Struktur Organisasi bank **bjb** sebagai berikut:



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 dibawah 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 Unitl

Internal Audit Work Unit Organizational Structure

The SKAI Organizational Structure had been in accordance with Decree of the Directors number No. 0196/SK/DIR-PST/2023 dated June 19, 2023 concerning bank **bjb** Organizational Structure as follows:

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/DIRSKA/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 conglomerate.
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 Work Unit

Joko Hartono Kalisman

Pemimpin Satuan Kerja Audit Internal/
Head of Internal Audit Unit

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir di Bandung, 25 Januari 1973 saat ini berusia 50 tahun.

Born in Bandung, January 25 1973, currently 50 years old.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> • Sarjana Akuntansi, Universitas Padjadjaran tahun 2002 • Magister Manajemen, Universitas Padjadjaran tahun 2006 • Doktor Manajemen, Universitas Padjadjaran tahun 2019 	<ul style="list-style-type: none"> • Bachelor of Accounting, Padjadjaran University in 2002 • Master of Management, Padjadjaran University in 2006 • Doctor of Management, Padjadjaran University in 2019
Dasar Hukum Pengangkatan	Appointment History
Menjabat sebagai Pemimpin Satuan Kerja Audit Internal 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.
Pengalaman Kerja	Work Experience
<p>Bergabung di bank bjb sejak 1997 dengan riwayat jabatan sebagai berikut:</p> <ul style="list-style-type: none"> • 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 	<p>Joined bank bjb since 1997 with the following position history:</p> <ul style="list-style-type: none"> • Head of the Internal Audit Work Unit from December 2018 until now • Head of the KPR and KPB Division from October 2018 to December 2018 • CEO Regional 5 from May 2017 to October 2018 • Head of Bandung Main Branch Office from May 2016 to May 2017
Sertifikasi	Certification
<ul style="list-style-type: none"> • 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 • Sertifikasi Manajemen Risiko Jenjang 7 • IIAP • Certified Anti Fraud Manager (CAFM) 	<ul style="list-style-type: none"> • 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 • Level 7 Risk Management Certification • IIAP • Certified Anti Fraud Manager (CAFM)
Pelatihan yang diikuti pada tahun 2023	Training to be attended in 2023
Refreshment dan Resertifikasi Certified Anti Fraud Manager (CAFM)	Refreshment and Resertifikasi Certified Anti Fraud Manager (CAFM)

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 penetapan standard, kebijakan dan panduan audit yang efektif berdasarkan metodologi risk based audit 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 audit investigasi.

Satuan Kerja Audit Internal (SKAI) memiliki tugas dan tanggung jawab yaitu:

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 OJK Regulation 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 investigative audit.

The Internal Audit Unit (SKAI) has the duties and responsibilities:

- | | |
|---|---|
| <ol style="list-style-type: none"> 1. Menyusun dan melaksanakan rencana kerja audit internal tahunan. 2. Melakukan evaluasi atas efektivitas semua tingkatan organisasi dalam pengelolaan sumber daya Bank 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. | <ol style="list-style-type: none"> 1. To compile and implement the annual internal audit work plan. 2. Evaluate the effectiveness of all levels of organization 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. |
|---|---|

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 insidental dengan Direksi, Dewan Komisaris dan/atau Komite Audit.
4. Berkoordinasi dengan pihak internal antara lain Satuan Kerja Manajemen Risiko dan Satuan Kerja Kepatuhan maupun eksternal 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 Bank.

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 activities 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 Bank 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 Bank.
 - 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 aset 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 memiliki keterkaitan dengan kegiatan operasional.
9. Berkoordinasi dengan organisasi dalam Bank terkait dengan implementasi Standar Sertifikasi Manajemen.

Komposisi Personil Satuan Kerja Audit Internal

Jumlah pegawai SKAI saat ini adalah 55 (lima puluh lima) orang, dengan rincian sebagai berikut:

Jabatan Position	SDQA	AU1	AU2	AU3	AU4	AU5	AI	ATI	AIT	Total
Grup Head Group Head	1	1	1	1	1	1	1	1	1	9
Manager Manager	3	1	1	1	1	1	1	2	1	12
Officer Officer	1	1	1	1	1	1	1	1	1	9
Staff Staff	4	2	2	2	2	2	4	4	2	24
Jumlah Total	7	5	5	5	5	5	7	8	5	55

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

Internal Audit Personnel Composition

The number of SKAI employees currently is 55 (fifty five) people, with the following details:

Internal Audit Work Unit Competence Improvement Program

Auditor quality is an important factor in implementing internal audits. Due to this, SKAI develops abilities, competencies, knowledge and professionalism by involving auditors in training,

dan profesionalisme dengan mengikutsertakan auditor pada pelatihan, *workshop*, sertifikasi auditor berskala nasional maupun 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:

workshops, national and international scale auditor certification according to needs that are tailored to audit activities and submissions are coordinated with **bjb University**. The details of the implementation of the education and training program are as follows:

Pendidikan & Pelatihan SKAI Tahun 2023 SKAI Education and Training In 2023		
Periode Period	Public/ Internal Training Public/ Internal Training	Sertifikasi Certification
Triwulan 1 Quarter 1	<ul style="list-style-type: none"> • Pembelajaran <i>Corporate Finance</i> • Pembelajaran <i>Public Training</i> “Standar Audit Internal & Kode Etik Profesi • Pembelajaran <i>Public Training Workshop</i> “<i>Digital Audit</i>” • Pembelajaran <i>Public Training Workshop</i> BPD Sharing Corner • Pembelajaran <i>Financial Administration</i> • Pembelajaran <i>Branch Operation Management</i> • Pembelajaran <i>Public Training Workshop</i> Nasional Teknik Pencegahan Pendeteksian & Investigasi <i>Fraud</i> Dalam Industri Perbankan di Era Digital • Pembelajaran <i>Treasury Development Program Batch 2</i> Tahun 2023 • Pembelajaran <i>Banking Operation Management</i> Tahun 2023 • Pembelajaran <i>Report Writing</i> • Pembelajaran <i>Branch Operation Management</i> • Pembelajaran <i>Data Administration</i> • Pembelajaran <i>Public Training Social Governance</i> (ESG) pada Perusahaan Keuangan dan Perbankan • Pembelajaran <i>Workshop</i> Nasional • Corporate Finance Learning • Public Training on “Internal Audit Standards & Profession Code of Ethic • Public Training Workshop “Digital Audit” Learning • Public Training Workshop BPD Sharing Corner Learning • Financial Administration Learning • Branch Operation Management Learning • Learning of Public Training National Workshop on Techniques for Preventing Fraud Detection & Investigation in the Banking Industry in the Digital Era • Learning from Treasury Development Program Batch 2 in 2023 • Banking Operation Management Learning in 2023 • Report Writing Learning • Branch Operation Management Learning • Data Administration Learning • Public Training on Social Governance (ESG) in Financial and Banking Companies • National Workshop Learning 	<ul style="list-style-type: none"> • Certified Practitioner Internal Auditor (CPIA) • Refreshment & Resertifikasi <i>CAFM</i> • Refreshment Sertifikasi Manajemen Risiko • Certified Practitioner Internal Auditor (CPIA) • Refreshment & Resertifikasi <i>CAFM</i> • Risk Management Certification Refreshment
Triwulan 2 Quarter 2	<ul style="list-style-type: none"> • <i>Retirement Preparation Session</i> • <i>Webinar Anti Money Laundering in Digital Era</i> • <i>Assets Management Skills</i> dan Kompetensi Lain yang Serumpun • <i>Webinar BPD Sharing Corner Ladies Bankers</i> • Refreshment Sertifikasi Manajemen Risiko • <i>Assesment Skill Recruitment & Hiring Skill Manpower Regulation and Knowledge Performance Management Skill & Knowledge and Staffing</i> • <i>Training Awareness Sistem Manajemen Kepatuhan (SMK) ISO 37301: 2021</i> • <i>Webinar Peluang Metaverse di Industri Jasa Keuangan</i> • <i>Business Continuity Management (BCM) System</i> • <i>Webinar Fundamental of Wealth Management</i> • <i>Data Administration</i> • <i>Webinar Financial Industry Transformation Strengthening Reputation & Trust</i> • <i>Webinar</i> Memperkuat Ketahanan Nasional di Industri Jasa Keuangan • <i>Webinar</i> Membangun Transaksi Keuangan Digital yang Aman dan Berintegritas Tinggi – Membangun Keyakinan Nasabah Aset Digital dari Risiko Siber • Retirement Preparation Session • Webinar Anti Money Laundering in Digital Era • Assets Management Skills and Other Parallel Competencies • Webinar BPD Sharing Corner Ladies Bankers • Risk Management Certification Refreshment • Assesment Skill Recruitment & Hiring Skill Manpower Regulation and Knowledge Performance Management Skill & Knowledge and Staffing • ISO 37301: 2021 Compliance Management System (SMK) Awareness Training 	<ul style="list-style-type: none"> • Certified Practitioner Internal Auditor (CPIA) • Certified Risk Professional • Certified Practitioner Internal Auditor (CPIA) • Certified Risk Professional

Pendidikan & Pelatihan SKAI Tahun 2023 SKAI Education and Training In 2023		
Periode Period	Public/ Internal Training Public/ Internal Training	Sertifikasi Certification
	<ul style="list-style-type: none"> • Webinar Peluang Metaverse in the Financial Services Industry • Business Continuity Management (BCM) System • Webinar Fundamental of Wealth Management • Data Administration • Webinar Financial Industry Transformation Strengthening Reputation & Trust • Webinar Strengthening National Resilience in the Financial Services Industry • Webinar on Establishing Secure and High-Integrity Digital Financial Transaction – Building Customer Trust on Digital Assets and Cyber Risk 	
Triwulan 3 Quarter 3	<ul style="list-style-type: none"> • Pelatihan menghadapi Sertifikasi CAFM & Ujian Sertifikasi CAFM • <i>Refreshment</i> BSMR • Training dealing with CAFM Certification & CAFM Certification Test • Refreshment BSMR 	<ul style="list-style-type: none"> • Qualified Internal Auditor (QIA) • <i>Certified Anti Fraud Manager</i> (CAFM) • Qualified Internal Auditor (QIA) • Certified Anti Fraud Manager (CAFM)
Triwulan 4 Quarter 4	<ul style="list-style-type: none"> • Seminar Nasional Internal Audit 2023 (SNIA 2023) • Penyusunan Laporan Efektif Untuk Auditor • <i>Workshop</i> Pengenalan Tata Kelola Perusahaan Efek • <i>Workshop</i> Peningkatan Kapabilitas SPI Korporasi FKSPI Wilayah Jabar Banten 2023 • Penerapan Program APU PPT • <i>Workshop</i> SKAI 2023: Refreshment Knowledge Auditor Demi Menjaga Sustainability dan Disrupsi Digital Bisnis Bank. • The 2023 Internal Audit National Seminar (SNIA 2023) • Effective Report Drafting for Auditor • Workshop on Introduction to Securities Company Governance • Workshop on Improving Corporate SPI Capability, FKSPI West Java Banten Region 2023 • Implementation of the APU PPT Program • SKAI Workshop 2023: Refreshment of Auditor Knowledge to Maintain Sustainability and Digital Disruption of Bank Business. 	<ul style="list-style-type: none"> • <i>Certified Ethical Hacker</i> (CEH) • <i>Certified Ethical Hacker</i> (CEH)

Sertifikasi Profesi Personil Satuan Kerja Audit Internal

Professional Certification of Internal Audit Work Unit Personnel

No.	Sertifikasi Certification	Deskripsi Description	Jumlah Pegawai Tersertifikasi Number of Certified Employees
1	BSMR 1	Badan Sertifikasi Manajemen Risiko Risk Management Certification Agency	11
2	BSMR 2	Badan Sertifikasi Manajemen Risiko Risk Management Certification Agency	12
3	BSMR 3	Badan Sertifikasi Manajemen Risiko Risk Management Certification Agency	9
4	BSMR 4	Badan Sertifikasi Manajemen Risiko Risk Management Certification Agency	-
5	BSMR 5	Badan Sertifikasi Manajemen Risiko Risk Management Certification Agency	1
6	CA	<i>Chartered Accountant</i> Chartered Accountant	1
7	CAFM	<i>Certified Anti Fraud Manager</i> Certified Anti Fraud Manager	3
8	CBIA	<i>Certified Bank Internal Auditor</i> Certified Bank Internal Auditor	4
9	CCNA	<i>Cisco Certified Network Associate</i> Cisco Certified Network Associate	1
10	CDCP	<i>Certified Data Centre Professional</i> Certified Data Centre Professional	1

No.	Sertifikasi Certification	Deskripsi Description	Jumlah Pegawai Tersertifikasi Number of Certified Employees
11	CEH	<i>Certified Ethical Hacker</i> Certified Ethical Hacker	3
12	CFRA	<i>Certified Forensic Auditor</i> Certified Forensic Auditor	1
13	CHFI	<i>Computer Hacking Forensic Investigator</i> Computer Hacking Forensic Investigator	3
14	CIA	<i>Certified Internal Auditor</i> Certified Internal Auditor	1
15	CISA	<i>Certified Information System Auditor</i> Certified Information System Auditor	1
16	CISSP	<i>Certified Information Systems Security Professional</i> <i>Certified Information Systems Security Professional</i>	1
17	CITPE	<i>IT Procurement</i> IT Procurement	6
18	COBIT5	<i>Control Objectives for Information Technologies</i> <i>Control Objectives for Information Technologies</i>	7
19	CPIA	<i>Certified Practitioner of Internal Audit</i> Certified Practitioner of Internal Audit	12
20	CRMA	<i>Certification in Risk Management Assurance</i> Certification in Risk Management Assurance	1
21	CRP	<i>Certified Risk Professional</i> Certified Risk Professional	1
22	EDRP	<i>EC-Council Disaster Recovery Professional v3</i> EC-Council Disaster Recovery Professional v3	6
23	ERMCP	<i>Enterprise Risk Management Certified Professional</i> Enterprise Risk Management Certified Professional	1
24	IIAP	Indonesia Internal Audit Practitioner Indonesia Internal Audit Practitioner	3
25	Integritas KPK	Integritas KPK KPK integrity	1
26	ISO 20000	IT Management IT Management	1
27	ISO 27001	Sistem Manajemen Keamanan Informasi Information Security Management System	1
28	ISO 37001	<i>Anti Bribery Management System</i> Anti Bribery Management System	6
29	ISO 37301	<i>Compliance Management System</i> Compliance Management System	5
30	ITIL v3	<i>Information Technology Infrastructure Library</i> Information Technology Infrastructure Library	7
31	Kepatuhan	Kepatuhan Compliance	1
32	NCT	<i>National Certified Trainer</i> National Certified Trainer	1
33	PRINCE2	<i>Projects IN Controlled Environments</i> Projects IN Controlled Environments	8
34	QIA	<i>Qualified Internal Auditor</i> Qualified Internal Auditor	8
35	WPPE	Wakil Perantara Pedagang Efek Securities Brokerage Representative	2
Jumlah Total			131

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 Bank dan profesinya.
 - d. Menghormati dan mendukung tujuan Bank 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 meningkatkan kompetensi pribadinya untuk meningkatkan efektivitas dan kualitas hasil auditnya.

Laporan Singkat Pelaksanaan Kegiatan Satuan Kerja Audit Internal Tahun 2023

RENCANA KERJA SATUAN KERJA AUDIT INTERNAL TAHUN 2023

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:

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 2023

INTERNAL AUDIT WORK UNIT WORK PLAN FOR 2023

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. *General* audit terhadap 5 (lima) unit kerja pada Kantor Pusat, 5 (lima) unit kerja pada Kantor Wilayah 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 perusahaan 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 2023, SKAI memaksimalkan fungsionalitas software data analysis dalam pelaksanaan analisa 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)
 - *Whistleblowing 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 2023. Selain itu, SKAI melakukan rotasi internal antar grup agar seluruh auditor mendapatkan wawasan, pengetahuan dan pemahaman yang berbeda/ baru.
 - 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 dikoordinasikan dengan **bjb University**.

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, baik unit kerja (entitas bisnis), proses bisnis. Pemilihan prioritas objek

- 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 2023, 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 2023 capacity planning. In addition, SKAI conducts internal rotations between groups so that all auditors get different/new insights, knowledge, and understanding.
 - 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**.

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

audit dilakukan berdasarkan profil risikonya (*risk based internal audit*).

Setiap penugasan audit individual dimulai dengan analisa 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 analisa, para auditor dibekali dengan standar perangkat alat kerja yang memadai dan mutakhir.

PELAKSANAAN AUDIT INTERNAL TAHUN 2023

1. Pemeriksaan

Penetapan 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.

Pada tahun 2023, SKAI telah melaksanakan audit pada Realisasi pelaksanaan Kantor Cabang, Kantor Wilayah, Kantor Pusat, Sistem Aplikasi Teknologi Informasi dan Konglomerasi Keuangan sebagaimana rencana kerja serta audit tematik dan *compliance review* ISO. Adapun jumlah rencana dan realisasi pemeriksaan oleh SKAI di Tahun 2023 sebagai berikut:

Jenis Pemeriksaan Type of Audit	Rencana Planned	Realisasi Realized
Audit Umum Kantor Pusat Head Office General Audit	6	6
Audit Umum Kantor Wilayah Regional Office General Audit	5	5
Audit Umum Kantor Cabang Branch Office General Audit	25	25
Audit Teknologi Informasi Information Technology Audit	6	17
Audit Internal Terintegrasi Integrated Internal Audit	9	10
Audit Investigasi Investigative Audit	-	21
Pemeriksaan Kontrol Internal Wilayah Regional Internal Control Inspection	20	11*

*) Kontrol Internal Wilayah & Cabang telah pindah ke Divisi Manajemen Risiko Operasional
Tabel 1: Rencana dan Realisasi Pemeriksaan SKAI Tahun 2023

*) Regional & Branch Internal Control had moved to Operational Risk Management Division
 Table 1 : The 2023 SKAI Plan and Audit Realization

activities. Priority selection of audit objects is carried out based on their risk profile (risk based internal audit).

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 IMPLEMENTATION IN 2023

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.

In 2023, SKAI had conducted audits on the actual implementation of Branch Offices, Regional Offices, Head Offices, Information Technology Application Systems and Financial Conglomerates as per work plans as well as thematic audits and ISO compliance reviews. The number of planned and actual inspections by SKAI in 2023 was as follows:

Sehubungan dengan adanya penyesuaian pada Struktur Organisasi terbaru dengan adanya Unit Kerja baru dalam hal ini adalah Divisi Manajemen Risiko Operasional, maka pada Triwulan IV tahun 2023 sesuai dengan Struktur Organisasi tersebut Kontrol Internal Wilayah dan Cabang telah berpindah ke Divisi Manajemen Risiko Operasional sehingga pemenuhan rencana audit pada Triwulan IV tahun 2023 menjadi kewenangan Divisi Manajemen Risiko Operasional.

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.

Kegiatan *workshop* Satuan Kerja Audit Internal Tahun 2023 yang diselenggarakan pada tanggal 10 November 2023 dan bertempat di Sensa Hotel Bandung, sebagai upaya pengembangan kapabilitas dan sinergi antar pegawai di lingkungan Satuan Kerja Audit Internal dengan tema "**Refreshment Knowledge Auditor Demi Menjaga Sustainability dan Disrupsi Digital Bisnis Bank**". Kegiatan *workshop* tersebut dihadiri oleh Bapak Diding Sakri Ph.D selaku Komisaris Independen bank **bjb** dan Bapak Cecep Trisna selaku Direktur Kepatuhan bank **bjb**.

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 insidental 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, diantaranya 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

Regarding the adjustments to the latest Organizational Structure with the existence of a new Work Unit, in this case the Operational Risk Management Division, in the Fourth Quarter of 2023, and in accordance with the Organizational Structure, Regional and Branch Internal Control had moved to the Operational Risk Management Division so that the satisfaction of audit plan in the Fourth Quarter of 2023 was under the authority of the Operational Risk Management Division.

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.

The 2023 Internal Audit Work Unit workshop activity was held dated November 10, 2023 and took place at Sensa Hotel Bandung, as an effort to develop capability and synergy between employees within the Internal Audit Work Unit with the theme "**Refreshment of Auditor Knowledge to Maintain Sustainability and Digital Disruption of Bank Businesses**". The workshop activity was attended by Mr Diding Sakri Ph.D, an Independent Commissioner of bank **bjb**, and Mr Cecep Trisna, a Compliance Director of bank **bjb**.

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

Pertemuan berkala setidaknya 1 kali dalam setiap triwulan, membahas Laporan Kegiatan SKAI selama 1 triwulan, diantaranya 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 insidental.

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.

Adapun pelaksanaan rapat bersama Komite Audit adalah sebagai berikut.

The meetings with the Audit Committee were as follows.

No.	Tanggal Date	Agenda Agenda
1.	20 Desember 2022 December 20, 2022	Pembahasan Rencana Kerja dan Anggaran Tahunan Satuan Kerja Audit Internal Tahun 2023. Discussion of the Annual Work Plan and Budget of the Internal Audit Work Unit for 2023.
2.	06 Juni 2023 June 06, 2023	Pembahasan Evaluasi Hasil Audit Internal Periode Triwulan I Tahun 2023. Discussion of Evaluation of Internal Audit Results for the First Quarter of 2023.
3.	20 September 2023 September 20, 2023	Pembahasan Evaluasi Hasil Audit Internal Periode Triwulan II Tahun 2023. Discussion of Evaluation of Internal Audit Results for the Second Quarter of 2023.
4.	14 November 2023 November 14, 2023	Pembahasan Rencana Kerja & Anggaran Tahunan Satuan Kerja Audit Internal Tahun 2024. Discussion of the Annual Work Plan and Budget of the Internal Audit Work Unit for 2024.
5.	28 Desember 2023 December 28, 2023	Pembahasan Evaluasi Hasil Audit Internal Periode Triwulan III Tahun 2023 Discussion of Evaluation of Internal Audit Results for the Third Quarter of 2023

STRATEGI KERJA DI TAHUN 2023

- 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).
- Menjadi katalisator dalam menciptakan budaya bisnis yang berkualitas melalui fungsi pengawasan yang *agile* dan responsif terhadap dinamika bisnis.
- Peningkatan pengembangan Sistem Informasi Manajemen Audit dan *software data analysis*.

WORK STRATEGY IN 2023

- 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.
- Being a catalyst in creating a quality business culture through an agile and responsive supervisory function to business dynamics.
- Enhancing the Audit Management Information System and data analysis software.

Temuan dan Tindak Lanjut Hasil Audit

Temuan Audit Internal periode tahun 2019 sampai dengan tahun 2023 sebagai berikut:

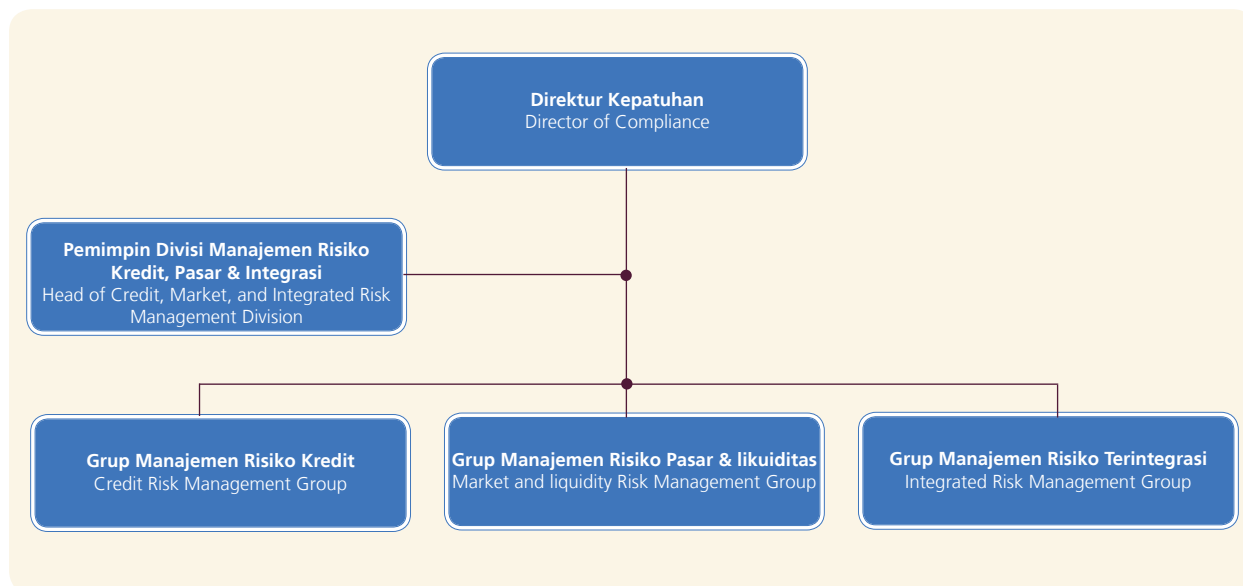
Findings and Follow-Up on Audit Results

The audit findings for the period of 2019 until 2023 were as follows:

No	Tahun Pemeriksaan Year of Inspection	Jumlah Temuan Audit Berdasarkan Satuan Kerja <i>Auditee</i> Number of Audit Findings Based on <i>Auditee</i> Work Unit				
		Kantor Pusat Head Office	Kantor Wilayah Regional Office	Kantor Cabang Branch office	Teknologi Informasi Information Technology	Audit Terintegrasi Integrated Audit
1	2019	29	-	232	14	-
2	2020	25	-	143	22	18
3	2021	44	-	119	29	32
4	2022	15	-	128	165	50
5	2023	22	26	124	223	58

Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi

Struktur Organisasi Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi



Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi terdiri dari 1 (satu) orang Pemimpin Divisi, 3 (tiga) orang Pemimpin Grup. Dalam menjalankan aktivitasnya, masing-masing grup dibantu oleh Manager, Officer dan Staff yang ditunjuk

Tugas dan Tanggung Jawab Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi

Tugas dan tanggung jawab Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi adalah sebagai berikut:

1. Bertanggung jawab terhadap pengelolaan rencana dan strategi manajemen risiko kredit, pasar dan terintegrasi terhadap aspek dan unsur yang melekat pada organisasi bank. Kebijakan dan kerangka manajemen risiko sesuai dengan tugas dan tanggung jawab, menjadi unit pendukung strategis dalam organisasi terkait manajemen risiko kredit, pasar dan terintegrasi serta pengembangan penerapan budaya risiko pada seluruh kegiatan usaha bank pada setiap jenjang organisasi.
2. Pemantauan pelaksanaan strategi Manajemen Risiko yang telah disetujui oleh Direksi.
3. Pemantauan posisi risiko secara keseluruhan (*composite*), per jenis risiko, dan per jenis aktivitas fungsional serta melakukan stress testing.
4. Kaji ulang secara berkala terhadap proses Manajemen Risiko.
5. Evaluasi terhadap akurasi model dan validitas data yang digunakan untuk mengukur risiko bagi Bank yang menggunakan model untuk keperluan internal (*internal model*).

Credit, Market, and Integrated Risk Management Division

Organizational Structure of Credit, Market, and Integrated Risk Management Division

Credit, Market, and Integrated Risk Management Division consists of 1 (one) Division leader and 3 (three) group leader persons. In carrying out its activities, each group is assisted by Manager, Officer and appointed Staff.

Duties and Responsibilities of The Credit, Market, and Integrated Risk Management Division

The duties and responsibilities of the Credit, Market, and Integrated Risk Management Division are as follow:

1. Taking responsibility for managing integrated market and credit risk management plans and strategies for aspects and elements inherent in the bank organization. Risk management policies and framework are in accordance with duties and responsibilities and become a strategic support unit in the organization related to integrated market and credit risk management and development of the application of risk culture to all bank business activities at every level of the organization.
2. Monitoring the implementation of risk management strategy approved by the Directors.
3. Monitoring overall risk position (*composite*), per risk type, and per type of functional activity and stress testing.
4. Periodic review of the risk management process.
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. 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.

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 Kredit, Pasar & Terintegrasi

Asep Dani Fadilah

**Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi/
Head of Credit, Market, and Integrated Risk Management Division**

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir di Kuningan, 1 Juni 1971 saat ini berusia 52 tahun.

Born in Kuningan, June 1 1971, currently 52 years old.

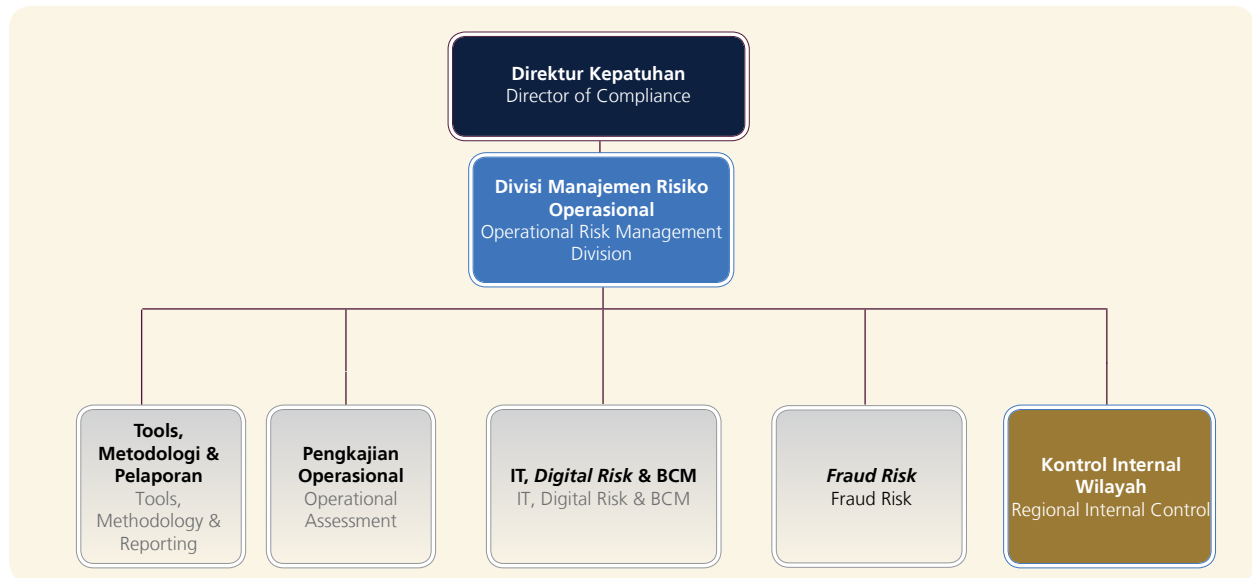
Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> • Sarjana Ekonomi, STIE Kuningan tahun 2000 • Magister Manajemen, STIE Ganesha tahun 2003 	<ul style="list-style-type: none"> • Bachelor of Economics, STIE Kuningan 2000 • Master in Management, STIE Ganesha 2003
Dasar Hukum Pengangkatan	Legal Basis of Appointment
Menjabat sebagai Pemimpin Divisi Manajemen Risiko berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.	Menjabat sebagai Pemimpin Divisi Manajemen Risiko berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.
Pengalaman Kerja	Work Experience
Bergabung di bank bjb sejak 1991 dengan riwayat jabatan sebagai berikut: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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
Sertifikasi	Certification
<ul style="list-style-type: none"> • Sertifikasi Manajemen Risiko Jenjang 7 • PECB ISO 37301 	<ul style="list-style-type: none"> • Level 7 Risk Management Certification • PECB ISO 37301

Divisi Manajemen Risiko Operasional

Struktur Organisasi Divisi Manajemen Risiko Operasional

Operational Risk Management Division

Operational Risk Management Division Organizational Structure



Keterangan/ Information:



Direktur/ Director



Divisi/ Division



Berjumlah lebih dari satu/ There are more than one



Grup/ Group

Divisi Manajemen Risiko Operasional terdiri dari 1 (satu) orang Pemimpin Divisi, 4 (empat) orang Pemimpin Grup dan Kontrol Internal Wilayah. Dalam menjalankan aktivitasnya, masing-masing grup dibantu oleh Manager, Officer dan Staff yang ditunjuk.

The Operational Risk Management Division consists of 1 (one) Division Leader, 4 (four) Group Leaders and Regional Internal Control. In carrying out its activities, each group is assisted by an appointed Manager, Officer and Staff.

Tugas dan Tanggung Jawab Divisi Manajemen Risiko Operasional

Tugas dan tanggung jawab Divisi Manajemen Risiko Operasional 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 Bank yang menggunakan model untuk keperluan internal (internal model).

Duties and Responsibilities of the Operational Risk Management Division

The duties and responsibilities of the Operational Risk Management Division are as follows:

1. Monitoring the implementation of Risk Management strategies that have been approved by the Board of Directors.
2. Monitoring the overall risk position (*composite*), per type of risk, and per type of functional activity and carrying out stress testing.
3. Regularly review the Risk Management process.
4. Review of proposed new activities and/or products.
5. Evaluation of the accuracy of the model and validity of the data used to measure risk for Banks that use the model for internal purposes (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.


6. Provide recommendations to the Operational Work Unit (*risk-taking unit*) and/or to the Risk Management Committee, according to their authority.
7. Prepare and submit risk profile reports to the President Director or specially assigned Director and the Risk Management Committee on a regular basis.

Profil Pemimpin Divisi Manajemen Risiko Operasional

Profile of the Head of Operational Risk Management Division

Yogy Yatno

Pemimpin Divisi Manajemen Risiko Operasional/ Head of Operational Risk Management Division

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir di Cirebon, 24 April pada tahun 1979, usia 44 tahun per Januari 2024

Born in Cirebon, April 24, 1979, age 44 years old as of January 2024

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> • Sarjana Ekonomi, STIE YPKP tahun 2001 • Magister Manajemen, UNPAD tahun 2010 	<ul style="list-style-type: none"> • Bachelor of Economics, STIE YPKP in 2001 • Master of Management, UNPAD in 2010
Riwayat Penunjukan	Appointment History
Menjabat sebagai Pemimpin Divisi Manajemen Risiko Operasional berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.	Appointed as Head of the Operational Risk Management Division based on Directors' Decree No. 0285/SK/DIR-HCA/2023.
Pengalaman Kerja	Work Experience
Bergabung di bank bjb sejak 2002 dengan riwayat jabatan sebagai berikut: <ul style="list-style-type: none"> • Pemimpin Divisi Kebijakan & Prosedur sejak Tahun 2022 hingga Tahun 2023 • Pemimpin Divisi Jaringan & Layanan sejak Tahun 2021 hingga Tahun 2022 • CEO Regional 1 Sejak Tahun 2020 hingga Tahun 2021 	Joined bank bjb since 2002 with the following position history: <ul style="list-style-type: none"> • Head of the Policy & Procedures Division from 2022 to 2023 • Network & Services Division Leader from 2021 to 2022 • Regional CEO 1 from 2020 to 2021
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Pengembangan Kompetensi Pegawai Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi Serta Divisi Manajemen Risiko Operasional Tahun 2023

Development of Employee Competencies of The Credit, Market and Integrated Risk Management Division and Operational Risk Management Division In 2023

No.	Tema Pelatihan	Training Theme
1.	Self Confident Marketing & Selling Skill Kantor Cabang Cilegon	Self Confident Marketing & Selling Skill Cilegon Branch Office
2.	Anti Money Laundering In Digital Era : Lesson Learned From Selected Countries	Anti Money Laundering In Digital Era : Lesson Learned From Selected Countries
3.	Aspek Hukum Perkredit Untuk Pegawai KC Garut	Legal Aspects of Credit for Garut KC Employees

No.	Tema Pelatihan	Training Theme
4.	ATMR Risiko Pasar Fundamental Review of The Trading Book (FRTB)	ATMR Risiko Pasar Fundamental Review of The Trading Book (FRTB)
5.	Awareness ISO/IEC 20000-1:2018 & ISO/IEC 27001 :2022	Awareness ISO/IEC 20000-1:2018 & ISO/IEC 27001 :2022
6.	Bank Indonesia Reporting Knowledge	Bank Indonesia Reporting Knowledge
7.	Certified Risk Associate (CRA)	Certified Risk Associate (CRA)
8.	bjb E-Class : LNA Branch Operation Management	bjb E-Class : LNA Branch Operation Management
9.	Business Continuity Plan (BCP)	Business Continuity Plan (BCP)
10.	Climate Risk Stress Testing (CRST)	Climate Risk Stress Testing (CRST)
11.	Certified Risk Professional (CRP)	Certified Risk Professional (CRP)
12.	Communication & Ethics Negotiation Skill Presentation Skill dan Selling Skill	Communication & Ethics Negotiation Skill Presentation Skill and Selling Skill
13.	Communication Skill Selling Skill dan Fraud Awareness	Communication Skill Selling Skill and Fraud Awareness
14.	Communication & Presentation Skill Untuk Pegawai Kantor Wilayah 3	Communication & Presentation Skills for Regional Office 3 Employees
15.	Communication Skill Relationship Building and Networking & Fraud Awareness Kantor Cabang Daan Mogot	Communication Skill Relationship Building and Networking & Fraud Awareness Daan Mogot Branch Office
16.	Cyber Risk Management	Cyber Risk Management
17.	Digital Marketing Kantor Cabang Rasuna Said	Digital Marketing Rasuna Said Branch Office
18.	Corporate Finance	Corporate Finance
19.	Excellent Execution Program	Excellent Execution Program
20.	Enhancement Program Untuk Sekretaris & Umum bank bjb	Enhancement Program for Secretary & General of bank bjb
21.	Efektivitas Digital Maturity Assessment Dalam Mengukur Kematangan Transformasi Digital Perbankan	Effectiveness of Digital Maturity Assessment in Measuring the Maturity of Banking Digital Transformation
22.	Financial Forecasting & Modelling	Financial Forecasting & Modelling
23.	Green Financing	Green Financing
24.	Green Bond dan Carbon Trading	Green Bond dan Carbon Trading
25.	Green Banking	Green Banking
26.	Fraud Detection On Digital Banking Crime : Pengelolaan dan Penanganan Kejahatan Di Perbankan Dalam Penerapan Strategi Anti Fraud Serta Mitigasi Risiko	Fraud Detection on Digital Banking Crime: Management and Handling of Crime in Banking in the Implementation of Anti-Fraud and Risk Mitigation Strategies
27.	Governance Risk & Compliance (GRC)	Governance Risk & Compliance (GRC)
28.	Implementasi Business Continuity Management System di Perusahaan Sesuai Dengan ISO 22301:2019	Implementation of the Business Continuity Management System in the Company in accordance with ISO 22301:2019
29.	Guide To CAFM Certification & CAFM Examination	Guide To CAFM Certification & CAFM Examination
30.	ISO 9001:2015 (Sistem Manajemen Mutu)	ISO 9001:2015 (Quality Management System)
31.	Implementasi Business Continuity Management System di Perusahaan Sesuai dengan ISO 22301:2019	Implementation of the Business Continuity Management System in the Company in accordance with ISO 22301:2019
32.	Kegiatan Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Batch 2 & Batch 3 Tahun 2023 (Inhouse Training Daring)	Maintenance/Refreshment Activities for Risk Management Certification Batch 2 & Batch 3 Year 2023 (Inhouse Online Training)
33.	Keuangan Berkelanjutan	Sustainable Finance
34.	LNA : Cash Handling & Management	LNA : Cash Handling & Management
35.	LNA : Moneter & Macroeconomy Knowledge	LNA : Moneter & Macroeconomy Knowledge
36.	LNA bjb E-Class : (Basic Banking Analysis (Statistical Analysis Banking & Financial Industry Analysis dan Client Industry Analysis)	LNA bjb E-Class : (Basic Banking Analysis (Statistical Analysis Banking & Financial Industry Analysis and Client Industry Analysis)
37.	LNA : Dasar-Dasar Audit (Kompetensi Audit Monitoring Quality Management Audit Procedure Audit Tool & Technique Audit Reporting Writing	LNA: Audit Basics (Audit Competency Monitoring Quality Management Audit Procedure Audit Tool & Technique Audit Reporting Writing
38.	LNA : Law & Regulation	LNA : Law & Regulation

No.	Tema Pelatihan	Training Theme
39.	LNA : Self Confidence & Communication Skill Kantor Cabang Karawang (In House Training - Tatap Muka)	LUNA : Self Confidence and Communication Skill Karawang Branch Office (In House Training - Face to Face)
40.	Marketing & Selling Skill Kantor Wilayah 4	Marketing & Selling Skills Regional Office 4
41.	Online Refreshment Sertifikasi Manajemen Risiko Batch 1 Tahun 2023 (Inhouse Training Online)	Online Refreshment Sertifikasi Manajemen Risiko Batch 1 Tahun 2023 (Inhouse Training Online)
42.	Monitoring & Pengendalian Operasional Bank	Bank Operational Monitoring and Control
43.	Pembelajaran Berbasis Kompetensi Jenjang Kualifikasi SPPUR 5 - Sertifikasi Sistem Pembayaran & Pengelolaan Uang Rupiah (SPPUR) Pengelolaan Uang Tunai	Competency Based Learning SPPUR Qualification Level 5 - Rupiah Payment & Money Management System Certification (SPPUR) Cash Management
44.	Penerapan Manajemen Risiko Untuk Dana Pensiun Lembaga Keuangan (DPLK)	Implementation of Risk Management for Financial Institution Pension Funds (DPLK)
45.	Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Batch 8 Tahun 2023	Maintenance/Refreshment of Batch 8 Risk Management Certification 2023
46.	Pencegahan Fraud Tipikor Dan Pencucian Uang Kantor Cabang Subang (In House Training - Tatap Muka)	Prevention of Corruption Fraud and Money Laundering at Subang Branch Office (In House Training - Face to Face)
47.	Pengenalan Budaya Perusahaan dan Fraud Detection System (FDS)	Introduction to Corporate Culture and Fraud Detection System (FDS)
48.	Pengenalan Digital	Digital Introduction
49.	Penguatan Kerangka Manajemen Risiko Dalam Menjaga Kesehatan Bank	Strengthening the Risk Management Framework in Maintaining Bank Health
50.	Pengenalan Tata Kelola Perusahaan Efek	Introduction to Securities Company Governance
51.	Pengenalan Perbankan Bagi Pegawai Dalam Masa Penilaian (PDMP) Batch 1 Tahun 2023	Introduction to Banking for Employees During the Assessment Period (PDMP) Batch 1 of 2023
52.	Perancangan Perangkat Aplikasi Operational Risk Management : RCSA KRI & LED	Design of Operational Risk Management Application Tools: RCSA KRI & LED
53.	Perhitungan Aset Tertimbang Menurut Risiko Pasar Bagi Bank Umum Sesuai SEOJK Nomor 23/SEOJK.03/2022	Calculation of Weighted Assets According to Market Risk for Commercial Banks According to SEOJK Number 23/SEOJK.03/2022
54.	Refreshment/Pemeliharaan Sertifikasi Manajemen Risiko	Refreshment/Maintenance of Risk Management Certification
55.	Risk Analysis & Mitigation Skill dan Risk Financing Analysis Knowledge	Risk Analysis & Mitigation Skill and Risk Financing Analysis Knowledge
56.	Say No To Fraud	Say No To Fraud
57.	Self Confident 7 Habits Of Highly Effective People dan Marketing & Selling Skill Kantor Cabang Hasyim Ashari	Self Confident 7 Habits Of Highly Effective People and Marketing & Selling Skills Hasyim Ashari Branch Office
58.	Selling Skill & Digital Marketing Kantor Cabang Makassar	Selling Skills & Digital Marketing Makassar Branch Office
59.	Softskill Kantor Cabang Bandar Lampung	Softskill Bandar Lampung Branch Office
60.	Sistem Rekening Antar Kantor (SRAK)	Inter-Office Account System (SRAK)
61.	Strategic Planning For Bankers Level Staff & Penyelia	Strategic Planning For Bankers Staff & Supervisor Level
62.	Stress Testing Risiko Operasional Untuk Dana Pensiun Lembaga Keuangan (DPLK)	Stress Testing Operational Risk for Financial Institution Pension Funds (DPLK)
63.	Sustainable Finance Branding	Sustainable Finance Branding
64.	Sustainability Reporting	Sustainability Reporting
65.	Transaksi Derivatif dan Structure Product	Derivative Transactions and Structure Products
66.	Training Awareness Sistem Manajemen Kepatuhan (SMK) ISO 37301 : 2021	ISO 37301: 2021 Compliance Management System (SMK) Awareness Training
67.	Teknis Penanggulangan Bencana Lokakarya dan Sertifikasi Berpola Layanan Penerimaan Negara Bukan Pajak (PNBP) Pusdiklat PB Tahun Anggaran 2	Technical Disaster Management Workshop and Certification Patterned Non-Tax State Revenue Services (PNBP) PB Education and Training Center Financial Year 2
68.	Webinar Peluang Harapan dan Tantangan Perkonomian Nasional	National Economic Opportunities and Challenges Webinar
69.	Workshop Strategi Mitigasi Risiko Kredit (Internal Rating System Industry Risk Rating Early Warning System & Loan Portfolio Guidelines)	Credit Risk Mitigation Strategy Workshop (Internal Rating System Industry Risk Rating Early Warning System & Loan Portfolio Guidelines)

No.	Tema Pelatihan	Training Theme
70.	Workshop Tantangan dan Peluang Profesi Manajemen Risiko Dalam Pencapaian Tujuan Keuangan Berkelanjutan	Workshop on Challenges and Opportunities for the Risk Management Profession in Achieving Sustainable Financial Goals
71.	Virtual Seminar Lesson Learned Kasus Silicon Valley Bank (SVB)	Virtual Seminar Lessons Learned Silicon Valley Bank (SVB) Case
72.	Workshop Training Digital Regulatory & Compliance Memahami Pertumbuhan E-Channel Dalam Era Digital Banking	Digital Regulatory & Compliance Training Workshop Understanding the Growth of E-Channels in the Digital Banking Era
73.	Workshop dan Penyusunan ISO 27001 BPD SI	Workshop and Preparation of ISO 27001 BPD SI
74.	Webinar OJK - Membangun Transaksi Keuangan Digital yang Aman dan Berintegritas Tinggi - Membangun Keyakinan Nasabah Aset Digital Dari Risiko Siber	OJK Webinar - Building Safe and High Integrity Digital Financial Transactions - Building Digital Asset Customer Confidence Against Cyber Risk
75.	Webinar Prospek Insurtech di Indonesia	Webinar on Insurtech Prospects in Indonesia
76.	Webinar OJK - Peluang Metaverse di Industri Jasa Keuangan	OJK Webinar - Metaverse Opportunities in the Financial Services Industry
77.	Webinar BPD Sharing Corner Ladies Bankers	BPD Sharing Corner Ladies Bankers Webinar

Pelaksanaan Tugas Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi Serta Divisi Manajemen Risiko Operasional Tahun 2023

Pada tahun 2023, Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi bersama dengan Divisi Manajemen Risiko Operasional telah menjalankan peran sebagai Satuan Kerja Manajemen Risiko di bank **bjb** dengan mengkoordinasikan pelaksanaan Strategi dan Kerangka Manajemen Risiko yang mencakup 4 (empat) pilar penerapan manajemen risiko, yaitu:

1. Pengawasan Aktif Dewan Komisaris dan Direksi;
2. Kecukupan Kebijakan dan Prosedur Manajemen Risiko serta Penetapan Limit Risiko;
3. Kecukupan Proses Identifikasi, Pengukuran, Pemantauan dan Pengendalian Risiko serta informasi Manajemen Risiko; serta
4. Sistem Pengendalian Internal yang Menyeluruh.

Dalam rangka penerapan manajemen risiko yang efektif, upaya pengembangan penerapan manajemen risiko dilakukan terhadap aspek serta unsur yang melekat pada organisasi Perseroan dengan penguatan struktur organisasi manajemen risiko, memastikan proses manajemen risiko operasional yang terdapat pada *Risk Taking Unit*, pemantauan terhadap *dedicated operational risk officer* melalui fungsi KIC/KIW sebagai pihak yang melakukan pengawasan dan review ulang atas aktivitas operasional di Kantor Cabang dan tindak lanjut alert FDS (*Fraud Detection System*) serta turut pula menjadi *Strategic Supporting Unit* yang secara intensif mengembangkan budaya sadar risiko pada seluruh jenjang organisasi, di internal maupun pada Konglomerasi Keuangan Bank.

Implementation of Duties of The Credit, Market and Integrated Risk Management Division and The Operational Risk Management Division in 2023

In 2023, the Credit, Market & Integrated Risk Management Division together with the Operational Risk Management Division carried out their role as the Risk Management Work Unit at bank **bjb** by coordinating the implementation of the Risk Management Strategy and Framework which includes 4 (four) pillars of risk management implementation, namely:

1. Active supervision of the Board of Commissioners and Directors;
2. Adequacy of Risk Management Policies and Procedures and Determination of Risk Limits;
3. Adequacy of Risk Identification, Measurement, Monitoring and Control Processes as well as Risk Management information; as well as
4. Comprehensive Internal Control System.

In order to implement effective risk management, efforts to develop the implementation of risk management are carried out on aspects and elements inherent in the Company's organization by strengthening the risk management organizational structure, ensuring the operational risk management process contained in the Risk Taking Unit, monitoring the dedicated operational risk officer through the function KIC/KIW is the party that carries out supervision and review of operational activities at Branch Offices and follows up on FDS (*Fraud Detection System*) alerts and is also a Strategic Supporting Unit that intensively develops a risk awareness culture at all levels of the organization, internally and externally at Bank Financial Conglomeration.

Komite di Bawah Direksi

Dalam melaksanakan 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 bank yang berkedudukan di Kantor Pusat dan bersifat non struktural dan independen terhadap *Risk Taking Unit*.

STRUKTUR DAN KEANGGOTAAN KOMITE MANAJEMEN RISIKO

Proses 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:

Jabatan Position	Diisi oleh Completed by	Hak Suara Voting Rights
Ketua KMR (merangkap sebagai anggota tetap) Head of KMR (concurrently as a permanent member)	Direktur yang Membawahkan Divisi Manajemen Risiko Director in charge of the Risk Management Division	Mempunyai Hak Suara Have Voting Rights
Sekretaris KMR (merangkap sebagai anggota tetap) KMR Secretary (concurrently as a permanent member)	Pemimpin Divisi Manajemen Risiko Head of Risk Management Division	Mempunyai Hak Suara Have Voting Rights
Anggota tidak tetap Non-permanent members	Direktur Utama President director	Mempunyai Hak Suara Have Voting Rights
Anggota tetap dengan hak suara permanent members with voting rights	Seluruh Direksi lainnya (tidak termasuk Direktur Utama) All other Directors (excluding President Director)	Mempunyai Hak Suara Have Voting Rights

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:

Jabatan Position	Diisi oleh Completed by	Hak Suara Voting Rights
Anggota tetap Anggota tetap	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	Tanpa Hak Suara Without voting rights
Anggota tidak tetap Anggota tidak tetap	a. <i>Senior Executive Vice President</i> 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	Tanpa Hak Suara Without voting rights

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 insidental 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.

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.

PROFIL ANGGOTA KOMITE MANAJEMEN RISIKO

PROFILE OF RISK MANAGEMENT COMMITTEE
MEMBERS

Cecep Trisna

Direktur Kepatuhan/Ketua /
Director of Compliance/Chairman

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir di Bandung pada tahun 1967, usia 56 tahun per Desember 2023.

Born in Bandung in 1967, 56 years old as of December 2023.

Riwayat Pendidikan	Educational Background
Sarjana bidang Ilmu Manajemen dari Universitas Padjajaran Bandung (1990).	Bachelor of Management from Padjajaran University, Bandung (1990).
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Diangkat sebagai Direktur bank bjb untuk pertama kalinya berdasarkan Surat Otoritas Jasa Keuangan No. SR-65/KR.02/2021 tanggal 21 Juli 2021 perihal Penyampaian Salinan Keputusan Penilaian Kemampuan dan Kepatutan atas Pengangkatan Direktur Kepatuhan PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Efektif menjabat sebagai Direktur Kepatuhan bank bjb sejak tanggal 22 Juli 2021.	Appointed as Director of bank bjb for the first time based on Financial Services Authority Letter No. SR-65/KR.02/2021 dated July 21, 2021 concerning Submission of a Copy of the Capability and Proper Test Decision on the Appointment of Compliance Director of PT Bank Pembangunan Daerah West Java and Banten, Tbk. Effectively serving as Compliance Director of bank bjb since July 22, 2021.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • 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). 	<ul style="list-style-type: none"> • Head of Education and Training Division (2014 - 2017). • Leader of the bank bjb Employee Welfare Foundation (2017 - 2018). • Head of Compliance and APU-CFT Division (2018 - 2021). • Director of Compliance bank bjb (2021 – present).
Periode dan Masa Jabatan	Period of Service
6 April 2021 – saat ini (periode pertama).	April 6, 2021 – present (first period).
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
<ul style="list-style-type: none"> • 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 Jenjang 7 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 Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP) (2021). • Sertifikasi Kompetensi Level Eksekutif Level 3 Kepatuhan oleh Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP) (2021). 	<ul style="list-style-type: none"> • 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). • Level 7 Risk Management Certification by the Risk Management Certification Body (BSMR) (2020). • Risk Management Certification Resilience Strategy in Implementing Risk Management During the COVID-19 Pandemic (2020). • Compliance & AML Level 3 Executive Certification by the Indonesian Banking Professional Certification Institute (LSPP) (2021). • Executive Level 3 Compliance Competency Certification by the Indonesian Banking Professional Certification Institute (LSPP) (2021).

Asep Dani Fadilah

Sekretaris Komite/ Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi / Committee Secretary/ Head of Credit, Market and Integrated Risk Management Division



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung

Lahir di Kuningan, 1 Juni pada tahun 1971, usia 52 tahun per Desember 2022.



Born in Kuningan, June 1 in 1971, 52 years old as of December 2022.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> • Sarjana Ekonomi, STIE Kuningan tahun 2000 • Magister Manajemen, STIE Ganesha tahun 2003 	<ul style="list-style-type: none"> • Bachelor of Economics, STIE Kuningan in 2000 • Master of Management, STIE Ganesha in 2003
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Menjabat sebagai Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi sejak 2023 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.	Served as Head of Credit, Market and Integrated Risk Management Division from 2023 until now based on Directors' Decree No. 0285/SK/DIR-HCA/2023.
Pengalaman Kerja	Work Experience
Bergabung di bank bjb sejak 1991 dengan riwayat jabatan sebagai berikut: <ul style="list-style-type: none"> • Pemimpin Divisi Manajemen Risiko sejak 2019 hingga 2023 • 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 since 1991 with the following position history: <ul style="list-style-type: none"> • Head of Risk Management Division from 2019 to 2023 • Head of Legal Division from December 2018 to July 2019 • Head of Subsidiary Management Division from October 2018 to December 2018 • Head of General Division from May 2017 to October 2018
Periode dan Masa Jabatan	Period of Service
2023 - saat ini	2023 - present
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
<ul style="list-style-type: none"> • Sertifikasi Manajemen Risiko Jenjang 7 • PECB ISO 37301 	<ul style="list-style-type: none"> • Level 7 Risk Management Certification • PECB ISO 37301

Yuddy Renaldi

Direktur Utama /Anggota Tidak Tetap /
President Director/Non-Permanent Member



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Tangerang Selatan	South Tangerang

Lahir di Bogor pada tahun 1964, usia 59 tahun per Desember 2023.

Born in Bogor in 1964, 59 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> • Sarjana bidang Ekonomi Akuntansi dari Universitas Trisakti Jakarta (1990). • Master bidang Manajemen dari STIE IPWI Jakarta (2000). 	<ul style="list-style-type: none"> • Bachelor of Economics in Accounting from Trisakti University, Jakarta (1990). • Master of Management from STIE IPWI Jakarta (2000).
Dasar Hukum Pengangkatan	Legal Basis for 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 Annual GMS No. 87 dated April 30, 2019, the amendments of which are stipulated based on Deed no. 42 dated December 13, 2019.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • 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). 	<ul style="list-style-type: none"> • 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).
Periode dan Masa Jabatan	Period of Service
30 April 2019 – saat ini (periode pertama).	April 30, 2019 – present (first period).
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7 oleh IBI dan LSPP (2019).	Level 7 Risk Management Certification by IBI and LSPP (2019).

Nia Kania

Direktur Keuangan/Anggota Tetap /
Director of Finance/Permanent Member

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir di Bandung pada tahun 1966, usia 57 tahun per Desember 2023.

Born in Bandung in 1966, 57 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> • Sarjana Bidang Ekonomi dari Universitas Padjadjaran Bandung (1990). • Master Bidang Hukum dari Universitas Padjadjaran Bandung (2020) 	<ul style="list-style-type: none"> • Bachelor of Economics from Padjadjaran University, Bandung (1990). • Master of Law from Padjadjaran University Bandung (2020)
Dasar Hukum Pengangkatan	Legal Basis for 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 EGMS Deed No. 221 dated December 19, 2014. Reappointed based on Annual GMS Deed No. 105 dated February 28, 2018. Then reappointed based on Annual GMS Deed No. 154 dated March 30, 2022.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • 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). 	<ul style="list-style-type: none"> • President Director of bank bjb Pension Fund (2013-2014). • Head of bank bjb Network and Services Division (2014). • Director of Finance at bank bjb (2014-2018). • Director of Finance and Risk Management bank bjb (2018 – 2021). • Director of Finance bank bjb (2021 – present).
Periode dan Masa Jabatan	Period of Service
<ul style="list-style-type: none"> • 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). 	<ul style="list-style-type: none"> • 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
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7 oleh LSPP (2020).	Level 7 Risk Management Certification by LSPP (2020).

Suartini

Direktur Konsumer & Ritel/Anggota Tetap /
Director of Consumer & Retail/Permanent Member

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir di Bandung pada tahun 1968, usia 55 tahun per Desember 2023.



Born in Bandung in 1968, 55 years old as of December 2023.

Riwayat Pendidikan	Educational Background
Sarjana Bidang Statistika dari Universitas Padjadjaran Bandung (1993).	Bachelor of Statistics from Padjadjaran University, Bandung (1993).
Dasar Hukum Pengangkatan	Legal Basis for 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 EGMS Deed No. 221 dated December 19, 2014. Reappointed based on Annual GMS Deed No. 105 dated February 28, 2018. Then reappointed based on Annual GMS Deed No. 154 dated March 30, 2022.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • 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 & Ritel bank bjb (2018 – saat ini). 	<ul style="list-style-type: none"> • Commercial Director of bank bjb (2014-2018). • Director of Consumer and Retail bank bjb (2018). • Director of Consumer and Retail who carries out duties as Director of Commercial and Micro small and Medium Enterprises bank bjb (2018). • Director of Consumer & Retail bank bjb (2018 – present).
Periode dan Masa Jabatan	Period of Service
<ul style="list-style-type: none"> • 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). 	<ul style="list-style-type: none"> • 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
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7 oleh IBI (2018).	Level 7 Risk Management Certification by IBI (2018).

Nancy Adistyasari

Direktur Komersial & Usaha Mikro Kecil dan Menengah (UMKM) / Anggota Tetap /
Director of Commercial & Micro, Small and Medium Enterprises (MSMEs) / Permanent Member



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung

Lahir di Bojonegoro pada tahun 1981, usia 42 tahun per Desember 2023.

Born in Bojonegoro in 1981, 42 years old as of December 2023.

Riwayat Pendidikan	Educational Background
Sarjana Bidang Geofisika dan Meteorologi dari Institut Teknologi Bandung (2004).	Bachelor of Geophysics and Meteorology from the Bandung Institute of Technology (2004).
Dasar Hukum Pengangkatan	Legal Basis for 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 Extraordinary GMS Deed Number 03 dated September 1, 2020.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> 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). 	<ul style="list-style-type: none"> 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).
Periode dan Masa Jabatan	Period of Service
1 September 2020 – saat ini (periode pertama).	September 1, 2020 – present (first period).
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7 oleh LSPP (2020).	Level 7 Risk Management Certification by LSPP (2020).

Tedi Setiawan

Direktur Operasional/Anggota Tetap /
Director of Operations/Permanent Member

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir di Bandung pada tahun 1966, usia 57 tahun per Desember 2023.



Born in Bandung in 1966, 57 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> Sarjana bidang Administrasi Negara dari Universitas Parahyangan Bandung (1991). Master bidang Manajemen Keuangan dari Universitas Pasundan Bandung (2017). Doktor bidang Manajemen di Universitas Pendidikan Indonesia Bandung (2023) 	<ul style="list-style-type: none"> Bachelor's degree in Public Administration from Parahyangan University, Bandung (1991). Master in Financial Management from Pasundan University Bandung (2017). Doctorate in Management at Indonesian Education University Bandung (2023)
Dasar Hukum Pengangkatan	Legal Basis for 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 April 30, 2019, the amendments of which are stipulated based on Deed no. 42 dated December 13, 2019.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> Pemimpin Divisi Perencanaan Strategis (2015-2018). Senior Executive Vice President Credit Risk (2018-2019). Direktur Operasional bank bjb (2019 – saat ini). 	<ul style="list-style-type: none"> Head of Strategic Planning Division (2015-2018). Senior Executive Vice President Credit Risk (2018-2019). Operational Director of bank bjb (2019 – present).
Periode dan Masa Jabatan	Period of Service
30 April 2019 – saat ini (periode pertama).	April 30, 2019 – present (first period).
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7 oleh BSMR (2020).	Level 7 Risk Management Certification by BSMR (2020).

Rio Lanasier

Direktur Information Technology, Treasury & International Banking / Anggota Tetap /
Director of Information Technology, Treasury & International Banking / Permanent Member



	Kewarganegaraan Warga Negara Indonesia	Nationality Indonesian Citizen
	Domisili Jakarta Selatan	Domicile South Jakarta

Lahir di Tangerang pada tahun 1975, usia 48 tahun per Desember 2023.

Born in Tangerang in 1975, 48 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> • Sarjana bidang Teknik Sipil dari Universitas Katolik Parahyangan Bandung (1998). • Master bidang Civil & Environment Engineering dari University of New South Wales Sydney Australia (2000). 	<ul style="list-style-type: none"> • Bachelor's 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).
Dasar Hukum Pengangkatan	Legal Basis for 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 April 30, 2019, the amendments of which are stipulated based on Deed no. 42 dated December 13, 2019.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • Direktur Treasury, Financial Institution, Funding & Fintech Solution (2016-2019). • Direktur Information Technology, Treasury & International Banking bank bjb (2019 – saat ini). 	<ul style="list-style-type: none"> • Director of Treasury, Financial Institutions, Funding & Fintech Solutions (2016-2019). • Director of Information Technology, Treasury & International Banking bank bjb (2019 – present).
Periode dan Masa Jabatan	Period of Service
30 April 2019 – saat ini (periode pertama).	April 30, 2019 – present (first period).
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7 oleh LSPP (2019).	Level 7 Risk Management Certification by LSPP (2019).

Joko Hartono Kalisman

Kepala Satuan Kerja Audit Internal/Anggota Tetap /
Head of Internal Audit Work Unit/Permanent Member

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir di Bandung, 25 Januari 1973, usia 50 tahun per Desember 2023.

Born in Bandung, January 25, 1973, 50 years old as of December 2023

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> • Sarjana Akuntansi, Universitas Padjadjaran tahun 2002 • Magister Manajemen, Universitas Padjadjaran tahun 2006 • Doktor Manajemen, Universitas Padjadjaran tahun 2019 	<ul style="list-style-type: none"> • Bachelor of Accounting, Padjadjaran University in 2002 • Master of Management, Padjadjaran University in 2006 • Doctor of Management, Padjadjaran University in 2019
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Menjabat sebagai Pemimpin Satuan Kerja Audit Internal s berdasarkan Surat Keputusan Direksi No. 1516/SK/DIR-HC/2018.	Served as Head of the Internal Audit Work Unit based on Directors' Decree No. 1516/SK/DIR-HC/2018.
Pengalaman Kerja	Work Experience
Bergabung di bank bjb sejak 1997 dengan riwayat jabatan sebagai berikut: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • Head of the Internal Audit Work Unit from December 2018 until now • Head of the KPR and KPB Division from October 2018 to December 2018 • CEO Regional 5 from May 2017 to October 2018 • Head of Bandung Main Branch Office from May 2016 to May 2017
Periode dan Masa Jabatan	Period of Service
26 Desember 2018 - saat ini	December 26, 2018 - currently
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
<ul style="list-style-type: none"> • 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 • Sertifikasi Manajemen Risiko Jenjang 7 • IIAP 	<ul style="list-style-type: none"> • ISO 37301:2021 – Compliance Management Systems • General Banking Level 3 • Qualified Internal Auditor • Chartered Accountant • Certified Anti Fraud Manager • ISO 37001 Anti-Bribery Certification • Prince2 Foundation • Level 7 Risk Management Certification • IIAP

Deden Hilman

Pemimpin Divisi Kepatuhan & APU-PPT/Anggota Tetap /
Head of Compliance and AML CFT Division/Permanent Member



	Kewarganegaraan Warga Negara Indonesia	Nationality Indonesian Citizen
	Domisili Bandung	Domicile Bandung

Lahir di Bandung, 26 Februari 1974, Per 31 Desember 2023
berusia 50 tahun.

Born in Bandung, February 26, 1974, As of December 31 2023
50 years old.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> • Sarjana Hukum dari Universitas Padjadjaran pada tahun 1998. • Magister bidang Hukum Ekonomi & Bisnis dari Universitas Padjadjaran Bandung pada tahun 2010. 	<ul style="list-style-type: none"> • Degree in Law from Padjadjaran University in 1998. • Masters in Economics & Business Law from Padjadjaran University Bandung in 2010.
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.	Based on Directors' Decree No. 0285/SK/DIR-HCA/2023.
Pengalaman Kerja	Work Experience
<p>Bergabung di bank bjb sejak 11 September 2001 dengan riwayat jabatan antara lain:</p> <ul style="list-style-type: none"> • Pemimpin Cabang Purwakarta sejak 15 Oktober 2018 hingga 27 Januari 2020 • Pemimpin Cabang Depok sejak 10 Februari 2020 hingga 15 Januari 2021 • Deputi CEO Regional 5 sejak 01 Februari 2021 hingga 01 Agustus 2023 • Pemimpin Divisi Kepatuhan & APU PPT sejak tanggal 01 September 2023 hingga sekarang 	<p>Joined bank bjb since September 11 2001 with a history of positions including:</p> <ul style="list-style-type: none"> • Head of Purwakarta Branch from October 15 2018 to January 27 2020 • Head of Depok Branch from February 10, 2020 to January 15, 2021 • Deputy CEO Regional 5 from 01 February 2021 to August 1, 2023 • Head of Compliance & AML CFT Division from September 1, 2023 until now
Periode dan Masa Jabatan	Period of Service
01 September 2023 - saat ini	September 01, 2023 - current
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 6	Level 6 Risk Management Certification

PELATIHAN ANGGOTA KOMITE MANAJEMEN RISIKO

Pelatihan yang telah diikuti anggota komite selama tahun 2023 adalah sebagai berikut.

TRAINING OF RISK MANAGEMENT COMMITTEE MEMBERS

The trainings that have been attended by committee members during 2023 are as follows.

Nama Name	Jabatan Position	Pelatihan Training
Cecep Trisna	Ketua Komite Committee Chair	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Board of Directors Competency Training/Development section
Asep Dani Fadillah	Sekretaris Komite Committee Secretary	<i>Leaders Talk: Leading Successful Business</i> Leaders Talk: Leading Successful Business
		<i>Executive Workshop Tahun 2023: Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkualitas</i> Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Fee Based Income Quality Credit
		<i>Executive Workshop 2023 Be One: Bersatu Kompak Kolaboratif</i> Executive Workshop 2023 Be One: United, Compact, Collaborative
		Pengenalan Digital Digital Introduction
		<i>Climate Risk Stress Testing (CRST)</i> Climate Risk Stress Testing (CRST)
		Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Maintenance/Refreshment of Risk Management Certification
		Implementasi <i>Business Continuity Management System</i> Di Perusahaan Sesuai Dengan ISO 22301:2019 Implementation of the Business Continuity Management System in the Company in accordance with ISO 22301:2019
		<i>Workshop Tantangan Dan Peluang Profesi Manajemen Risiko Dalam Pencapaian Tujuan Keuangan Berkelanjutan</i> Workshop on Challenges and Opportunities for the Risk Management Profession in Achieving Sustainable Financial Goals
		<i>Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi Dan Keunggulan Kompetitif</i> Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage
		Program ISO 31000 Standar Internasional Manajemen Risiko Fundamental ERM ISO 31000 Program International Standard for ERM Fundamental Risk Management
<i>Leaders Talk: Leading Successful Business</i> Leaders Talk: Leading Successful Business		
Yuddy Renaldi	Anggota Tetap Dengan Hak Suara Permanent Members With Voting Rights	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Board of Directors Competency Training/Development section
Nia Kania	Anggota Tetap Dengan Hak Suara Permanent Members With Voting Rights	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Board of Directors Competency Training/Development section
Suartini	Anggota Tetap Dengan Hak Suara Permanent Members With Voting Rights	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 Dengan Hak Suara Permanent Members With Voting Rights	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 Dengan Hak Suara Permanent Members With Voting Rights	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Board of Directors Competency Training/Development section

Nama Name	Jabatan Position	Pelatihan Training
Rio Lanasier	Anggota Tetap Dengan Hak Suara Permanent Members With Voting Rights	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Board of Directors Competency Training/Development section
Joko Hartono Kalisman	Anggota Tetap Tanpa Hak Suara Permanent Members Without Voting Rights	Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Maintenance/Refreshment of Risk Management Certification Pembaruan Sertifikasi Prince2 Prince2 Certification Update Program Pemeliharaan/ Refreshment Sertifikasi Manajemen Risiko Jenjang 7 Level 7 Risk Management Certification Maintenance/Refreshment Program
Deden Hilman	Anggota Tetap Tanpa Hak Suara Permanent Members Without Voting Rights	Program ISO 31000 Standar Internasional Manajemen Risiko Fundamental ERM ISO 31000 Program International Standard for ERM Fundamental Risk Management Sertifikasi CAFM (<i>Certified Anti Fraud Manager</i>) CAFM Certification (Certified Anti Fraud Manager)

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 2023, Komite Manajemen Risiko telah melaksanakan tugasnya dengan menyelenggarakan rapat sebanyak 8 (delapan) kali, dengan agenda sebagai berikut:

MEETINGS AND IMPLEMENTATION OF RISK MANAGEMENT COMMITTEE TASKS

During 2023, the Risk Management Committee carried out its duties by holding 8 (eight) meetings, with the following agenda:

No.	Tanggal Date	Agenda Agenda
1	9 Januari 2023 January 9, 2023	Pembahasan <i>Limit Switching Portfolio Guidelines</i> Segmen Korporasi dan Komersial Discussion of Limit Switching Portfolio Guidelines for Corporate and Commercial Segments
2	18 Januari 2023 January 18, 2023	Pembahasan Tingkat Kesehatan Bank Secara Individu Posisi Desember Tahun 2022 Discussion of Individual Bank Soundness Levels for the Position of December 2022
3	24 Maret 2023 March 24, 2023	<ul style="list-style-type: none"> • <i>Risk Appetite Statement</i> dan <i>Risk Tolerance</i> terkait Teknologi Informasi • Limit kewenangan memutus biaya operasional • <i>Portfolio Guideline</i> Segmen Korporasi dan Komersial • <i>Risk Appetite Statement and Risk Tolerance related to Information Technology</i> • <i>The authority limit determines operational costs</i> • <i>Corporate and Commercial Segment Guideline Portfolio</i>
4	17 April 2023 April 17, 2023	Profil Risiko Bank secara Individu Posisi TW I Tahun 2023 Individual Bank Risk Profile for the Position of the First Quarter of 2023
5	17 Juli 2023 July 17, 2023	Pembahasan Tingkat Kesehatan Bank Secara Individu Semester I Tahun 2023 Discussion of Individual Bank Soundness Level for Semester I of 2023
6	25 September 2023 September 25, 2023	<ul style="list-style-type: none"> • <i>Risk Appetite Statement</i> dan <i>Risk Tolerance</i> • <i>Limit Switching Credit Portfolio Guideline</i> Segmen Korporasi • Risk Appetite Statement and Risk Tolerance • Limit Switching Credit Portfolio Guideline for Corporate Segment
7	16 Oktober 2023 October 16, 2023	Pembahasan Profil Risiko Bank secara Individu Posisi 30 September 2023 Discussion of individual bank risk profiles as of September 30, 2023
8	18 Oktober 2023 October 18, 2023	Pembahasan Profil Risiko Bank secara Individu Posisi 30 September 2023 Discussion of individual bank risk profiles as of September 30, 2023

Komite Kebijakan Perkreditan

Berdasarkan Surat Keputusan Direksi bank **bjb** Nomor 1367/SK/DIR-KPR/2019 tanggal 31 Desember 2019 tentang Pedoman 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.

STRUKTUR DAN KEANGGOTAAN KOMITE KEBIJAKAN PERKREDITAN

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 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.

STRUCTURE AND MEMBERSHIP OF THE CREDIT POLICY COMMITTEE

Susunan Arrangement	Diisi oleh Filled by
Ketua Chairman	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	<ol style="list-style-type: none"> 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 <ol style="list-style-type: none"> 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	<ol style="list-style-type: none"> 1. Pemimpin Satuan Kerja Audit Internal atau pejabat bidang Audit Internal 2. Pemimpin Divisi Kepatuhan atau perwakilan yang ditunjuk wajib hadir dalam 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 <ol style="list-style-type: none"> 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

Susunan Arrangement	Diisi oleh Filled by
Anggota Tidak Tetap Dengan Hak Suara Non-Permanent Members With Voting Rights	Direksi*/SEVP terkait materi yang hadir sebagai undangan. Board of Directors*/SEVP regarding the material that was present as an invitee. *kecuali Direktur yang membidangi kepatuhan. *except the Director in charge of compliance
Anggota Tidak Tetap Tanpa Hak Suara Anggota Tidak Tetap Tanpa Hak Suara	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 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.



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 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****Direktur Utama /Ketua /**
President Director/Chairman

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Tangerang Selatan	South Tangerang



Lahir di Bogor pada tahun 1964, usia 59 tahun per Desember 2023.



Born in Bogor in 1964, 59 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> Sarjana bidang Ekonomi Akuntansi dari Universitas Trisakti Jakarta (1990). Master bidang Manajemen dari STIE IPWI Jakarta (2000). 	<ul style="list-style-type: none"> Bachelor of Economics in Accounting from Trisakti University, Jakarta (1990). Master of Management from STIE IPWI Jakarta (2000).
Dasar Hukum Pengangkatan	Legal Basis for 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 Annual GMS No. 87 dated April 30, 2019, the amendments of which are stipulated based on Deed no. 42 dated December 13, 2019.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> 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). 	<ul style="list-style-type: none"> Group Head of Subsidiaries Management at Bank Mandiri (2016 - 2017). Senior Executive Vice President Remedial & Recovery Bank BNI (2017-2019). President Director of bank bjb (2019 – present).
Periode dan Masa Jabatan	Period of Service
30 April 2019 – saat ini (periode pertama).	April 30, 2019 – present (first period).
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7 oleh IBI dan LSPP (2019).	Level 7 Risk Management Certification by IBI and LSPP (2019).

Mulyana

**Pemimpin Divisi Kebijakan & Prosedur/Sekretaris /
Head of Policy & Procedure Division/Secretary**



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung


Lahir pada 23 Agustus 1971, usia 52 tahun per Desember 2023.

Born on August 23, 1971, 52 years old as of December 2023

Riwayat Pendidikan	Educational Background
Sarjana di bidang Manajemen dari STIE Inaba Bandung (2001)	Bachelor in Management from STIE Inaba Bandung (2001)
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Menjabat sebagai Pemimpin Divisi Kebijakan & Prosedur sejak Tahun 2023 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.	Served as Head of the Policy and Procedures Division from 2023 until now based on Directors' Decree No. 0285/SK/DIR-HCA/2023.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • Pemimpin Kantor Cabang Cikarang tahun 2023 • Pemimpin Kantor Cabang Purwakarta tahun 2022 	<ul style="list-style-type: none"> • Head of Cikarang Branch Office in 2023 • Head of the Purwakarta Branch Office in 2022
Periode dan Masa Jabatan	Period of Service
1 September 2023 - saat ini	September 1, 2023 - present
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 5	Level 5 Risk Management Certification

Hermawan Mulyana

Pemimpin Divisi Korporasi /Sekretaris Pengganti (Alternatif I) /
Head of Corporate Division / Substitute Secretary (Alternative I)

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir pada 17 Januari 1976, usia 47 tahun per Desember 2023.


Born on January 17, 1976, 47 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> Sarjana di bidang Manajemen dari Universitas Padjajaran Bandung (2001) Magister di bidang Manajemen dari STIE Ekuitas (2016) 	<ul style="list-style-type: none"> Bachelor in Management from Padjadjaran University Bandung (2001) Masters in Management from STIE Equity (2016)
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Pemimpin Divisi Korporasi sejak 2023 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0115/SK/DIR-HCA/2023.	Head of Corporate Division from 2023 to the present based on Directors' Decree No. 0115/SK/DIR-HCA/2023.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> Pemimpin Cabang Kebayoran Baru tahun 2017 Pemimpin Divisi Credit Risk tahun 2021 	<ul style="list-style-type: none"> Head of Kebayoran Baru Branch in 2017 Head of Credit Risk Division in 2021
Periode dan Masa Jabatan	Period of Service
2 Mei 2023 - saat ini	May 2, 2023 - present
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Adrianus Ulun

Pemimpin Divisi Credit Risk/Sekretaris Pengganti (Alternatif I) / Head of Credit Risk Division/Substitute Secretary (Alternative I)



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung

Lahir pada 6 Desember 1977, usia 46 tahun per Desember 2023.

Born on December 6, 1977, 46 years old as of December 2023.

Riwayat Pendidikan	Educational Background
Sarjana di bidang Fisika dari Institut Teknologi Bandung (ITB) (2003)	Bachelor in Physics from the Bandung Institute of Technology (ITB) (2003)
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Menjabat sebagai Pemimpin Divisi Credit Risk sejak 2023 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0115/SK/DIR-HCA/2023.	Served as Head of the Credit Risk Division from 2023 until now based on Directors' Decree No. 0115/SK/DIR-HCA/2023.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> Pemimpin Kantor Cabang Medan Tahun 2019 Executive Credit Officer Tahun 2021 	<ul style="list-style-type: none"> Head of Medan Branch Office 2019 Executive Credit Officer in 2021
Periode dan Masa Jabatan	Period of Service
2 Mei 2023 - saat ini	May 2, 2023 - present
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikas Manajemen Risiko Jenjang 6	Level 6 Risk Management Certification

Asep Dani Fadilah

Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi/ Sekretaris Penganti Alt 1 /
Head of Credit, Market and Integrated Risk Management Division/ Alternate Secretary Alt 1



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung


Lahir di Kuningan, 1 Juni 1971, usia 52 tahun per Desember 2022

Born in Kuningan, June 1 1971, 52 years old as of December 2022.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> Sarjana Ekonomi, STIE Kuningan tahun 2000 Magister Manajemen, STIE Ganesha tahun 2003 	<ul style="list-style-type: none"> Bachelor of Economics, STIE Kuningan in 2000 Master of Management, STIE Ganesha in 2003
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Menjabat sebagai Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi sejak 2023 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.	Served as Head of Credit, Market and Integrated Risk Management Division from 2023 until now based on Directors' Decree No. 0285/SK/DIR-HCA/2023.
Pengalaman Kerja	Work Experience
Bergabung di bank bjb sejak 1991 dengan riwayat jabatan sebagai berikut: <ul style="list-style-type: none"> Pemimpin Divisi Manajemen Risiko sejak 2019 hingga 2023 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 since 1991 with the following position history: <ul style="list-style-type: none"> Head of Risk Management Division from 2019 to 2023 Head of Legal Division from December 2018 to July 2019 Head of Subsidiary Management Division from October 2018 to December 2018 Head of General Division from May 2017 to October 2018
Periode dan Masa Jabatan	Period of Service
1 September 2023 - saat ini	September 1, 2023 - present
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
<ul style="list-style-type: none"> Sertifikasi Manajemen Risiko Jenjang 7 PECB ISO 37301 	<ul style="list-style-type: none"> Level 7 Risk Management Certification PECB ISO 37301

Suartini

Direktur Konsumer & Ritel/Anggota Tetap / Director of Consumer & Retail/Permanent Member

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung





Lahir di Bandung pada tahun 1968, usia 55 tahun per Desember 2023.

Born in Bandung in 1968, 55 years old as of December 2023.

Riwayat Pendidikan	Educational Background
Sarjana Bidang Statistika dari Universitas Padjadjaran Bandung (1993).	Bachelor of Statistics from Padjadjaran University, Bandung (1993).
Dasar Hukum Pengangkatan	Legal Basis for 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 EGMS Deed No. 221 dated December 19, 2014. Reappointed based on Annual GMS Deed No. 105 dated February 28, 2018. Then reappointed based on Annual GMS Deed No. 154 of March 30, 2022.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • 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 & Ritel bank bjb (2018 – saat ini). 	<ul style="list-style-type: none"> • Commercial Director of bank bjb (2014-2018). • Director of Consumer and Retail bank bjb (2018). • Director of Consumer and Retail who carries out duties as Director of Commercial and Micro small and Medium Enterprises bank bjb (2018). • Director of Consumer & Retail bank bjb (2018 – present).
Periode dan Masa Jabatan	Period of Service
<ul style="list-style-type: none"> • 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). 	<ul style="list-style-type: none"> • 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
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7 oleh IBI (2018).	Level 7 Risk Management Certification by IBI (2018).

Nia Kania

Direktur Keuangan/Anggota Tetap /
Director of Finance/Permanent Member

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir di Bandung pada tahun 1966, usia 57 tahun per Desember 2023.

Born in Bandung in 1966, 57 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> • Sarjana Bidang Ekonomi dari Universitas Padjadjaran Bandung (1990). • Master Bidang Hukum dari Universitas Padjadjaran Bandung (2020) 	<ul style="list-style-type: none"> • Bachelor of Economics from Padjadjaran University, Bandung (1990). • Master of Law from Padjadjaran University Bandung (2020)
Dasar Hukum Pengangkatan	Legal Basis for 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 EGMS Deed No. 221 dated December 19, 2014. Reappointed based on Annual GMS Deed No. 105 dated February 28, 2018. Then reappointed based on Annual GMS Deed No. 154 dated March 30, 2022.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • 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). 	<ul style="list-style-type: none"> • President Director of bank bjb Pension Fund (2013-2014). • Head of bank bjb Network and Services Division (2014). • Director of Finance at bank bjb (2014-2018). • Director of Finance and Risk Management bank bjb (2018 – 2021). • Director of Finance bank bjb (2021 – present).
Periode dan Masa Jabatan	Period of Service
<ul style="list-style-type: none"> • 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). 	<ul style="list-style-type: none"> • 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
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7 oleh LSPP (2020).	Level 7 Risk Management Certification by LSPP (2020).

Tedi Setiawan

Direktur Operasional/Anggota Tetap /
Director of Operations/Permanent Member

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung





Lahir di Bandung pada tahun 1966, usia 57 tahun per Desember 2023.

Born in Bandung in 1966, 57 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> Sarjana bidang Administrasi Negara dari Universitas Parahyangan Bandung (1991). Master bidang Manajemen Keuangan dari Universitas Pasundan Bandung (2017). Doktor bidang Manajemen di Universitas Pendidikan Indonesia Bandung (2023) 	<ul style="list-style-type: none"> Bachelor's degree in Public Administration from Parahyangan University, Bandung (1991). Master in Financial Management from Pasundan University Bandung (2017). Doctorate in Management at Indonesian Education University Bandung (2023)
Dasar Hukum Pengangkatan	Legal Basis for 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 April 30 2019, the amendments of which are stipulated based on Deed no. 42 dated December 13, 2019.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> Pemimpin Divisi Perencanaan Strategis (2015-2018). Senior Executive Vice President Credit Risk (2018-2019). Direktur Operasional bank bjb (2019 – saat ini). 	<ul style="list-style-type: none"> Head of Strategic Planning Division (2015-2018). Senior Executive Vice President Credit Risk (2018-2019). Operational Director of bank bjb (2019 – present).
Periode dan Masa Jabatan	Period of Service
30 April 2019 – saat ini (periode pertama).	April 30, 2019 – present (first period).
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7 oleh BSMR (2020).	Level 7 Risk Management Certification by BSMR (2020).

Rio Lanasier

Direktur Information Technology, Treasury & International Banking / Anggota Tetap /
Director of Information Technology, Treasury & International Banking / Permanent Member

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Jakarta Selatan	South Jakarta




Lahir di Tangerang pada tahun 1975, usia 48 tahun per Desember 2023.

Born in Tangerang in 1975, 48 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> Sarjana bidang Teknik Sipil dari Universitas Katolik Parahyangan Bandung (1998). Master bidang Civil & Environment Engineering dari University of New South Wales Sydney Australia (2000). 	<ul style="list-style-type: none"> Bachelor of Civil Engineering from Parahyangan Catholic University, Bandung (1998). Master of Civil & Environmental Engineering from the University of New South Wales Sydney Australia (2000).
Dasar Hukum Pengangkatan	Legal Basis for 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 April 30, 2019, the amendments of which are stipulated based on Deed no. 42 dated December 13, 2019.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> Direktur Treasury, Financial Institution, Funding & Fintech Solution (2016-2019). Direktur Information Technology, Treasury & International Banking bank bjb (2019 – saat ini). 	<ul style="list-style-type: none"> Director of Treasury, Financial Institutions, Funding & Fintech Solutions (2016-2019). Director of Information Technology, Treasury & International Banking bank bjb (2019 – present).
Periode dan Masa Jabatan	Period of Service
30 April 2019 – saat ini (periode pertama).	April 30, 2019 – present (first period).
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7 oleh LSPP (2019).	Level 7 Risk Management Certification by LSPP (2019).

Galis Prasetya

Senior Executive Vice President Credit Risk/Anggota Tetap /
Senior Executive Vice President Credit Risk/ Permanent member

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung





Lahir pada 19 Maret 1971 usia 52 tahun per 31 Desember 2023.

Born on March 19 1971, 52 years old as of December 31, 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> Sarjana di bidang ilmu Manajemen dari STIE YPKP Bandung (1999) Magister di bidang ilmu Manajemen Keuangan dari STIE PERBANAS (2005) 	<ul style="list-style-type: none"> Bachelor in Management from STIE YPKP Bandung (1999) Master in Financial Management from STIE PERBANAS (2005)
Dasar Hukum Pengangkatan	Legal Basis for 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.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> CEO Regional 3 (April 2019 – Agustus 2019) CEO Regional 1 (Maret 2019 – April 2019) 	<ul style="list-style-type: none"> Regional CEO 3 (April 2019 – August 2019) Regional CEO 1 (March 2019 – April 2019)
Periode dan Masa Jabatan	Period of Service
6 Agustus 2019 - saat ini	August 6, 2019 - present
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Triastoto Hardjanto Wibowo

Pemimpin Divisi KPR & KKB/Anggota Tetap /
Head of KPR & KKB Division/Permanent member

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir pada 13 November 1969, usia 54 tahun per Desember 2023

Born on November 13, 1969, 54 years old as of December 2023

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> Sarjana di bidang Teknik Geologi dari Universitas Gadjah Mada (1994) Magister di bidang Manajemen dari Universitas Gadjah Mada (1996) 	<ul style="list-style-type: none"> Bachelor in Geological Engineering from Gadjah Mada University (1994) Master in Management from Gadjah Mada University (1996)
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Menjabat sebagai Pemimpin Divisi KPR & KKB sejak 2021 s.d saat ini berdasarkan Surat Keputusan Direksi No Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021.	Served as Head of KPR & KKB Division from 2021 until now based on Directors' Decree No. Directors' Decree No. 0039/SK/DIR-HC/2021.
Pengalaman Kerja	Work Experience
Pemimpin Divisi Kredit Konsumer & Ritel tahun 2016	Head of Consumer & Retail Credit Division in 2016
Periode dan Masa Jabatan	Period of Service
1 Februari 2021 - saat ini	February 1, 2021 - present
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Yusuf Saadudin

Pemimpin Divisi Kredit Konsumer / Anggota Tetap /
Head of Consumer Credit Division / Permanent Member



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir pada 7 Juni 1973, Usia 50 tahun per Desember 2023.

Born on June 7, 1973, 50 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> Sarjana di bidang Akuntansi dari Universitas Padjadjaran (1999) Magister di bidang Hukum Ekonomi dan Bisnis dari Universitas Pasundan Bandung (2015) 	<ul style="list-style-type: none"> Bachelor in Accounting from Padjadjaran University (1999) Masters in Economics and Business Law from Pasundan University Bandung (2015)
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Menjabat sebagai Pemimpin Divisi Kredit Konsumer sejak 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021	Served as Head of the Consumer Credit Division since 2021 based on Directors' Decree No. 0039/SK/DIR-HC/2021
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> Pemimpin Divisi Kredit Konsumer (Februari 2021 – saat ini) Pemimpin Divisi KPR & KKB (Agustus 2019 – Februari 2021) Pemimpin Divisi Credit Risk (Mei 2017 – Agustus 2019) 	<ul style="list-style-type: none"> 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)
Periode dan Masa Jabatan	Period of Service
1 Februari 2021 - saat ini	February 1, 2021 - currently
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Rudy Purwadhi

Pemimpin Divisi Kredit Ritel/Anggota Tetap /
Head of Retail Credit Division/Permanent Member

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir pada 25 Juni 1973, usia 50 tahun per Desember 2023.

Born on June 25 1973, 50 years old as of December 2023.

Riwayat Pendidikan	Educational Background
Sarjana di bidang Manajemen dari STIE STEMBI Bandung Mada (2014)	Bachelor in Management from STIE STEMBI Bandung Mada (2014)
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Menjabat sebagai Pemimpin Divisi Kredit Ritel sejak 2021 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021	Served as Head of the Retail Credit Division from 2021 until now based on Directors' Decree No. 0039/SK/DIR-HC/2021
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • Pemimpin Divisi Kredit Ritel (Februari 2021 – saat ini) • CEO Regional 5 (Agustus 2019 – Februari 2021) • Pemimpin Cabang Cikarang (April 2016 – Agustus 2019) 	<ul style="list-style-type: none"> • Head of Retail Credit Division (February 2021 – present) • Regional CEO 5 (August 2019 – February 2021) • Head of Cikarang Branch (April 2016 – August 2019)
Periode dan Masa Jabatan	Period of Service
1 Februari 2021 - saat in	February 1, 2021 - currently
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Denny Mulyadi

Pemimpin Divisi Kredit UMKM/Anggota Tetap /
Head of MSME Credit Division/Permanent Member





	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung

Lahir pada 7 Juni 1968, usia 55 tahun per Desember 2023.

Born on June 7 1968, 55 years old as of December 2023.

Riwayat Pendidikan	Educational Background
Sarjana di bidang Akuntansi dari Universitas Garut (2000)	Bachelor in Accounting from Garut University (2000)
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Menjabat sebagai Pemimpin Divisi Kredit UMKM sejak tahun 2018 s.d saat ini berdasarkan Surat Keputusan Direksi No. 1135/SK/DIR-HC/2018.	Served as Head of the MSME Credit Division from 2018 to the present based on Directors' Decree No. 1135/SK/DIR-HC/2018.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • Pemimpin Wilayah Kantor Wilayah 4 tahun 2016 • CEO Regional Kantor Wilayah 4 tahun 2018 	<ul style="list-style-type: none"> • Regional Leader of Regional Office 4 in 2016 • Regional CEO of Region 4 Office in 2018
Periode dan Masa Jabatan	Period of Service
10 Oktober 2018 - saat ini	October 10, 2018 - currently
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Budiatmo Sudradjat
Divisi Penyelamatan & Penyelesaian Kredit/Anggota Tetap /
Credit Rescue & Settlement Division/Permanent Member

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir pada 18 Juni 1979, usia 44 tahun per Desember 2023.



Born on June 18, 1979, 44 years old as of December 2023.

Riwayat Pendidikan	Educational Background
Sarjana di bidang Akuntansi dari STIE Banten (2008)	Bachelor in Accounting from STIE Banten (2008)
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Menjabat sebagai Pemimpin Divisi Penyelamatan & Penyelesaian Kredit sejak 2023 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0008/SK/DIR-HCA/2023.	Served as Head of the Credit Rescue & Settlement Division from 2023 until now based on Directors' Decree No. 0008/SK/DIR-HCA/2023.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • Wakil Pemimpin Kantor Cabang Khusus Banten tahun 2018 • Pemimpin Kantor Cabang Khusus Banten tahun 2020 	<ul style="list-style-type: none"> • Deputy Leader of the Banten Special Branch Office in 2018 • Head of Banten Special Branch Office in 2020
Periode dan Masa Jabatan	Period of Service
1 Februari 2021 - saat ini	February 1, 2021 - present
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 5	Level 5 Risk Management Certification

Mohammad Mufti

**Executive Business Officer/Anggota Tetap /
Executive Business Officer/ Permanent Member**



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir pada 30 Oktober 1974, usia 49 tahun per Desember 2023.

Born on October 30 1974, 49 years old as of December 2023

Riwayat Pendidikan	Educational Background
Sarjana di bidang Teknik Sipil (1999)	Bachelor in Civil Engineering (1999)
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Menjabat sebagai Executive Business Officer sejak tahun 2023 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0115/SK/ DIR-HCA/2023.	Served as Executive Business Officer from 2023 until now based on Directors' Decree No. 0115/SK/DIR-HCA/2023.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> CEO Regional Kantor Wilayah 2 tahun 2017 Pemimpin Divisi Komersial tahun 2022 	<ul style="list-style-type: none"> Regional CEO of Regional Office 2 in 2017 Head of Commercial Division in 2022
Periode dan Masa Jabatan	Period of Service
2 Mei 2023 - saat ini	May 2, 2023 - present
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
<ul style="list-style-type: none"> International Certified Wealth Manager (CWM) Sertifikasi Manajemen Risiko Jenjang 7 	<ul style="list-style-type: none"> International Certified Wealth Manager (CWM) Level 7 Risk Management Certification

Andy Rachman

Pemimpin Divisi Komersial/Anggota Tetap /
Head of Commercial Division/Permanent Member

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir pada 23 Mei 1977, usia 46 tahun per Desember 2023.

Born on May 23, 1977, 46 years old as of December 2023.

Riwayat Pendidikan	Educational Background
Sarjana di bidang Akuntansi dari STIE Tridharma (1999)	Bachelor in Accounting from STIE Tridharma (1999)
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Menjabat sebagai Pemimpin Divisi Komersial sejak 2023 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0115/SK/DIR-HCA/2023.	Served as Head of the Commercial Division from 2023 until now based on Directors' Decree No. 0115/SK/DIR-HCA/2023.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • Pemimpin Kantor Cabang Utama Bandung Tahun 2020 • CEO Regional Kantor Wilayah 1 Tahun 2021 	<ul style="list-style-type: none"> • Head of Bandung Main Branch Office in 2020 • Regional CEO of Regional Office 1 in 2021
Periode dan Masa Jabatan	Period of Service
2 Mei 2023 - saat ini	May 2, 2023 - present
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Detya Suryadani

Pemimpin Divisi Perencanaan Strategis/Anggota Tetap / Head of Strategic Planning Division/Permanent Member



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung

Lahir pada 29 Desember 1979, Usia 44 tahun per Desember 2023.

Born on December 29, 1979, 44 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> • Sarjana di bidang Akuntansi dari Universitas Padjadjaran (2003) • Magister bidang Administrasi Bisnis dari Institut Teknologi Bandung (ITB) (2009) 	<ul style="list-style-type: none"> • Bachelor in Accounting from Padjadjaran University (2003) • Master in Business Administration from the Bandung Institute of Technology (ITB) (2009)
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Menjabat sebagai Pemimpin Divisi Perencanaan Strategis sejak 2023 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.	Served as Head of the Strategic Planning Division from 2023 until now based on Directors' Decree No. 0285/SK/DIR-HCA/2023.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • CEO Regional Kanwil 5 tahun 2021 • Divisi Kepatuhan & APU-PPT tahun 2021 	<ul style="list-style-type: none"> • Regional CEO of Regional Office 5 in 2021 • Compliance & AML-CFT Division in 2021
Periode dan Masa Jabatan	Period of Service
22 September 2023 - saat ini	September 22, 2023 - present
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
<ul style="list-style-type: none"> • PECB Certified ISO 37301 Lead Implementer Sistem Manajemen Kepatuhan • Sertifikasi Kepatuhan Level 2 • Sertifikasi Manajemen Risiko Jenjang 7 	<ul style="list-style-type: none"> • PECB Certified ISO 37301 Lead Implementer of Compliance Management Systems • Level 2 Compliance Certification • Level 7 Risk Management Certification

Deden Hilman

Pemimpin Divisi Kepatuhan & APU-PPT/Anggota Tetap /
Head of Compliance and AML CFT Division/Permanent Member

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir di Bandung, 26 Februari 1974, Per 31 Desember 2023
berusia 50 tahun.

Born in Bandung, February 26, 1974, 50 years old as of December
31, 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> • Sarjana Hukum dari Universitas Padjadjaran pada tahun 1998. • Magister bidang Hukum Ekonomi & Bisnis dari Universitas Padjadjaran Bandung pada tahun 2010. 	<ul style="list-style-type: none"> • Degree in Law from Padjadjaran University in 1998. • Masters in Economics & Business Law from Padjadjaran University Bandung in 2010.
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.	Based on Directors' Decree No. 0285/SK/DIR-HCA/2023.
Pengalaman Kerja	Work Experience
<p>Bergabung di bank bjb sejak 11 September 2001 dengan riwayat jabatan antara lain:</p> <ul style="list-style-type: none"> • Pemimpin Cabang Purwakarta sejak 15 Oktober 2018 hingga 27 Januari 2020 • Pemimpin Cabang Depok sejak 10 Februari 2020 hingga 15 Januari 2021 • Deputy CEO Regional 5 sejak 01 Februari 2021 hingga 01 Agustus 2023 • Pemimpin Divisi Kepatuhan & APU PPT sejak tanggal 01 September 2023 hingga sekarang 	<p>Joined bank bjb since September 11, 2001 with a history of positions including:</p> <ul style="list-style-type: none"> • Head of Purwakarta Branch from October 15, 2018 to January 27, 2020 • Head of Depok Branch from February 10, 2020 to January 15, 2021 • Deputy CEO for Regional 5 from February 01, 2021 to August 01, 2023 • Head of Compliance & AML CFT Division from September 1, 2023 until now
Periode dan Masa Jabatan	Period of Service
1 September 2023 - saat ini	September 1, 2023 - present
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 6	Level 6 Risk Management Certification

Herry Yanson

Pemimpin Divisi Operasi/Anggota Tetap /
Head of Operations Division/Permanent Member

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir pada 10 Oktober 1968, usia 55 tahun per Desember 2023.

Born on October 10, 1968, 55 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> • Sarjana di bidang Akuntansi dari Universitas Mercu Buana (1999) • Magister di bidang Manajemen dari STIE IPWIJA (2003) 	<ul style="list-style-type: none"> • Bachelor in Accounting from Mercu Buana University (1999) • Masters in Management from STIE IPWIJA (2003)
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Menjabat sebagai Pemimpin Divisi Operasi sejak 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.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • Pemimpin Divisi Administrasi Kredit dan Bisnis Legal tahun 2018 • Pemimpin Divisi KPR & KKB tahun 2018 	<ul style="list-style-type: none"> • Head of Credit Administration and Legal Business Division in 2018 • Head of the KPR & KKB Division in 2018
Periode dan Masa Jabatan	Period of Service
27 Juli 2020	July 27, 2020
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Rizani Azhar

Executive Business Officer/Anggota Tetap /
Executive Business Officer/ Permanent Member

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir pada 11 April 1980, usia 43 tahun per Desember 2023.



Born on April 11, 1980, 43 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> • Sarjana di bidang Ekonomi dan Studi Pembangunan dari Universitas Padjadjaran Bandung (2002) • Magister di bidang Ekonomi dari Universitas Padjadjaran (2011) 	<ul style="list-style-type: none"> • Bachelor in Economics and Development Studies from Padjadjaran University Bandung (2002) • Masters in Economics from Padjadjaran University (2011)
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Menjabat sebagai Executive Business Officer sejak tahun 2023 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0285/SK/ DIR-HCA/2023.	Served as Executive Business Officer from 2023 until now based on Directors' Decree No. 0285/SK/DIR-HCA/2023.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • Pemimpin Deputy CEO Regional Kantor Wilayah 2 tahun 2022 • Pemimpin Divisi International & Transaction Banking tahun 2023 	<ul style="list-style-type: none"> • Head of Regional Deputy CEO for Region 2 Office in 2022 • Head of International & Transaction Banking Division in 2023
Periode dan Masa Jabatan	Period of Service
1 September 2023 - saat ini	September 1, 2023 - present
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 6	Level 6 Risk Management Certification

Diding Erawan

Pemimpin Divisi International & Transaction Banking/Anggota Tetap / Head of International & Transaction Banking Division/Permanent Member



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung

Lahir pada 06 September 1979, usia 44 tahun per Desember 2023.

Born on September 6, 1979, 44 years old as of December 2023.

Riwayat Pendidikan	Educational Background
Sarjana di bidang Ilmu Hukum dari Universitas Padjadjaran (2003)	<ul style="list-style-type: none"> Bachelor in Law from Padjadjaran University (2003)
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Menjabat sebagai Pemimpin Divisi International & Transaction Banking sejak tahun 2023 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.	Served as Head of the International & Transaction Banking Division from 2023 until now based on Directors' Decree No. 0285/SK/DIR-HCA/2023.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> Pemimpin Grup Business Support tahun 2022 Pemimpin Grup Trade Finance & Value Chain tahun 2022 	<ul style="list-style-type: none"> Head of Business Support Group in 2022 Head of Trade Finance & Value Chain Group in 2022
Periode dan Masa Jabatan	Period of Service
1 September 2023 - saat ini	September 1, 2023 - present
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 5	Level 5 Risk Management Certification



**PELATIHAN ANGGOTA KOMITE KEBIJAKAN
PERKREDITAN**

Pelatihan yang telah diikuti anggota komite selama tahun 2023 adalah sebagai berikut.

**TRAINING OF MEMBERS OF THE CREDIT POLICY
COMMITTEE**

The training that has been attended by committee members during 2023 is as follows.

Nama Name	Jabatan Position	Pelatihan Training
Yuddy Renaldy	Ketua Chairman	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Board of Directors Competency Training/Development section
Yogy Yatno	Sekretaris Secretary	<i>Risk Awareness & Mitigation Actions For Current Bank Conditions In Indonesia (Highly Impact Approach) (Program Refreshment Sertifikasi Manajemen Risiko)</i> Risk Awareness & Mitigation Actions For Current Bank Conditions In Indonesia (Highly Impact Approach) (Risk Management Certification Refreshment Program) Program ISO 31000 Standar Internasional Manajemen Risiko Fundamental ERM ISO 31000 Program International Standard for ERM Fundamental Risk Management Seminar Indonesia <i>Risk Management Outlook 2024</i> Seminar Indonesia Risk Management Outlook 2024 <i>Guide To CSFM Certification & CAFM Examination</i> Guide To CSFM Certification & CAFM Examination
Mulyana	Sekretaris Secretary	-
Hermawan Mulyana	Sekretaris Penganti Alt 1 Alternative Substitute Secretary 1	<i>Online Refreshment Sertifikasi Manajemen Risiko Batch 1 Tahun 2023 (Inhouse Training Online)</i> Online Refreshment Risk Management Certification Batch 1 2023 (Inhouse Online Training) <i>Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi Dan Keunggulan Kompetitif</i> Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage Program Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Jenjang Level Risk Management Certification Maintenance/Refreshment Program <i>Leaders Talk: Leading Successful Business</i> Leaders Talk: Leading Successful Business <i>Executive Workshop Tahun 2023: Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkualitas</i> Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Fee Based Income Quality Credit <i>Executive Workshop 2023 Be One: Bersatu Kompak Kolaboratif</i> Executive Workshop 2023 Be One: United, Compact, Collaborative Pengenalan Digital Digital Introduction

Nama Name	Jabatan Position	Pelatihan Training
Adrianus Ulun	Sekretaris Penganti Alt 1 Sekretaris Penganti Alt 1	<p><i>Leaders Talk: Leading Successful Business</i> Leaders Talk: Leading Successful Business</p> <hr/> <p><i>Executive Workshop Tahun 2023: Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkuali</i> Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Fee Based Income Quality Credit</p> <hr/> <p><i>Executive Workshop 2023 Be One: Bersatu Kompak Kolaboratif</i> Executive Workshop 2023 Be One: United, Compact, Collaborative</p> <hr/> <p><i>Pengenalan Digital</i> Digital Introduction</p>
Asep Dani Fadillah	Sekretaris Penganti Alt 1 Alternative Substitute Secretary 1	<p><i>Leaders Talk : Leading Successful Business</i> Leaders Talk : Leading Successful Business</p> <hr/> <p><i>Executive Workshop 2023: Menjaga Momentum Pertumbuhan Bisnis dalam Mencapai Komitmen 2023 Melalui Kredit Berkualitas Fee Based Income</i> Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Fee Based Income Quality Credit</p> <hr/> <p><i>Executive Workshop 2023 Be One: Bersatu Kompak Kolaboratif</i> Executive Workshop 2023 Be One: United, Compact, Collaborative</p> <hr/> <p><i>Pengenalan Digital</i> Digital Introduction</p> <hr/> <p><i>Climate Risk Stress Testing (CRST)</i> Climate Risk Stress Testing (CRST)</p> <hr/> <p><i>Pemeliharaan/Penyegaran Sertifikasi Manajemen Risiko</i> Maintenance/Refreshment of Risk Management Certification</p> <hr/> <p><i>Penerapan Sistem Manajemen Kontinuitas Bisnis di Perusahaan sesuai ISO 22301:2019</i> Implementation of the Business Continuity Management System in the Company in accordance with ISO 22301:2019</p> <hr/> <p><i>Workshop Eksekutif Tahun 2023 Satukan Energi untuk Memperkuat Sinergi dan Keunggulan Kompetitif</i> Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage</p> <hr/> <p><i>Program ISO 31000 Standar Internasional untuk Manajemen Risiko Fundamental ERM</i> Program ISO 31000 Standar Internasional untuk Manajemen Risiko Fundamental ERM</p>
Suartini	Anggota Tetap dengan Hak Suara Permanent Members With Voting Rights	<p>Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Board of Directors Competency Training/Development section</p>
Nia Kania	Anggota Tetap dengan Hak Suara Permanent Members With Voting Rights	<p>Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Board of Directors Competency Training/Development section</p>
Teddy Setiawan	Anggota Tetap dengan Hak Suara Permanent Members With Voting Rights	<p>Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Board of Directors Competency Training/Development section</p>
Rio Lanasier	Anggota Tetap dengan Hak Suara Permanent Members With Voting Rights	<p>Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Board of Directors Competency Training/Development section</p>
Benny Riswandi	Anggota Tetap dengan Hak Suara Permanent Members With Voting Rights	<p><i>Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi Dan Keunggulan Kompetitif</i> Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage</p>

Nama Name	Jabatan Position	Pelatihan Training
		<p>Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Maintenance/Refreshment of Risk Management Certification</p> <hr/> <p>Pengenalan Digital Digital Introduction</p> <hr/> <p><i>Executive Workshop 2023 Be One: Bersatu Kompak Kolaboratif</i> Executive Workshop 2023 Be One: United, Compact, Collaborative</p> <hr/> <p><i>Executive Workshop Tahun 2023: Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkuali</i> Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Fee Based Income Quality Credit</p> <hr/> <p><i>Leaders Talk: Leading Successful Business</i> Leaders Talk: Leading Successful Business</p> <hr/> <p><i>The 10th International Certified Wealth Manager (CWM) & Continuing Professional Development (Cpd)</i> The 10th International Certified Wealth Manager (CWM) & Continuing Professional Development (Cpd)</p> <hr/> <p>Program Pemeliharaan/ Refreshment Sertifikasi Manajemen Risiko Jenjang Level Risk Management Certification Maintenance/Refreshment Program</p>
Galis Prasetya	Anggota Tetap dengan Hak Suara Permanent Members With Voting Rights	<p><i>Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi Dan Keunggulan Kompetitif</i> Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage</p> <hr/> <p><i>Online Refreshment Sertifikasi Manajemen Risiko Batch 1 Tahun 2023 (Inhouse Training Online)</i> Online Refreshment Risk Management Certification Batch 1 Year 2023 (Inhouse Online Training)</p> <hr/> <p><i>Seminar Indonesia Financial System Stability Summit 2023: Stabilizing Financial System From The Global Economic Shockwaves</i> Indonesia Financial System Stability Summit 2023 Seminar: Stabilizing Financial System From The Global Economic Shockwaves</p> <hr/> <p><i>Expand Senior Leadership Development Program</i> Expand Senior Leadership Development Program</p> <hr/> <p>Pengenalan Digital Digital Introduction</p> <hr/> <p><i>Executive Workshop 2023 Be One: Bersatu Kompak Kolaboratif</i> Executive Workshop 2023 Be One: United, Compact, Collaborative</p> <hr/> <p><i>Executive Workshop Tahun 2023: Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkualitas</i> Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Fee Based Income Quality Credit</p> <hr/> <p><i>Leaders Talk: Leading Successful Business</i> Leaders Talk: Leading Successful Business</p> <hr/> <p>Program Pemeliharaan/ Refreshment Sertifikasi Manajemen Risiko Jenjang Level Risk Management Certification Maintenance/Refreshment Program</p>
Triastoto Hardjanto Wibowo	Anggota Tetap Tanpa Hak Suara Permanent Members Without Voting Rights	<p><i>The 18th Mark Plus Conference 2024</i> The 18th Mark Plus Conference 2024</p> <hr/> <p><i>Executive Leadership Program 2023 Strategic Market Intelligence For Leaders</i> Executive Leadership Program 2023 Strategic Market Intelligence For Leaders</p> <hr/> <p><i>Leaders Talk: Leading Successful Business</i> Leaders Talk : Leading Successful Business</p> <hr/> <p><i>Executive Workshop Tahun 2023: Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkualitas</i> Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Fee Based Income Quality Credit</p> <hr/> <p><i>Executive Workshop 2023 Be One: Bersatu Kompak Kolaboratif</i> Executive Workshop 2023 Be One: United, Compact, Collaborative</p> <hr/> <p>Pengenalan Digital Digital Introduction</p>

Nama Name	Jabatan Position	Pelatihan Training
		Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Maintenance/Refreshment of Risk Management Certification Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi Dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage
Yusuf Saadudin	Anggota Tetap Tanpa Hak Suara Permanent Members Without Voting Rights	Executive Leadership Program 2023 Strategic Market Intelligence For Leaders Executive Leadership Program 2023 Strategic Market Intelligence For Leaders Leaders Talk: Leading Successful Business Leaders Talk: Leading Successful Business Executive Workshop Tahun 2023: Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkuali Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Fee Based Income Quality Credit Executive Workshop 2023 Be One: Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One: United, Compact, Collaborative Pengenalan Digital Digital Introduction Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Maintenance/Refreshment of Risk Management Certification Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi Dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage
Rudy Purwadhi	Anggota Tetap Tanpa Hak Suara Permanent Members Without Voting Rights	Program Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Jenjang 7 Level 7 Risk Management Certification Maintenance/Refreshment Program Leaders Talk: Leading Successful Business Leaders Talk: Leading Successful Business Executive Workshop Tahun 2023: Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkuali Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkuali Executive Workshop 2023 Be One: Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One: United, Compact, Collaborative Pengenalan Digital Digital Introduction Online Refreshment Sertifikasi Manajemen Risiko Batch 1 Tahun 2023 (Inhouse Training Online) Online Refreshment Risk Management Certification Batch 1 Year 2023 (Inhouse Online Training) Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi Dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage
Denny Mulyadi	Anggota Tetap Tanpa Hak Suara Permanent Members Without Voting Rights	Program Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Jenjang 7 Level 7 Risk Management Certification Maintenance/Refreshment Program Setengah Abad Penjaminan Kredit Umkm Berkontribusi Bagi Ekonomi Negeri: Peran Industri Penjaminan Kredit Dalam Pengembangan UMKM Webinar Half a Century of MSME Credit Guarantee Contributing to the Country's Economy: The Role of the Credit Guarantee Industry in the Development of MSMEs Webinar Executive Leadership Program 2023 Strategic Market Intelligence For Leaders Executive Leadership Program 2023 Strategic Market Intelligence For Leaders Leaders Talk: Leading Successful Business Leaders Talk: Leading Successful Business Executive Workshop Tahun 2023: Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkuali Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Fee Based Income Quality Credit Executive Workshop 2023 Be One: Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One: United, Compact, Collaborative

Nama Name	Jabatan Position	Pelatihan Training
		Pengenalan Digital Digital Introduction Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Maintenance/Refreshment of Risk Management Certification <i>Executive Workshop</i> Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi Dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage
Budiantmo Sudradjat	Anggota Tetap Tanpa Hak Suara Anggota Tetap Tanpa Hak Suara	<i>Refreshment</i> SMR Refreshment SMR <i>Leaders Talk: Leading Successful Business</i> Leaders Talk: Leading Successful Business <i>Executive Workshop</i> Tahun 2023: Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkuali Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Fee Based Income Quality Credit <i>Executive Workshop 2023 Be One: Bersatu Kompak Kolaboratif</i> Executive Workshop 2023 Be One: United, Compact, Collaborative Pengenalan Digital Digital Introduction
Mohammad Mufti	Anggota Tetap Tanpa Hak Suara Permanent Members Without Voting Rights	Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi Dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage
Andy Rachman	Anggota Tetap Tanpa Hak Suara Permanent Members Without Voting Rights	Program Pemeliharaan/ Refreshment Sertifikasi Manajemen Risiko Jenjang 7 Level 7 Risk Management Certification Maintenance/Refreshment Program <i>Carbon Credit & Carbon Trading</i> Carbon Credit & Carbon Trading <i>Leaders Talk: Leading Successful Business</i> Leaders Talk: Leading Successful Business Executive Workshop Tahun 2023: Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkualitas Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Fee Based Income Quality Credit Executive Workshop 2023 Be One: Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One: United, Compact, Collaborative Pengenalan Digital Digital Introduction

Nama Name	Jabatan Position	Pelatihan Training
Detya Suryadani	Anggota Tetap Tanpa Hak Suara Anggota Tetap Tanpa Hak Suara	Seminar Nasional BPD-SI <i>Corporate Digital Culture: Digital Transformation Leader</i> BPD-SI National Seminar Corporate Digital Culture: Digital Transformation Leader Guide To CAFM Certification & CAFM Examination Guide To CAFM Certification & CAFM Examination Leaders Talk: Leading Successful Business Leaders Talk: Leading Successful Business Executive Workshop Tahun 2023: Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkuali Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Fee Based Income Quality Credit Executive Workshop 2023 Be One: Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One: United, Compact, Collaborative Pengenalan Digital Digital Introduction Suksesor Pemimpin Divisi <i>Succession Plan For Professional Leaders (In House Training Hybrid Learning)</i> Division Leader Successor Succession Plan For Professional Leaders (In House Training Hybrid Learning) Webinar Meningkatkan Kolaborasi Perbankan Dalam Rangka Pencegahan Dan Pemberantasan Tppu Dalam Penyelenggaraan Pemilu Dan Pilkada Yang Berintegritas Webinar Increases Banking Collaboration in the Context of Preventing and Eradicating TPU in Organizing Elections and Regional Head Elections with Integrity <i>Online Refreshment</i> Sertifikasi Manajemen Risiko Batch 1 Tahun 2023 (<i>Inhouse Training Online</i>) Online Refreshment Risk Management Certification Batch 1 Year 2023 (Inhouse Online Training) <i>Executive Workshop</i> Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi Dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage Program Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Jenjang 7 Level 7 Risk Management Certification Maintenance/Refreshment Program
Deden Hilman	Anggota Tetap Tanpa Hak Suara Permanent Members Without Voting Rights	Program ISO 31000 Standar Internasional untuk Manajemen Risiko Fundamental ERM ISO 31000 Program International Standard for ERM Fundamental Risk Management Sertifikasi CAFM (Certified Anti Fraud Manager) CAFM Certification (Certified Anti Fraud Manager)
Herry Yanson	Anggota Tetap Tanpa Hak Suara Permanent Members Without Voting Rights	Program Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Jenjang 7 Level 7 Risk Management Certification Maintenance/Refreshment Program <i>Leaders Talk: Leading Successful Business</i> Leaders Talk : Leading Successful Business <i>Executive Workshop</i> Tahun 2023: Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui <i>Fee Based Income</i> Kredit Yang Berkuali Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Fee Based Income Quality Credit <i>Executive Workshop 2023 Be One: Bersatu Kompak Kolaboratif</i> Executive Workshop 2023 Be One: United, Compact, Collaborative Pengenalan Digital Digital Introduction <i>Fraud Asuransi Antara Bisnis & Kejahatan</i> Insurance Fraud Between Business & Crime Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Maintenance/Refreshment of Risk Management Certification <i>Executive Workshop</i> Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi Dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage

Nama Name	Jabatan Position	Pelatihan Training
Rizani Azhar	Anggota Tetap Tanpa Hak Suara Permanent Members Without Voting Rights	<i>Leaders Talk: Leading Successful Business</i> Leaders Talk: Leading Successful Business <hr/> Executive Workshop Tahun 2023: Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkuali Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Fee Based Income Quality Credit <hr/> <i>Executive Workshop 2023 Be One: Bersatu Kompak Kolaboratif</i> Executive Workshop 2023 Be One: United, Compact, Collaborative <hr/> Pengenalan Digital Digital Introduction <hr/> Sertifikasi Kompetensi Jenjang Kualifikasi SPPUR 6 Setelmen Pembayaran Transaksi <i>Trade Finance</i> SPPUR Qualification Level Competency Certification 6 Trade Finance Transaction Payment Settlement <hr/> Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Maintenance/Refreshment of Risk Management Certification
Diding Erawan	Anggota Tetap Tanpa Hak Suara Permanent Members Without Voting Rights	Program Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Jenjang 5 Level 5 Risk Management Certification Maintenance/Refreshment Program

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.

RAPAT DAN PELAKSANAAN TUGAS KOMITE KEBIJAKAN PERKREDITAN

Komite Kebijakan Perkreditan telah melaksanakan tugas dengan merumuskan kebijakan, mengawasi pelaksanaan kebijakan, memantau perkembangan dan kondisi portofolio perkreditan serta memberikan saran-saran langkah perbaikan. Selama tahun 2023, Komite Kebijakan Perkreditan telah melaksanakan 1 (satu) kali rapat dengan agenda sebagai berikut.

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.

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, monitoring the progress and condition of the credit portfolio and providing suggestions for corrective steps. During 2023, the Credit Policy Committee has held 1 (one) meetings with the following agenda,

No.	Tanggal Tanggal	Agenda Agenda
1	Jumat, 31 April 2023 Friday, April 31, 2023	<ol style="list-style-type: none"> Perubahan Surat Keputusan Komite PT Bank Pembangunan Daerah Jawa Barat dan Banten Nomor 0002/SK/CPC-KPR/2021 Tentang Susunan Komite Credit Line, Susunan Komite Credit Line dan Limit Kewenangan Memutus Restrukturisasi <i>Credit Line</i>. Perubahan Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten Nomor 0017/SK/DIR-PPK/2022 Tanggal 22 April 2022 Tentang Ketentuan Stimulus Perekonomian Nasional Dampak Penyebaran Coronavirus Disease 2019 Pada Penyaluran Kredit bank bjb. Perubahan Surat Keputusan Komite PT Bank Pembangunan Daerah Jawa Barat dan Banten Nomor 0003/SK/CPC-KPR/2021 Tanggal 29 Januari 2021 Tentang Susunan Komite dan Limit Kewenangan Memutus Penyelamatan dan Penyelesaian Kredit <ol style="list-style-type: none"> Changes to the Decree of the PT Bank Pembangunan Daerah Jawa Barat dan Banten Committee Number 0002/SK/CPC-KPR/2021 concerning the Composition of the Credit Line Committee, Composition of the Credit Line Committee and Limits of Authority Determining Credit Line Restructuring. Changes to the Decree of the Board of Directors of PT Bank Pembangunan Daerah Jawa Barat dan Banten Number 0017/SK/DIR-PPK/2022 dated April 22, 2022 concerning Provisions for National Economic Stimulus on the Impact of the Spread of Coronavirus Disease 2019 on bank bjb Credit Distribution. Changes to the Decree of the PT Bank Pembangunan Daerah Jawa Barat dan Banten Committee Number 0003/SK/CPC-KPR/2021 dated January 29, 2021 concerning the Composition of the Committee and Limits of Authority to Decide on Credit Rescue and Settlement

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 Bank, serta perumusan kebijakan dan prosedur Teknologi Informasi yang utama seperti kebijakan pengamanan Teknologi Informasi dan manajemen risiko terkait penggunaan Teknologi Informasi di Bank.

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 Technology safeguard policies and risk management related to the use of Information Technology in the Bank.

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	Hak Suara Voting Rights
Ketua Chairman	Direktur yang membidangi Teknologi Informasi Director in charge of Information Technology	Mempunyai Hak Suara Have Voting Rights
Wakil Ketua Vice Chairman	Direktur yang membidangi Manajemen Risiko Director in charge of Risk Management	Mempunyai Hak Suara Have Voting Rights
Sekretaris Secretary	Pemimpin Divisi <i>Information Technology</i> Pemimpin Divisi <i>Information Technology</i>	Mempunyai Hak Suara Have Voting Rights
Anggota Tetap Permanent member	Pemimpin Divisi Operasi Head of Operations Division	Mempunyai Hak Suara Have Voting Rights
	Pemimpin Divisi Jaringan & Layanan Head of Network & Services Division	Mempunyai Hak Suara Have Voting Rights
	Pemimpin Divisi Pengendalian Keuangan Head of Financial Control Division	Mempunyai Hak Suara Have Voting Rights
	Pemimpin Divisi <i>Change Management Office</i> Head of Change Management Office Division	Mempunyai Hak Suara Have Voting Rights

Jabatan Position	Diisi Oleh Filled by	Hak Suara Voting Rights
	Pemimpin Divisi <i>Digital Banking</i> Head of Digital Banking Division	Mempunyai Hak Suara Have Voting Rights
	Pemimpin Divisi Manajemen Risiko Head of Risk Management Division	Mempunyai Hak Suara Have Voting Rights
Anggota Tidak Tetap Non-Permanent Member	Pemimpin Divisi & Unit Lainnya yang berkaitan dengan pembahasan agenda Rapat Komite Head of Divisions and Other Units related to the discussion of the Committee Meeting agenda	Tanpa Hak Suara Without voting rights

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:

- 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:
 - 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*;
 - Sumber Daya yang dibutuhkan;
 - Manfaat yang akan diperoleh saat rencana diterapkan;
 - kendala yang mungkin timbul dalam penerapan *information technology strategic plan*.
- Perumusan kebijakan Teknologi Informasi sebagaimana diatur pada arsitektur kebijakan dan prosedur.
- Kesesuaian antara proyek Teknologi Informasi yang disetujui dengan *information technology strategic plan*, serta menetapkan status prioritas proyek teknologi operasional Bank.
- 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 sehingga memungkinkan Direksi mengambil keputusan secara efisien.
- Kesesuaian antara Teknologi Informasi dengan kebutuhan sistem informasi manajemen serta kebutuhan kegiatan usaha.
- Efektivitas langkah-langkah dalam meminimalkan risiko atas investasi pada sektor Teknologi Informasi.
- 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 of Directors as related to:

- 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:
 - 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;
 - Resources required;
 - The benefits that would be obtained when the plan was implemented;
 - constraints that might arise in the application of the strategic information technology plan.
- The formulation of Information Technology policies as stipulated in the policy architecture and procedures.
- 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.
- The conformity between the implementation of the Information Technology project and the agreed project plan (*project charter*). The Information Technology Steering Committee had to complement its recommendations with analysis results from major Information Technology projects so as to enable the Directors to make decisions efficiently.
- Conformity between Information Technology and the needs of management information systems as well as the needs of business activities.
- The effectiveness of measures in minimizing the risk of investment in the Information Technology sector.
- 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

Direktur Information Technology, Treasury & International Banking / Ketua /

Director of Information Technology, Treasury & International Banking / Chairman

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Jakarta Selatan	South Jakarta



Lahir di Tangerang pada tahun 1975, usia 48 tahun per Desember 2023.


Born in Tangerang in 1975, 48 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> • Sarjana bidang Teknik Sipil dari Universitas Katolik Parahyangan Bandung (1998). • Master bidang Civil & Environment Engineering dari University of New South Wales Sydney Australia (2000). 	<ul style="list-style-type: none"> • Bachelor's 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).
Dasar Hukum Pengangkatan	Legal Basis for 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 April 30, 2019, the amendments of which are stipulated based on Deed no. 42 dated December 13, 2019.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • Direktur Treasury, Financial Institution, Funding & Fintech Solution (2016-2019). • Direktur Information Technology, Treasury & International Banking bank bjb (2019 – saat ini). 	<ul style="list-style-type: none"> • Director of Treasury, Financial Institutions, Funding & Fintech Solutions (2016-2019). • Director of Information Technology, Treasury & International Banking bank bjb (2019 – present).
Periode dan Masa Jabatan	Period of Service
30 April 2019 – saat ini (periode pertama).	April 30, 2019 – present (first period).
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7 oleh LSPP (2019).	Level 7 Risk Management Certification by LSPP (2019).

Cecep Trisna

**Direktur Kepatuhan/Wakil Ketua /
Director of Compliance/Deputy Chairman**



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung

Lahir di Bandung pada tahun 1967, usia 56 tahun per Desember 2023.

Born in Bandung in 1967, 56 years old as of December 2023.

Riwayat Pendidikan	Educational Background
Sarjana bidang Ilmu Manajemen dari Universitas Padjajaran Bandung (1990).	Bachelor of Management from Padjajaran University, Bandung (1990).
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Diangkat sebagai Direktur bank bjb untuk pertama kalinya berdasarkan Surat Otoritas Jasa Keuangan No. SR-65/KR.02/2021 tanggal 21 Juli 2021 perihal Penyampaian Salinan Keputusan Penilaian Kemampuan dan Kepatuhan atas Pengangkatan Direktur Kepatuhan PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Efektif menjabat sebagai Direktur Kepatuhan bank bjb sejak tanggal 22 Juli 2021.	Appointed as Director of bank bjb for the first time based on Financial Services Authority Letter No. SR-65/KR.02/2021 dated July 21, 2021 concerning Submission of a Copy of the Capability and Proper Test Decision on the Appointment of Compliance Director of PT Bank Pembangunan Daerah West Java and Banten, Tbk. Effectively serving as Compliance Director of bank bjb since July 22, 2021.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • 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). 	<ul style="list-style-type: none"> • Head of Education and Training Division (2014 - 2017). • Leader of the bank bjb Employee Welfare Foundation (2017 - 2018). • Head of Compliance and APU-CFT Division (2018 - 2021). • Director of Compliance bank bjb (2021 – present).
Periode dan Masa Jabatan	Period of Service
6 April 2021 – saat ini (periode pertama).	April 6, 2021 – present (first period).
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
<ul style="list-style-type: none"> • 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 Jenjang 7 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 Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP) (2021). • Sertifikasi Kompetensi Level Eksekutif Level 3 Kepatuhan oleh Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP) (2021). 	<ul style="list-style-type: none"> • 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). • Level 7 Risk Management Certification by the Risk Management Certification Body (BSMR) (2020). • Risk Management Certification Resilience Strategy in Implementing Risk Management During the COVID-19 Pandemic (2020). • Compliance & AML Level 3 Executive Certification by the Indonesian Banking Professional Certification Institute (LSPP) (2021). • Executive Level 3 Compliance Competency Certification by the Indonesian Banking Professional Certification Institute (LSPP) (2021).

Johanes Parulian Tamba**Pemimpin Divisi Information Technology/Sekretaris /
Head of Information Technology Division/Secretary**

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir pada 5 Februari 1969, usia 54 tahun per Desember 2023.

Born on February 5, 1969, 54 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> Sarjana di bidang Matematika dari Institusi Teknologi Bandung (ITB) (1993) Magister di bidang Teknologi Informasi dari Universitas Indonesia pada tahun 2003 	<ul style="list-style-type: none"> Bachelor in Mathematics from Bandung Institute of Technology (ITB) (1993) Master's degree in Information Technology from the University of Indonesia in 2003
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Menjabat sebagai Pemimpin Divisi Information Technology sejak tahun 2023 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0470/SK/DIR-HCA/2023.	Served as Head of Information Technology Division from 2023 until now based on Directors' Decree No. 0470/SK/DIR-HCA/2023.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> Wakil Pemimpin Divisi IT I tahun 2022 Wakil Pemimpin Divisi Digital Banking tahun 2022 Pemimpin Divisi Information Technology tahun 2023 	<ul style="list-style-type: none"> Deputy Head of IT Division I in 2022 Deputy Head of Digital Banking Division in 2022 Head of Information Technology Division in 2023
Periode dan Masa Jabatan	Period of Service
27 November 2023	November 27, 2023
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Nunung Suhartini

Pemimpin Divisi Jaringan & Layanan/Anggota Tetap /
Head of Network & Services Division/Permanent Member



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung


Lahir pada 21 Januari 1971, usia 52 tahun per Desember 2023.

Born on January 21, 1971, 52 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> Sarjana di bidang Manajemen SDM dari STIA LAN RI Bandung (2002) Magister di bidang Manajemen Pemasaran dari Universitas Pasundan Bandung (2004) 	<ul style="list-style-type: none"> Bachelor's Degree in Human Resources Management from STIA LAN RI Bandung (2002) Master in Marketing Management from Pasundan University, Bandung (2004)
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Menjabat sebagai Pemimpin Divisi Jaringan & Layanan sejak Tahun 2022 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0011/SK/ DIR-HCA/2022.	Served as Head of the Network & Services Division from 2022 until now based on Directors' Decree No. 0011/SK/DIR-HCA/2022.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> Pemimpin Kantor Cabang Saharjo tahun 2019 CEO Regional Kantor Wilayah 3 tahun 2019 	<ul style="list-style-type: none"> Head of Saharjo Branch Office in 2019 Regional CEO of Region 3 Office in 2019
Periode dan Masa Jabatan	Period of Service
31 Januari 2022 - saat ini	January 31, 2022 - currently
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Herry Yanson

Pemimpin Divisi Operasi/Anggota Tetap /
Head of Operations Division/Permanent Member

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir pada 10 Oktober 1968, usia 55 tahun per Desember 2023.

Born on October 10, 1968, 55 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> • Sarjana di bidang Akuntansi dari Universitas Mercu Buana (1999) • Magister di bidang Manajemen dari STIE IPWIJA (2003) 	<ul style="list-style-type: none"> • Bachelor in Accounting from Mercu Buana University (1999) • Masters in Management from STIE IPWIJA (2003)
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Menjabat sebagai Pemimpin Divisi Operasi sejak 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.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • Pemimpin Divisi Administrasi Kredit dan Bisnis Legal tahun 2018 • Pemimpin Divisi KPR & KKB tahun 2018 	<ul style="list-style-type: none"> • Head of Credit Administration and Legal Business Division in 2018 • Head of the KPR & KKB Division in 2018
Periode dan Masa Jabatan	Period of Service
27 Juli 2020	July 27, 2020
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Muhammad Asadi Budiman

**Pemimpin Divisi Pengendalian Keuangan/Anggota Tetap /
Head of Financial Control Division/Permanent Member**



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung

Lahir pada 7 Juni 1981, usia 42 tahun per Desember 2023.

Born on June 7, 1981, 42 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> • Sarjana di bidang Ekonomi dan Studi Pembangunan dari Universitas Padjadjaran (2004) • Magister di bidang Ekonomi dari Universitas Padjadjaran (2009) 	<ul style="list-style-type: none"> • Bachelor in Economics and Development Studies from Padjadjaran University (2004) • Masters in Economics from Padjadjaran University (2009)
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Menjabat sebagai Pemimpin Divisi Pengendalian Keuangan sejak 2020 s.d saat ini berdasarkan surat keputusan direksi No. 0069/SK/DIR-HCA/2020.	Served as Head of Financial Control Division from 2020 to the present based on Director's Decree No. 0069/SK/DIR-HCA/2020.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • Pemimpin Divisi Treasury tahun 2017 • Pemimpin Divisi Corporate Secretary tahun 2018 	<ul style="list-style-type: none"> • Head of Treasury Division in 2017 • Head of the Corporate Secretary Division in 2018
Periode dan Masa Jabatan	Period of Service
3 Februari 2020 - saat ini	February 3, 2020 - currently
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
<ul style="list-style-type: none"> • Certified International Merger and Acquisition (CIMA) • Sertifikasi Manajemen Risiko Level 5 • Sertifikasi Treasury Dealer Tingkat Advance • Certified Investor Relation 	<ul style="list-style-type: none"> • Certified International Merger and Acquisition (CIMA) • Sertifikasi Manajemen Risiko Jenjang 7 • Sertifikasi Treasury Dealer Tingkat Advance • Certified Investor Relation

Riki Achmad Nurdin

Pemimpin Divisi Change Management Office/Anggota Tetap /
Head of Change Management Office Division/Permanent Member

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir pada 1 Maret 1973, usia 50 tahun per Desember 2023.


Born on March 1, 1973, 50 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> Sarjana di bidang Administrasi Negara dari Universitas Parahyangan Bandung (1997) Magister di bidang Manajemen Pemasaran dari Universitas Padjadjaran Bandung (2000) 	<ul style="list-style-type: none"> Bachelor in Public Administration from Parahyangan University Bandung (1997) Masters in Marketing Management from Padjadjaran University Bandung (2000)
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Menjabat sebagai Pemimpin Divisi Change Management Office sejak 2022 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0192/SK/ DIR-HCA/2022.	Served as Head of Change Management Office Division from 2022 until now based on Directors' Decree No. 0192/SK/DIR-HCA/2022.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> Pemimpin Kantor Cabang Cikarang tahun 2019 Executive Business Officer tahun 2021 	<ul style="list-style-type: none"> Head of Cikarang Branch Office in 2019 Executive Business Officer in 2021
Periode dan Masa Jabatan	Period of Service
1 Juni 2022 - saat ini	June 1, 2022 - currently
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 5	Level 5 Risk Management Certification

Arfianto Ramadhian

Pemimpin Divisi Digital Banking/Anggota Tetap /
Head of Digital Banking Division/Permanent Member



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir pada 2 Oktober 1973, Usia 50 tahun per Desember 2023.

Born on October 2, 1973, 50 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> Sarjana di bidang Manajemen Informatika dari Universitas Gunadarma (1996) 	<ul style="list-style-type: none"> Bachelor in Information Management from Gunadarma University (1996)
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Menjabat sebagai Pemimpin Divisi Digital Banking sejak 2019 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.	Served as Head of Digital Banking Division from 2019 until now based on Directors' Decree No. 0871/SK/DIR-HC/2019.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> Pemimpin Grup Monitoring Proyek Tahun 2017 Pemimpin Unit Eletronic Banking & Product Development Tahun 2018 	<ul style="list-style-type: none"> Head of Project Monitoring Group in 2017 Head of Electronic Banking & Product Development Unit in 2018
Periode dan Masa Jabatan	Period of Service
1 Februari 2021 - saat ini	February 1, 2021 - currently
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Yogy Yatno

**Pemimpin Divisi Manajemen Risiko Operasional/Anggota Tetap/
Head of Operational Risk Management Division/Permanent Member**

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir di Cirebon, 24 April pada tahun 1979, usia 44 tahun per Januari 2024

Born in Cirebon, April 24, 1979, age 44 years old as of January 2024

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> Sarjana Ekonomi, STIE YPKP tahun 2001 Magister Manajemen, UNPAD tahun 2010 	<ul style="list-style-type: none"> Bachelor of Economics, STIE YPKP in 2001 Master of Management, UNPAD in 2010
Riwayat Penunjukan	Appointment History
Menjabat sebagai Pemimpin Divisi Manajemen Risiko Operasional berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.	Appointed as Head of the Operational Risk Management Division based on Directors' Decree No. 0285/SK/DIR-HCA/2023.
Pengalaman Kerja	Work Experience
Bergabung di bank bjb sejak 2002 dengan riwayat jabatan sebagai berikut: <ul style="list-style-type: none"> Pemimpin Divisi Kebijakan & Prosedur sejak Tahun 2022 hingga Tahun 2023 Pemimpin Divisi Jaringan & Layanan sejak Tahun 2021 hingga Tahun 2022 CEO Regional 1 Sejak Tahun 2020 hingga Tahun 2021 	Joined bank bjb since 2002 with the following position history: <ul style="list-style-type: none"> Head of the Policy & Procedures Division from 2022 to 2023 Network & Services Division Leader from 2021 to 2022 Regional CEO 1 from 2020 to 2021
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

**PELATIHAN ANGGOTA KOMITE PENGARAH
TEKNOLOGI INFORMASI**

Pelatihan yang telah diikuti anggota komite selama tahun 2023 adalah sebagai berikut.

**TRAINING OF INFORMATION TECHNOLOGY
STEERING COMMITTEE MEMBERS**

The training that has been attended by committee members during 2023 is as follows.

Nama Name	Jabatan Position	Pelatihan Training
Rio Lanasier	Ketua Chairman	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 President	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Board of Directors Competency Training/Development section
Johanes Parulian Tamba	Sekretaris Sekretaris	Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi Dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage
		Online Refreshment Sertifikasi Manajemen Risiko Batch 1 Tahun 2023 (Inhouse Training Online) Online Refreshment Risk Management Certification Batch 1 Year 2023 (Inhouse Online Training)
		Pengenalan Digital Digital Introduction
		Executive Workshop 2023 Be One : Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One: United, Compact, Collaborative
		Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkuali Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Fee Based Income Quality Credit
		Leaders Talk : Leading Successful Business Leaders Talk : Leading Successful Business
		Program Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Jenjang 7 Level 7 Risk Management Certification Maintenance/Refreshment Program
Nunung Suhartini	Anggota Tetap Permanent member	Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage
		Online Refreshment Sertifikasi Manajemen Risiko Batch 1 Tahun 2023 (Inhouse Training Online) Online Refreshment Risk Management Certification Batch 1 Year 2023 (Inhouse Online Training)
		Pengenalan Digital Digital Introduction
		Executive Workshop 2023 Be One : Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One: United, Compact, Collaborative
		Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkuali Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Fee Based Income Quality Credit
		Leaders Talk : Leading Successful Business Leaders Talk : Leading Successful Business
		Program Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Jenjang 7 Level 7 Risk Management Certification Maintenance/Refreshment Program

Nama Name	Jabatan Position	Pelatihan Training
Herry Yanson	Anggota Tetap Permanent member	Dapat dilihat pada Pelatihan Komite Kebijakan Perkreditan It can be seen in the Credit Policy Committee Training
Muhammad Asadi Budiman	Anggota Tetap Permanent member	<p>Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage</p> <p>Online Refreshment Sertifikasi Manajemen Risiko Batch 1 Tahun 2023 (Inhouse Training Online) Online Refreshment Risk Management Certification Batch 1 Year 2023 (Inhouse Online Training)</p> <p>Suksesor Pemimpin Divisi Succession Plan For Professional Leaders (In House Training Hybrid Learning) Division Leader Successor Succession Plan For Professional Leaders (In House Training Hybrid Learning)</p> <p>Pengenalan Digital Digital Introduction</p> <p>Executive Workshop 2023 Be One : Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One: United, Compact, Collaborative</p> <p>Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkuali Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Fee Based Income Quality Credit</p> <p>Leaders Talk : Leading Successful Business Leaders Talk : Leading Successful Business</p> <p>Program Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Jenjang 7 Level 7 Risk Management Certification Maintenance/Refreshment Program</p>
Riki Achmad Nurdin	Anggota Tetap Permanent member	<p>Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage</p> <p>Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Maintenance/Refreshment of Risk Management Certification</p> <p>Pengenalan Digital Digital Introduction</p> <p>Executive Workshop 2023 Be One : Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One: United, Compact, Collaborative</p> <p>Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkuali Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkuali</p> <p>Leaders Talk : Leading Successful Business Leaders Talk : Leading Successful Business</p> <p>Stress Test Operational and Bank Risk Management Stress Test Operational and Bank Risk Management</p>

Nama Name	Jabatan Position	Pelatihan Training
Arfianto Ramadhian	Anggota Tetap Permanent member	Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage <hr/> Online Refreshment Sertifikasi Manajemen Risiko Batch 1 Tahun 2023 (Inhouse Training Online) Online Refreshment Risk Management Certification Batch 1 Year 2023 (Inhouse Online Training) <hr/> Temenos Community Forum (TCF) Tahun 2023 Everyones Banking Platform (Public Training Ln Tatap Muka) Ke Vienna Austria Temenos Community Forum (TCF) 2023 Everyones Banking Platform (Face to Face Public Training) To Vienna Austria <hr/> Suksesor Pemimpin Divisi Succession Plan For Professional Leaders (In House Training Hybrid Learning) Division Leader Successor Succession Plan For Professional Leaders (In House Training Hybrid Learning) <hr/> Pengenalan Digital Digital Introduction <hr/> Executive Workshop 2023 Be One : Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One: United, Compact, Collaborative <hr/> Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkuali Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkuali <hr/> Leaders Talk : Leading Successful Business Leaders Talk : Leading Successful Business <hr/> Seminar Nasional BPD-SI Corporate Digital Culture : Digital Transformation Leader BPD-SI National Seminar on Corporate Digital Culture: Digital Transformation Leader <hr/> Program Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Jenjang 7 Level 7 Risk Management Certification Maintenance/Refreshment Program
Yogy Yatno	Anggota Tetap Permanent member	Dapat dilihat pada Pelatihan Komite Kebijakan Perkreditan It can be seen in the Credit Policy 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.

RAPAT DAN PELAKSANAAN TUGAS KOMITE PENGARAH TEKNOLOGI INFORMASI

Selama tahun 2023, Komite Pengarah Teknologi Informasi telah melaksanakan tugasnya melalui rapat yang diadakan sebanyak 3 (tiga) kali dengan agenda pembahasan:

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.

MEETINGS AND IMPLEMENTATION OF THE TASKS OF THE INFORMATION TECHNOLOGY STEERING COMMITTEE

During 2023, the Information Technology Steering Committee carried out its duties through 3 (three) meetings held with an agenda for discussing:

No	Tanggal Date	Agenda Agenda
1	28 Maret 2023 March 28, 2023	<ul style="list-style-type: none"> - ITSP bank bjb Periode 2022-2025 - Hybrid Model (In-house & Join Development) - Utilisasi Digiloan - Swing Over DC-DRC - Speed Up Process Core - Big Data for Regional & Branch - Fraud Detection System - BI-FAST (Phase 1-Tahap 2) - IT Security & Cyber Defence - Uptime Achievement - Budget Realization - IT Project 2023 <ul style="list-style-type: none"> - ITSP bank bjb Periode 2022-2025 - Hybrid Model (In-house & Join Development) - Digiloan Utilization - Swing Over DC-DRC - Speed Up Process Core - Big Data for Regional & Branch - Fraud Detection System - BI-FAST (Phase 1-Tahap 2) - IT Security & Cyber Defence - Uptime Achievement - Budget Realization - IT Project 2023
2	07 Agustus 2023 August 07, 2023	<ul style="list-style-type: none"> - Live Fraud Detection System - Activation DC 2 (Live) - Renewal Oracle ULA (Unlimited License Agreement) - IT Security & Cyber Defence - DC Naripan Assessment Relocation - Automation Initiative - Big Data External Source - New Loan Management System - BI-FAST Phase 2 - Budget Realization - Uptime Achievement <ul style="list-style-type: none"> - Live Fraud Detection System - Activation DC 2 (Live) - Renewal Oracle ULA (Unlimited License Agreement) - IT Security & Cyber Defence - DC Naripan Assessment Relocation - Automation Initiative - Big Data External Source - New Loan Management System - BI-FAST Phase 2 - Budget Realization - Uptime Achievement
3	09 November 2023 November 09, 2023	<ul style="list-style-type: none"> - bjb Resilience Data Center - ISO Certification & Scope Extension - Audit Bank Indonesia - IT Security & Cyber Defense - BI-FAST Phase 1 Tahap 2 - bjb Artificial Intelligence - Core Banking Upgrade - Automation Initiative - Unifikasi Aplikasi Sales Monitoring - KUB 2023 - Budget Realization - Uptime Achievement

No	Tanggal Date	Agenda Agenda
		<ul style="list-style-type: none"> - bjb Resilience Data Center - ISO Certification & Scope Extension - Audit Bank Indonesia - IT Security & Cyber Defense - BI-FAST Phase 1 Tahap 2 - bjb Artificial Intelligence - Core Banking Upgrade - Automation Initiative - Unification of Sales Monitoring Applications - KIJB 2023 - Budget Realization - Uptime Achievement

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, 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 Terintegrasi secara spesifik terdapat dalam Pedoman Komite Manajemen Risiko Terintegrasi.

Integrated Risk Management Committee

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 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:

Jabatan Position	Diisi oleh Filled by	Hak Suara Voting Rights
Ketua (merangkap sebagai anggota tetap) Chairman (concurrently as permanent member)	Direktur Entitas Utama yang membawahkan fungsi Manajemen Risiko Director of the Main Entity in charge of the Risk Management function	Mempunyai Hak Suara Have Voting Rights
Sekretaris Merangkap Anggota Tetap Secretary Concurrently as a 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)	Mempunyai Hak Suara Have Voting Rights

Jabatan Position	Diisi oleh Filled by	Hak Suara Voting Rights
Anggota Tetap Permanent member	<ul style="list-style-type: none"> - 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 who supervises the risk management function of LJK in the Financial Conglomerate - Main Entity Executive Officer who carries out the Integrated Internal Audit Function - Main Entity Executive Officer who carries out Integrated Compliance Functions - Executive Officer of the Main Entity who carries out the Financial Reporting Function - Main Entity Executive Officer who carries out Subsidiary Management Functions - SKMRT member 	Mempunyai Hak Suara Have Voting Rights
Anggota Tidak Tetap Non-Permanent Member	<ul style="list-style-type: none"> - Perwakilan Direktur LJK dalam Konglomerasi Keuangan - Pejabat Eksekutif Entitas Utama diluar anggota tetap - Perwakilan anggota tetap Pejabat Eksekutif Entitas Utama - Representative of LJK Director in the Financial Conglomeration - Main Entity Executive Officers other than permanent members - Permanent member representative Main Entity Executive Officer 	Tidak Mempunyai Hak Suara Have No Voting Rights

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 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 INTEGRATED RISK MANAGEMENT COMMITTEE MEMBERS

Cecep Trisna

Direktur Kepatuhan/Ketua / Director of Compliance/Chairman



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir di Bandung pada tahun 1967, usia 56 tahun per Desember 2023.

Born in Bandung in 1967, 56 years old as of December 2023.

Riwayat Pendidikan	Educational Background
Sarjana bidang Ilmu Manajemen dari Universitas Padjajaran Bandung (1990).	Bachelor of Management from Padjajaran University, Bandung (1990).
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Diangkat sebagai Direktur bank bjb untuk pertama kalinya berdasarkan Surat Otoritas Jasa Keuangan No. SR-65/KR.02/2021 tanggal 21 Juli 2021 perihal Penyampaian Salinan Keputusan Penilaian Kemampuan dan Kepatutan atas Pengangkatan Direktur Kepatuhan PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Efektif menjabat sebagai Direktur Kepatuhan bank bjb sejak tanggal 22 Juli 2021.	Appointed as Director of bank bjb for the first time based on Financial Services Authority Letter No. SR-65/KR.02/2021 dated July 21, 2021 concerning Submission of a Copy of the Capability and Proper Test Decision on the Appointment of Compliance Director of PT Bank Pembangunan Daerah West Java and Banten, Tbk. Effectively serving as Compliance Director of bank bjb since July 22, 2021.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • 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). 	<ul style="list-style-type: none"> • Head of Education and Training Division (2014 - 2017). • Leader of the bank bjb Employee Welfare Foundation (2017 - 2018). • Head of Compliance and APU-CFT Division (2018 - 2021). • Director of Compliance bank bjb (2021 – present).
Periode dan Masa Jabatan	Period of Service
22 Juli 2021 - saat ini	July 22, 2021 - current
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
<ul style="list-style-type: none"> • 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 Jenjang 7 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 Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP) (2021). • Sertifikasi Kompetensi Level Eksekutif Level 3 Kepatuhan oleh Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP) (2021). 	<ul style="list-style-type: none"> • 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 Level 7 Risk Management Certification Body (BSMR) (2020). • Risk Management Certification Resilience Strategy in Implementing Risk Management During the COVID-19 Pandemic (2020). • Compliance & AML Level 3 Executive Certification by the Indonesian Banking Professional Certification Institute (LSPP) (2021). • Executive Level 3 Compliance Competency Certification by the Indonesian Banking Professional Certification Institute (LSPP) (2021).

Asep Dani Fadilah

**Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi/Sekretaris /
Head of Credit, Market and Integrated Risk Management Division/
Secretary**

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung





Lahir pada Kuningan, 1 Juni 1971 saat ini berusia 52 tahun.

Born in Kuningan, June 1 1971, currently 52 years old.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> Sarjana Ekonomi, STIE Kuningan tahun 2000 Magister Manajemen, STIE Ganesha tahun 2003 	<ul style="list-style-type: none"> Bachelor of Economics, STIE Kuningan 2000 Master in Management, STIE Ganesha 2003
Dasar Hukum Pengangkatan	Legal Basis of Appointment
Menjabat sebagai Pemimpin Divisi Manajemen Risiko berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.	Menjabat sebagai Pemimpin Divisi Manajemen Risiko berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.
Pengalaman Kerja	Work Experience
<p>Bergabung di bank bjb sejak 1991 dengan riwayat jabatan sebagai berikut:</p> <ul style="list-style-type: none"> 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 	<p>Joined bank bjb in 1991 with the following position history:</p> <ul style="list-style-type: none"> 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
Sertifikasi	Certification
<ul style="list-style-type: none"> Sertifikasi Manajemen Risiko Jenjang 7 PECB ISO 37301 	<ul style="list-style-type: none"> Level 7 Risk Management Certification PECB ISO 37301

Nancy Adistyasari

Direktur Komersial & Usaha Mikro Kecil dan Menengah (UMKM) / Anggota Tetap /
Director of Commercial & Micro, Small and Medium Enterprises (MSMEs) / Permanent Member

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir di Bojonegoro pada tahun 1981, usia 42 tahun per Desember 2023.

Born in Bojonegoro in 1981, 42 years old as of December 2023.

Riwayat Pendidikan	Educational Background
Sarjana Bidang Geofisika dan Meteorologi dari Institut Teknologi Bandung (2004).	Bachelor of Geophysics and Meteorology from the Bandung Institute of Technology (2004).
Dasar Hukum Pengangkatan	Legal Basis for 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 Extraordinary GMS Deed Number 03 dated September 1, 2020.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> 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). 	<ul style="list-style-type: none"> 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).
Periode dan Masa Jabatan	Period of Service
1 September 2020 - saat ini	September 1, 2020 - currently
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7 oleh LSPP (2020).	Level 7 Risk Management Certification by LSPP (2020).

Arief Setyahadi

Pemimpin Divisi Manajemen Anak Perusahaan/Anggota Tetap /
Head of Subsidiary Management Division/Permanent Member

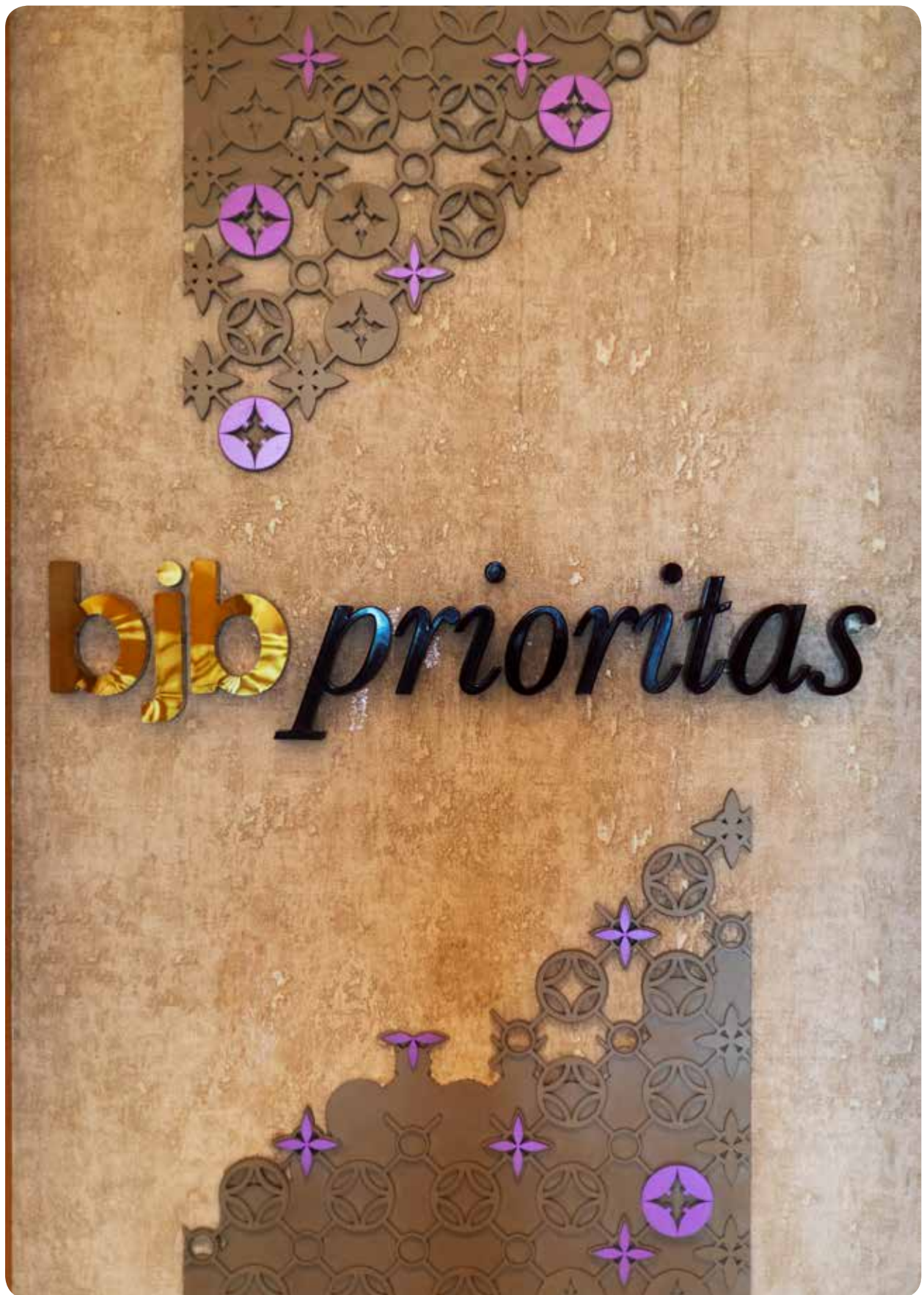
	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir pada 19 Agustus 1969, usia 55 tahun per Desember 2023.

Born on August 19 1969, 55 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> Sarjana di bidang Ilmu Administrasi Negara dari Universitas Gadjah Mada (1992) Magister di bidang Manajemen dari STIE Ekuitas (2018) 	<ul style="list-style-type: none"> Bachelor in State Administration from Gadjah Mada University (1992) Masters in Management from STIE Equity (2018)
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Menjabat sebagai Pemimpin Divisi Manajemen Anak Perusahaan sejak 2021 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021.	Served as Head of Subsidiary Management Division from 2021 to present based on Directors' Decree No. 0039/SK/DIR-HC/2021.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> CEO Regional Kantor Wilayah 1 Tahun 2019 Pemimpin Divisi Penyelamatan & Penyelesaian Kredit Tahun 2020 	<ul style="list-style-type: none"> Regional CEO of Region 1 Office 2019 Head of Credit Rescue & Settlement Division in 2020
Periode dan Masa Jabatan	Period of Service
1 Februari 2021 - saat ini	February 1, 2021 - present
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
<ul style="list-style-type: none"> Certified International Merger and Acquisition (CIMA) Sertifikasi Manajemen Risiko Jenjang 7 	<ul style="list-style-type: none"> Certified International Merger and Acquisition (CIMA) Level 7 Risk Management Certification



PELATIHAN ANGGOTA KOMITE MANAJEMEN RISIKO TERINTEGRASI

Pelatihan yang telah diikuti anggota komite selama tahun 2023 adalah sebagai berikut.

TRAINING OF INTEGRATED RISK MANAGEMENT COMMITTEE MEMBERS

The training that has been attended by committee members during 2023 is as follows.

Nama Name	Jabatan Position	Pelatihan Training
Cecep Trisna	Ketua Chairman	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Training/Competency Development section for Directors
Asep Dani Fadillah	Sekretaris Secretary	Dapat dilihat pada Pelatihan Komite Manajemen Risiko It can be seen in the Risk Management Committee Training
Nancy Adityasari	Anggota Tetap Permanent member	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Training/Competency Development section for Directors
Arief Setyahadi	Anggota Tetap Permanent member	Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage
		Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Maintenance/Refreshment of Risk Management Certification
		Certified Risk Professional (CRP) Certified Risk Professional (CRP)
		Pengenalan Digital Digital Introduction
		Executive Workshop 2023 Be One : Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One: United, Compact, Collaborative
		Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui <i>Fee Based Income</i> Kredit Yang Berkuali Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Fee Based Income Quality Credit
		Leaders Talk : Leading Successful Business Leaders Talk : Leading Successful Business
Program Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Jenjang 7 Level 7 Risk Management Certification Maintenance/Refreshment Program		

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.

RAPAT DAN PELAKSANAAN TUGAS KOMITE MANAJEMEN RISIKO TERINTEGRASI

Selama tahun 2023, Komite Manajemen Risiko Terintegrasi telah melaksanakan kegiatan diantaranya menyelenggarakan rapat sebanyak 1 (satu) kali dengan agenda sebagai berikut:

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.

MEETINGS AND IMPLEMENTATION OF THE TASKS OF THE INTEGRATED RISK MANAGEMENT COMMITTEE

During 2023, the Integrated Risk Management Committee has carried out activities including holding 1 (one) meeting with the following agenda:

No.	Tanggal Date	Agenda Agenda
1	7 September 2023 September 7, 2023	<ul style="list-style-type: none"> - Laporan Profil Risiko Terintegrasi dan Konsolidasi - Penerapan manajemen risiko, kepatuhan dan audit terintegrasi - Pembahasan Kinerja Konglomerasi Keuangan - <i>Risk Appetite Statement</i> dan <i>Tolerance</i> Konglomerasi Keuangan - Integrated and Consolidated Risk Profile Report - Implementation of integrated risk management, compliance and audit - Discussion of Financial Conglomeration Performance - Risk Appetite Statement and Tolerance of Financial Conglomerates

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*.

STRUKTUR DAN KEANGGOTAAN ASSETS AND LIABILITY COMMITTEE (ALCO)

Struktur dan keanggotaan *Assets and Liability 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)

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.

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

Ketua ALCO (Merangkap Anggota Tetap) Chairman of ALCO (Concurrently Permanent Member)	Direktur Utama President director
Wakil Ketua ALCO (Merangkap Anggota Tetap) Deputy Chairman of ALCO (Concurrently Permanent Member)	<ul style="list-style-type: none"> • 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 Fund & Services Business
Sekretaris ALCO (Merangkap Anggota Tetap) Secretary of ALCO (concurrently Permanent Member)	Pemimpin Divisi Treasury Head of Treasury Division
Sekretaris ALCO Pengganti Alternatif I (Merangkap Anggota Tetap) Alternative ALCO Secretary I (Concurrently Permanent Member)	Pemimpin Divisi Manajemen Risiko Head of Risk Management Division
Sekretaris ALCO Pengganti Alternatif II (Merangkap Anggota Tetap) Sekretaris ALCO Pengganti Alternatif II (Merangkap Anggota Tetap)	Pemimpin Divisi Pengendalian Keuangan Head of Financial Control Division

Anggota Tetap Permanent Member	<ol style="list-style-type: none"> 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 <ol style="list-style-type: none"> 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 the Consumer Funds & Services Division 10. Head of International Banking Division 11. Head of Strategic Planning Division 12. Network & Services Division Leader 13. Head of Credit Rescue & Settlement Division
Anggota Tidak Tetap Non-Permanent Member	<p>Para Undangan Sesuai dengan materi pembahasan The Invitees According to the subject matter of the discussion</p>

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.
2. Melakukan rapat secara berkala mini-mum 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.



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. 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 occurred 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. Melakukan rapat secara berkala untuk menilai, mengevaluasi *performance* Bank yang berkaitan dengan posisi gap management, batas maksimum 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. Mereview secara periodik posisi likuiditas bank **bjb** dan merumuskan besarnya persentase likuiditas yang akan dipertahankan oleh bank **bjb**.
 8. Mereview 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. Mereview secara periodik posisi sumber dana bank **bjb** dan merumuskan komposisi jenis-jenis sumber dana yang menghasilkan *cost of funds* yang optimal.
 10. Mereview secara periodik posisi dan eksposur penempatan dana di pasar uang antar bank **bjb** dengan menetapkan limit global besarnya aset bank **bjb** pada penempatan dana di pasar uang.
 11. Mereview 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. Mereview 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. Mereview 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.
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 occurring 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
**Direktur Utama /Ketua /
President Director/Chairman**

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Tangerang Selatan	South Tangerang



Lahir di Bogor pada tahun 1964, usia 59 tahun per Desember 2023.



Born in Bogor in 1964, 59 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> • Sarjana bidang Ekonomi Akuntansi dari Universitas Trisakti Jakarta (1990). • Master bidang Manajemen dari STIE IPWI Jakarta (2000). 	<ul style="list-style-type: none"> • Bachelor of Economics in Accounting from Trisakti University, Jakarta (1990). • Master of Management from STIE IPWI Jakarta (2000).
Dasar Hukum Pengangkatan	Legal Basis for 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 Annual GMS No. 87 dated April 30, 2019, the amendments of which are stipulated based on Deed no. 42 dated December 13, 2019.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • 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). 	<ul style="list-style-type: none"> • 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).
Periode dan Masa Jabatan	Period of Service
13 Desember 2019 - saat ini	December 13, 2019 - present
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7 oleh IBI dan LSPP (2019).	Level 7 Risk Management Certification by IBI and LSPP (2019).

Rio Lanasier

Direktur Information Technology, Treasury & International Banking / Wakil Ketua /
Director of Information Technology, Treasury & International Banking / Deputy Chairman



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Jakarta Selatan	South Jakarta


Lahir di Tangerang pada tahun 1975, usia 48 tahun per Desember 2023.

Born in Tangerang in 1975, 48 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> Sarjana bidang Teknik Sipil dari Universitas Katolik Parahyangan Bandung (1998). Master bidang Civil & Environment Engineering dari University of New South Wales Sydney Australia (2000). 	<ul style="list-style-type: none"> Bachelor's 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).
Dasar Hukum Pengangkatan	Legal Basis for 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 April 30, 2019, the amendments of which are stipulated based on Deed no. 42 dated December 13, 2019.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> Direktur Treasury, Financial Institution, Funding & Fintech Solution (2016-2019). Direktur Information Technology, Treasury & International Banking bank bjb (2019 – saat ini). 	<ul style="list-style-type: none"> Director of Treasury, Financial Institutions, Funding & Fintech Solutions (2016-2019). Director of Information Technology, Treasury & International Banking bank bjb (2019 – present).
Periode dan Masa Jabatan	Period of Service
30 April 2019 - Saat ini	April 30, 2019 - Present
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7 oleh LSPP (2019).	Level 7 Risk Management Certification by LSPP (2019).

Nia Kania

Direktur Keuangan/Wakil Ketua /
Director of Finance/Deputy Chairman

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir di Bandung pada tahun 1966, usia 57 tahun per Desember 2023.



Born in Bandung in 1966, 57 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> Sarjana Bidang Ekonomi dari Universitas Padjadjaran Bandung (1990). Master Bidang Hukum dari Universitas Padjadjaran Bandung (2020) 	<ul style="list-style-type: none"> Bachelor of Economics from Padjadjaran University, Bandung (1990). Master of Law from Padjadjaran University Bandung (2020)
Dasar Hukum Pengangkatan	Legal Basis for 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 EGMS Deed No. 221 dated December 19, 2014. Reappointed based on Annual GMS Deed No. 105 dated February 28, 2018. Then reappointed based on Annual GMS Deed No. 154 dated March 30, 2022.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> 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). 	<ul style="list-style-type: none"> President Director of bank bjb Pension Fund (2013-2014). Head of bank bjb Network and Services Division (2014). Director of Finance at bank bjb (2014-2018). Director of Finance and Risk Management bank bjb (2018 – 2021). Director of Finance bank bjb (2021 – present).
Periode dan Masa Jabatan	Period of Service
<ul style="list-style-type: none"> 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). 	<ul style="list-style-type: none"> 19 December 2014 – Closing of the 2018 GMS (first period). 28 February 2018 – Closing of the 2021 GMS (second period). March 30, 2022 – present (third period).
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7 oleh LSPP (2020).	Level 7 Risk Management Certification by LSPP (2020).

Suartini

Direktur Konsumer & Ritel/Wakil Ketua /
Director of Consumer & Retail/Deputy Chairman



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir di Bandung pada tahun 1968, usia 55 tahun per Desember 2023.

Born in Bandung in 1968, 55 years old as of December 2023.

Riwayat Pendidikan	Educational Background
Sarjana Bidang Statistika dari Universitas Padjadjaran Bandung (1993).	Bachelor of Statistics from Padjadjaran University, Bandung (1993).
Dasar Hukum Pengangkatan	Legal Basis for 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 EGMS Deed No. 221 dated December 19, 2014. Reappointed based on Annual GMS Deed No. 105 dated February 28, 2018. Then reappointed based on Annual GMS Deed No. 154 dated March 30, 2022.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • 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 & Ritel bank bjb (2018 – saat ini). 	<ul style="list-style-type: none"> • Commercial Director of bank bjb (2014-2018). • Director of Consumer and Retail bank bjb (2018). • Director of Consumer and Retail who carries out duties as Director of Commercial and Micro small and Medium Enterprises bank bjb (2018). • Director of Consumer & Retail bank bjb (2018 – present).
Periode dan Masa Jabatan	Period of Service
<ul style="list-style-type: none"> • 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). 	<ul style="list-style-type: none"> • 19 December 2014 – Closing of the 2018 GMS (first period). • 28 February 2018 – Closing of the 2021 GMS (second period). • March 30, 2022 – present (third period).
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Level 5 oleh IBI (2018).	Level 5 Risk Management Certification by IBI (2018).

Nancy Adistiyasari

Direktur Komersial & Usaha Mikro Kecil dan Menengah (UMKM) /Wakil Ketua /
Director of Commercial & Micro, Small and Medium Enterprises (MSMEs)
/ Deputy Chairman

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir di Bojonegoro pada tahun 1981, usia 42 tahun per Desember 2023.

Born in Bojonegoro in 1981, 42 years old as of December 2023.

Riwayat Pendidikan	Educational Background
Sarjana Bidang Geofisika dan Meteorologi dari Institut Teknologi Bandung (2004).	Bachelor of Geophysics and Meteorology from the Bandung Institute of Technology (2004).
Dasar Hukum Pengangkatan	Legal Basis for 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 Extraordinary GMS Deed Number 03 dated September 1, 2020.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> 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). 	<ul style="list-style-type: none"> 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).
Periode dan Masa Jabatan	Period of Service
01 September 2020 - saat ini	September 01, 2020 - current
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7 oleh LSPP (2020).	Level 7 Risk Management Certification by LSPP (2020).

Hana Dartiwan

Pemimpin Divisi Treasury/Sekretaris /
Head of Treasury Division/Secretary



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung

Lahir pada 23 Januari 1970, usia 53 tahun per Desember 2023.

Born on January 23, 1970, 53 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> • Sarjana di bidang Teknik dan Manajemen Industri dari Universitas Islam Bandung (1996) • Magister di bidang Manajemen Keuangan dari Universitas Padjadjaran (2009) 	<ul style="list-style-type: none"> • Bachelor's degree in Industrial Engineering and Management from Bandung Islamic University (1996) • Masters in Financial Management from Padjadjaran University (2009)
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Menjabat sebagai Pemimpin Divisi Treasury sejak 2018 s.d saat ini berdasarkan Surat Keputusan Direksi No. 1135/SK/DIR-HC/2018.	Served as Head of the Treasury Division from 2018 until now based on Directors' Decree No. 1135/SK/DIR-HC/2018.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • Pemimpin Kantor Cabang Pembantu tahun 2014 • Pemimpin Grup Manajemen Likuiditas & Alm tahun 2015 	<ul style="list-style-type: none"> • Head of Sub-Branch Office in 2014 • Head of Liquidity & Alm Management Group in 2015
Periode dan Masa Jabatan	Period of Service
8 Oktober 2018 - saat ini	October 8, 2018 - present
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
<ul style="list-style-type: none"> • Sertifikasi Manajemen Risiko Jenjang 7 • Treasury Dealer tingkat Advance • Standar Profesi Dana Pensiun 	<ul style="list-style-type: none"> • Level 7 Risk Management Certification • Advance level Treasury Dealer • Pension Fund Professional Standards

Asep Dani Fadilah

Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi/ Sekretaris Pengganti Alternatif I/
Head of Credit, Market & Integrated Risk Management Division/
Alternative Substitute Secretary I

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir pada Kuningan, 1 Juni 1971 saat ini berusia 52 tahun.

Born in Kuningan, June 1 1971, currently 52 years old.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> • Sarjana Ekonomi, STIE Kuningan tahun 2000 • Magister Manajemen, STIE Ganesha tahun 2003 	<ul style="list-style-type: none"> • Bachelor of Economics, STIE Kuningan 2000 • Master in Management, STIE Ganesha 2003
Dasar Hukum Pengangkatan	Legal Basis of Appointment
Menjabat sebagai Pemimpin Divisi Manajemen Risiko berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.	Menjabat sebagai Pemimpin Divisi Manajemen Risiko berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.
Pengalaman Kerja	Work Experience
<p>Bergabung di bank bjb sejak 1991 dengan riwayat jabatan sebagai berikut:</p> <ul style="list-style-type: none"> • 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 	<p>Joined bank bjb in 1991 with the following position history:</p> <ul style="list-style-type: none"> • 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
Sertifikasi	Certification
<ul style="list-style-type: none"> • Sertifikasi Manajemen Risiko Jenjang 7 • PECB ISO 37301 	<ul style="list-style-type: none"> • Level 7 Risk Management Certification • PECB ISO 37301

Muhammad Asadi Budiman

Pemimpin Divisi Pengendalian Keuangan/ Sekretaris Pengganti Alternatif II /
Head of Financial Control Division/Alternative Substitute Secretary II



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung

Lahir pada 7 Juni 1981, usia 42 tahun per Desember 2023.

Born on June 7 1981, 42 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> • Sarjana di bidang Ekonomi dan Studi Pembangunan dari Universitas Padjadjaran (2004) • Magister di bidang Ekonomi dari Universitas Padjadjaran (2009) 	<ul style="list-style-type: none"> • Bachelor in Economics and Development Studies from Padjadjaran University (2004) • Masters in Economics from Padjadjaran University (2009)
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Menjabat sebagai Pemimpin Divisi Pengendalian Keuangan sejak 2020 s.d saat ini berdasarkan surat keputusan direksi No. 0069/SK/DIR-HCA/2020.	Served as Head of the Financial Control Division from 2020 to the present based on Director's Decree No. 0069/SK/DIR-HCA/2020.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • Pemimpin Divisi Treasury tahun 2017 • Pemimpin Divisi Corporate Secretary tahun 2018 	<ul style="list-style-type: none"> • Head of Treasury Division in 2017 • Head of Corporate Secretary Division in 2018
Periode dan Masa Jabatan	Period of Service
3 Februari 2020 - saat ini	February 3, 2020 - present
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
<ul style="list-style-type: none"> • Certified International Merger and Acquisition (CIMA) • Sertifikasi Manajemen Risiko Jenjang 7 • Sertifikasi Treasury Dealer Tingkat Advance • Certified Investor Relation 	<ul style="list-style-type: none"> • Certified International Merger and Acquisition (CIMA) • Level 7 Risk Management Certification • Advanced Level Treasury Dealer Certification • Certified Investor Relations

Tedi Setiawan

Direktur Operasional/Anggota Tetap /
Director of Operations/Permanent Member

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir di Bandung pada tahun 1966, usia 57 tahun per Desember 2023.

Born in Bandung in 1966, 57 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> • Sarjana bidang Administrasi Negara dari Universitas Parahyangan Bandung (1991). • Master bidang Manajemen Keuangan dari Universitas Pasundan Bandung (2017). • Doktor bidang Manajemen di Universitas Pendidikan Indonesia Bandung (2023) 	<ul style="list-style-type: none"> • Bachelor's degree in Public Administration from Parahyangan University, Bandung (1991). • Master in Financial Management from Pasundan University Bandung (2017). • Doctorate in Management at Indonesian Education University Bandung (2023)
Dasar Hukum Pengangkatan	Legal Basis for 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 April 30, 2019, the amendments of which are stipulated based on Deed no. 42 dated December 13, 2019.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • Pemimpin Divisi Perencanaan Strategis (2015-2018). • Senior Executive Vice President Credit Risk (2018-2019). • Direktur Operasional bank bjb (2019 – saat ini). 	<ul style="list-style-type: none"> • Head of Strategic Planning Division (2015-2018). • Senior Executive Vice President Credit Risk (2018-2019). • Operational Director of bank bjb (2019 – present).
Periode dan Masa Jabatan	Period of Service
30 April 2019 - saat ini	April 30, 2019 - present
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7 oleh BSMR (2020).	Level 7 Risk Management Certification by BSMR (2020).

Galis Prasetya

Senior Executive Vice President Credit Risk/Anggota Tetap /
Senior Executive Vice President Credit Risk/Permanent Member



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung

Lahir pada 19 Maret 1971 usia 52 tahun per 31 Desember 2023.

Born on March 19 1971, 52 years old as of December 31, 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> Sarjana di bidang ilmu Manajemen dari STIE YPKP Bandung (1999) Magister di bidang ilmu Manajemen Keuangan dari STIE PERBANAS (2005) 	<ul style="list-style-type: none"> Bachelor in Management from STIE YPKP Bandung (1999) Master in Financial Management from STIE PERBANAS (2005)
Dasar Hukum Pengangkatan	Legal Basis for 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.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> CEO Regional 3 (April 2019 – Agustus 2019) CEO Regional 1 (Maret 2019 – April 2019) 	<ul style="list-style-type: none"> Regional CEO 3 (April 2019 – August 2019) Regional CEO 1 (March 2019 – April 2019)
Periode dan Masa Jabatan	Period of Service
6 Agustus 2019 - saat ini	August 6, 2019 - current
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Beny Riswandi

Senior Executive Vice President Bisnis/Anggota Tetap /
Senior Executive Vice President Business/Permanent Member

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung





Lahir pada 26 April 1968, usia 55 tahun per Desember 2023.

Born on April 26, 1968, 55 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> • Sarjana di bidang ilmu Perbankan dari Universitas Tirtayasa Banten (2000) • Magister di bidang ilmu Manajemen Pemasaran dari Universitas Padjadjaran Bandung (2009) 	<ul style="list-style-type: none"> • Bachelor's degree in Banking from Tirtayasa University, Banten (2000) • Masters in Marketing Management from Padjadjaran University Bandung (2009)
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Menjabat sebagai Senior Executive Vice President Bisnis sejak 2019 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.	Served as Senior Executive Vice President of Business from 2019 until now based on Directors' Decree No. 0871/SK/DIR-HC/2019.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • Pemimpin Divisi Korporasi & Komersial Sejak Tahun 2016 • SEVP Komersial & UMKM Tahun 2018 	<ul style="list-style-type: none"> • Head of Corporate & Commercial Division Since 2016 • SEVP Commercial & MSME 2018
Periode dan Masa Jabatan	Period of Service
24 Juli 2019 - saat ini	July 24, 2019 - present
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Yusuf Saadudin

Pemimpin Divisi Kredit Konsumer / Anggota Tetap /
Head of Consumer Credit Division / Permanent Member

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung





Lahir pada 7 Juni 1973, Usia 50 tahun per Desember 2023.

Born on June 7, 1973, 50 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> Sarjana di bidang Akuntansi dari Universitas Padjadjaran (1999) Magister di bidang Hukum Ekonomi dan Bisnis dari Universitas Pasundan Bandung (2015) 	<ul style="list-style-type: none"> Bachelor in Accounting from Padjadjaran University (1999) Masters in Economics and Business Law from Pasundan University Bandung (2015)
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Menjabat sebagai Pemimpin Divisi Kredit Konsumer sejak 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021	Served as Head of the Consumer Credit Division since 2021 based on Directors' Decree No. 0039/SK/DIR-HC/2021
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> Pemimpin Divisi Kredit Konsumer (Februari 2021 – saat ini) Pemimpin Divisi KPR & KKB (Agustus 2019 – Februari 2021) Pemimpin Divisi Credit Risk (Mei 2017 – Agustus 2019) 	<ul style="list-style-type: none"> 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)
Periode dan Masa Jabatan	Period of Service
1 Februari 2021 - saat ini	February 1, 2021 - present
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Rudy Purwadhi

Pemimpin Divisi Kredit Ritel/Anggota Tetap /
Head of Retail Credit Division/Permanent Member

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir pada 25 Juni 1973, usia 50 tahun per Desember 2023.


Born on June 25 1973, 50 years old as of December 2023.

Riwayat Pendidikan	Educational Background
Sarjana di bidang Manajemen dari STIE STEMBI Bandung Mada (2014)	Bachelor in Management from STIE STEMBI Bandung Mada (2014)
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Menjabat sebagai Pemimpin Divisi Kredit Ritel sejak 2021 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021	Served as Head of the Retail Credit Division from 2021 until now based on Directors' Decree No. 0039/SK/DIR-HC/2021
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • Pemimpin Divisi Kredit Ritel (Februari 2021 – saat ini) • CEO Regional 5 (Agustus 2019 – Februari 2021) • Pemimpin Cabang Cikarang (April 2016 – Agustus 2019) 	<ul style="list-style-type: none"> • Head of Retail Credit Division (February 2021 – present) • Regional CEO 5 (August 2019 – February 2021) • Head of Cikarang Branch (April 2016 – August 2019)
Periode dan Masa Jabatan	Period of Service
1 Februari 2021 - saat ini	February 1, 2021 - present
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Hermawan Mulyana

Pemimpin Divisi Korporasi /Sekretaris Pengganti (Alternatif I) /
Head of Corporate Division / Substitute Secretary (Alternative I)



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung


Lahir pada 17 Januari 1976, usia 47 tahun per Desember 2023.

Born on January 17, 1976, 47 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> Sarjana di bidang Manajemen dari Universitas Padjadjaran Bandung (2001) Magister di bidang Manajemen dari STIE Ekuitas (2016) 	<ul style="list-style-type: none"> Bachelor in Management from Padjadjaran University Bandung (2001) Masters in Management from STIE Equity (2016)
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Pemimpin Divisi Korporasi sejak 2023 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0115/SK/DIR-HCA/2023.	Head of Corporate Division from 2023 to the present based on Directors' Decree No. 0115/SK/DIR-HCA/2023.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> Pemimpin Cabang Kebayoran Baru tahun 2017 Pemimpin Divisi Credit Risk tahun 2021 	<ul style="list-style-type: none"> Head of Kebayoran Baru Branch in 2017 Head of Credit Risk Division in 2021
Periode dan Masa Jabatan	Period of Service
2 Mei 2023 - saat ini	May 2, 2023 - present
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemenen Risiko Jenjang 7	Level 7 Risk Management Certification

Andy Rachman

Pemimpin Divisi Komersial/Anggota Tetap /
Head of Commercial Division/Permanent Member

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir pada 23 Mei 1977, usia 46 tahun per Desember 2023.


Born on May 23, 1977, 46 years old as of December 2023.

Riwayat Pendidikan	Educational Background
Sarjana di bidang Akuntansi dari STIE Tridharma (1999)	Bachelor in Accounting from STIE Tridharma (1999)
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Menjabat sebagai Pemimpin Divisi Komersial sejak 2023 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0115/SK/DIR-HCA/2023.	Served as Head of the Commercial Division from 2023 until now based on Directors' Decree No. 0115/SK/DIR-HCA/2023.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • Pemimpin Kantor Cabang Utama Bandung Tahun 2020 • CEO Regional Kantor Wilayah 1 Tahun 2021 	<ul style="list-style-type: none"> • Head of Bandung Main Branch Office in 2020 • Regional CEO of Regional Office 1 in 2021
Periode dan Masa Jabatan	Period of Service
2 Mei 2023 - saat ini	May 2, 2023 - present
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Triastoto Hardjanto Wibowo

Pemimpin Divisi KPR & KKB/Anggota Tetap /
Head of KPR & KKB Division/Permanent Member



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir pada 13 November 1969, usia 54 tahun per Desember 2023

Born on November 13, 1969, 54 years old as of December 2023

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> • Sarjana di bidang Teknik Geologi dari Universitas Gadjah Mada (1994) • Magister di bidang Manajemen dari Universitas Gadjah Mada (1996) 	<ul style="list-style-type: none"> • Bachelor in Geological Engineering from Gadjah Mada University (1994) • Master in Management from Gadjah Mada University (1996)
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Menjabat sebagai Pemimpin Divisi KPR & KKB sejak 2021 s.d saat ini berdasarkan Surat Keputusan Direksi No Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021.	Served as Head of KPR & KKB Division from 2021 until now based on Directors' Decree No. Directors' Decree No. 0039/SK/DIR-HC/2021.
Pengalaman Kerja	Work Experience
Pemimpin Divisi Kredit Konsumer & Ritel tahun 2016	Head of Consumer & Retail Credit Division in 2016
Periode dan Masa Jabatan	Period of Service
1 Februari 2021 - saat ini	February 1, 2021 - present
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Denny Mulyadi

Pemimpin Divisi Kredit UMKM/Anggota Tetap /
Head of MSME Credit Division/Permanent Member

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir pada 7 Juni 1968, usia 55 tahun per Desember 2023.

Born on June 7 1968, 55 years old as of December 2023.

Riwayat Pendidikan	Educational Background
Sarjana di bidang Akuntansi dari Universitas Garut (2000)	Bachelor in Accounting from Garut University (2000)
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Menjabat sebagai Pemimpin Divisi Kredit UMKM sejak tahun 2018 s.d saat ini berdasarkan Surat Keputusan Direksi No. 1135/SK/DIR-HC/2018.	Served as Head of the MSME Credit Division from 2018 to the present based on Directors' Decree No. 1135/SK/DIR-HC/2018.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • Pemimpin Wilayah Kantor Wilayah 4 tahun 2016 • CEO Regional Kantor Wilayah 4 tahun 2018 	<ul style="list-style-type: none"> • Regional Leader of Regional Office 4 in 2016 • Regional CEO of Region 4 Office in 2018
Periode dan Masa Jabatan	Period of Service
10 Oktober 2018 - saat ini	October 10, 2018 - present
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Isa Anwari

Pemimpin Divisi Hubungan Kelembagaan/Anggota Tetap / Head of Institutional Relations Division/Permanent Member



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung


Lahir pada 13 September 1977, usia 46 tahun per Desember 2023.

Born on September 13 1977, 46 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> • Sarjana di bidang Manajemen dari Universitas Widyatama (2000) • Magister di bidang Manajemen Keuangan dari Universitas Padjadjaran (2019) 	<ul style="list-style-type: none"> • Bachelor in Management from Widyatama University (2000) • Masters in Financial Management from Padjadjaran University (2019)
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Menjabat sebagai Pemimpin Divisi Hubungan Kelembagaan sejak 2019 s.d saat ini berdasarkan Surat Keputusan Direksi 0871/SK/DIR-HC/2019.	Served as Head of Institutional Relations Division from 2019 until now based on Directors' Decree 0871/SK/DIR-HC/2019.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • CEO Regional Kantor Wilayah 1 tahun 2018 • Pemimpin Divisi Instiusional Banking tahun 2018 	<ul style="list-style-type: none"> • Regional CEO of Region 1 Office in 2018 • Head of Institutional Banking Division in 2018
Periode dan Masa Jabatan	Period of Service
24 Juli 2019 - saat ini	July 24, 2019 - present
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 6	Level 6 Risk Management Certification

Edy Kurniawan Saputra

Pemimpin Divisi Dana & Jasa Konsumer/Anggota Tetap /
Head of Consumer Funds & Services Division/Permanent Member

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir pada 10 Juli 1972, usia 51 tahun per Desember 2023

Born on July 10, 1972, 51 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> • Sarjana di bidang Manajemen dari STIE YAI Jakarta (1997) • Magister di bidang Manajemen dari STIE IPWIJA (2003) 	<ul style="list-style-type: none"> • Bachelor's degree in Management from STIE YAI Jakarta (1997) • Masters in Management from STIE IPWIJA (2003)
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Menjabat sebagai Pemimpin Divisi Dana & Jasa Konsumer sejak tahun 2022 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0322/SK/ DIR-HCA/2022.	Served as Head of Consumer Funds & Services Division from 2022 until now based on Directors' Decree No. 0322/SK/DIR-HCA/2022.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • Pemimpin Cabang Tangerang Selatan tahun 2015 • CEO Regional Kantor Wilayah 4 tahun 2018 	<ul style="list-style-type: none"> • Head of South Tangerang Branch in 2015 • Regional CEO Regional Office 4 in 2018
Periode dan Masa Jabatan	Period of Service
15 Juli 2022 - saat ini	July 15, 2022 - present
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 5	Level 5 Risk Management Certification

Diding Erawan

Pemimpin Divisi International & Transaction Banking/Anggota Tetap /
Head of International & Transaction Banking Division/Permanent Member

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir pada 06 September 1979, usia 44 tahun per Desember 2023.

Born on September 6, 1979, 44 years old as of December 2023.

Riwayat Pendidikan	Educational Background
Sarjana di bidang Ilmu Hukum dari Universitas Padjadjaran (2003)	<ul style="list-style-type: none"> Bachelor in Law from Padjadjaran University (2003)
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Menjabat sebagai Pemimpin Divisi International & Transaction Banking sejak tahun 2023 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.	Served as Head of the International & Transaction Banking Division from 2023 until now based on Directors' Decree No. 0285/SK/DIR-HCA/2023.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> Pemimpin Grup Business Support tahun 2022 Pemimpin Grup Trade Finance & Value Chain tahun 2022 	<ul style="list-style-type: none"> Head of Business Support Group in 2022 Head of Trade Finance & Value Chain Group in 2022
Periode dan Masa Jabatan	Period of Service
1 September 2023 - saat ini	September 1, 2023 - present
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 5	Level 5 Risk Management Certification

Detya Suryadani

Pemimpin Divisi Perencanaan Strategis/Anggota Tetap /
Head of Strategic Planning Division/Permanent Member

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir pada 29 Desember 1979, Usia 44 tahun per Desember 2023.

Born on December 29, 1979, 44 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> Sarjana di bidang Akuntansi dari Universitas Padjadjaran (2003) Magister bidang Administrasi Bisnis dari Institut Teknologi Bandung (ITB) (2009) 	<ul style="list-style-type: none"> Bachelor in Accounting from Padjadjaran University (2003) Master in Business Administration from the Bandung Institute of Technology (ITB) (2009)
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Menjabat sebagai Pemimpin Divisi Perencanaan Strategis sejak 2023 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.	Served as Head of the Strategic Planning Division from 2023 until now based on Directors' Decree No. 0285/SK/DIR-HCA/2023.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> CEO Regional Kanwil 5 tahun 2021 Divisi Kepatuhan & APU-PPT tahun 2021 	<ul style="list-style-type: none"> Regional CEO of Regional Office 5 in 2021 Compliance & AML-CFT Division in 2021
Periode dan Masa Jabatan	Period of Service
22 September 2023	September 22, 2023
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
<ul style="list-style-type: none"> PECB Certified ISO 37301 Lead Implementer Sistem Manajemen Kepatuhan Sertifikasi Kepatuhan Level 2 Sertifikasi Manajemen Risiko 	<ul style="list-style-type: none"> PECB Certified ISO 37301 Lead Implementer of Compliance Management Systems Level 2 Compliance Certification Risk Management Certification

Nunung Suhartini

Pemimpin Divisi Jaringan & Layanan/Anggota Tetap /
Head of Network & Services Division/Permanent Member

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung




Lahir pada 21 Januari 1971, usia 52 tahun per Desember 2023.

Born on January 21 1971, 52 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> Sarjana di bidang Manajemen SDM dari STIA LAN RI Bandung (2002) Magister di bidang Manajemen Pemasaran dari Universitas Pasundan Bandung (2004) 	<ul style="list-style-type: none"> Bachelor's degree in HR Management from STIA LAN RI Bandung (2002) Masters in Marketing Management from Pasundan University Bandung (2004)
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Menjabat sebagai Pemimpin Divisi Jaringan & Layanan sejak Tahun 2022 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0011/SK/ DIR-HCA/2022.	Served as Head of the Network & Services Division from 2022 until now based on Directors' Decree No. 0011/SK/DIR-HCA/2022.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> Pemimpin Kantor Cabang Saharjo tahun 2019 CEO Regional Kantor Wilayah 3 tahun 2019 	<ul style="list-style-type: none"> Head of Saharjo Branch Office in 2019 Regional CEO of Region 3 Office in 2019
Periode dan Masa Jabatan	Period of Service
31 Januari 2022 - saat in	January 31, 2022 - current
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Budiatmo Sudradjat
Divisi Penyelamatan & Penyelesaian Kredit/Anggota Tetap /
Credit Rescue & Settlement Division/Permanent Members

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir pada 18 Juni 1979, usia 44 tahun per Desember 2023.

Born on June 18, 1979, 44 years old as of December 2023.

Riwayat Pendidikan	Educational Background
Sarjana di bidang Akuntansi dari STIE Banten (2008)	Bachelor in Accounting from STIE Banten (2008)
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Menjabat sebagai Pemimpin Divisi Penyelamatan & Penyelesaian Kredit sejak 2023 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0008/SK/DIR-HCA/2023.	Served as Head of the Credit Rescue & Settlement Division from 2023 until now based on Directors' Decree No. 0008/SK/DIR-HCA/2023.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> Wakil Pemimpin Kantor Cabang Khusus Banten tahun 2018 Pemimpin Kantor Cabang Khusus Banten tahun 2020 	<ul style="list-style-type: none"> Deputy Leader of the Banten Special Branch Office in 2018 Head of Banten Special Branch Office in 2020
Periode dan Masa Jabatan	Period of Service
1 Februari 2021 - saat ini	February 1, 2021 - present
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko jenjang 5	Level 5 Risk Management Certification

PELATIHAN ANGGOTA ASSETS AND LIABILITY COMMITTEE (ALCO)

Pelatihan yang telah diikuti anggota komite selama tahun 2023 adalah sebagai berikut.

TRAINING FOR ASSETS AND LIABILITY COMMITTEE (ALCO) MEMBERS

The training that has been attended by committee members during 2023 is as follows.

Nama Name	Jabatan Position	Pelatihan Training
Yuddy Renaldi	Ketua Chairman	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Training/Competency Development section for Directors
Rio Lanasier	Wakil Ketua Vice Chairman	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Training/Competency Development section for Directors
Nia Kania	Wakil Ketua Vice Chairman	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Training/Competency Development section for Directors
Suartini	Wakil Ketua Vice Chairman	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Training/Competency Development section for Directors
Nancy Adistiyasari	Wakil Ketua Vice Chairman	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Training/Competency Development section for Directors
Hana Dartiwan	Sekretaris Secretary	Program Pemeliharaan/ <i>Refreshment</i> Sertifikasi Manajemen Risiko Jenjang 7 Level 7 Risk Management Certification Maintenance/Refreshment Program <i>Leaders Talk : Leading Successful Business</i> Leaders Talk : Leading Successful Business <i>Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkualitas</i> Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Fee Based Income Quality Credit <i>Executive Workshop 2023 Be One : Bersatu Kompak Kolaboratif</i> Executive Workshop 2023 Be One: United, Compact, Collaborative Sertifikasi Kompetensi Jenjang Kualifikasi Sppur 6 Penatausahaan Surat Berharga Nasabah (Program Sertifikasi <i>Public Training Hybrid</i>) Sppur Qualification Level Competency Certification 6 Administration of Customer Securities (Public Training Hybrid Certification Program) Pengenalan Digital Digital Introduction Pemeliharaan/ <i>Refreshment</i> Sertifikasi Manajemen Risiko Maintenance/Refreshment of Risk Management Certification Pembelajaran Pasar Modal Bagi Calon Dewan Komisaris bjb Sekuritas Capital Market Learning for Candidates for the Board of Commissioners of bjb Securities Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage
Asep Dani Fadilah	Sekretaris Pengganti Alternatif I Alternative Substitute Secretary I	Dapat dilihat pada Pelatihan Komite Manajemen Risiko It can be seen in the Risk Management Committee Training
Muhammad Asadi Budiman	Sekretaris Pengganti Alternatif II Alternative Substitute Secretary II	Dapat dilihat pada Pelatihan Komite Pengarah Teknologi Informasi It can be seen in the Information Technology Steering Committee Training
Tedi Setiawan	Anggota Tetap Permanent member	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Training/Competency Development section for Directors
Galis Prasetya	Anggota Tetap Permanent member	Dapat dilihat pada Pelatihan Komite Kebijakan Perkreditan It can be seen in the Credit Policy Committee Training
Beny Riswandi	Anggota Tetap Permanent member	Program Pemeliharaan/ <i>Refreshment</i> Sertifikasi Manajemen Risiko Jenjang 7 Level 7 Risk Management Certification Maintenance/Refreshment Program

Nama Name	Jabatan Position	Pelatihan Training
		<p>The 10th International Certified Wealth Manager (CWM) & Continuing Professional Development (CPD) The 10th International Certified Wealth Manager (CWM) & Continuing Professional Development (CPD)</p> <hr/> <p>Leaders Talk : Leading Successful Business Leaders Talk : Leading Successful Business</p> <hr/> <p>Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkuali Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkuali</p> <hr/> <p>Executive Workshop 2023 Be One : Bersatu Kompak Kolaboratif Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Fee Based Income Quality Credit</p> <hr/> <p>Pengenalan Digital Executive Workshop 2023 Be One: United, Compact, Collaborative</p> <hr/> <p>Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Maintenance/Refreshment of Risk Management Certification</p> <hr/> <p>Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi Dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage</p>
Yusuf Saadudin	Anggota Tetap Permanent member	Dapat dilihat pada Pelatihan Komite Kebijakan Perkreditan It can be seen in the Credit Policy Committee Training
Rudy Purwadhi	Anggota Tetap Permanent member	Dapat dilihat pada Pelatihan Komite Kebijakan Perkreditan It can be seen in the Credit Policy Committee Training
Hermawan Mulyana	Anggota Tetap Permanent member	Dapat dilihat pada Pelatihan Komite Kebijakan Perkreditan It can be seen in the Credit Policy Committee Training
Andy Rachman	Anggota Tetap Permanent member	Dapat dilihat pada Pelatihan Komite Kebijakan Perkreditan It can be seen in the Credit Policy Committee Training
Triastoto Hardjanto Wibowo	Anggota Tetap Permanent member	Dapat dilihat pada Pelatihan Komite Kebijakan Perkreditan It can be seen in the Credit Policy Committee Training
Denny Mulyadi	Anggota Tetap Permanent member	Dapat dilihat pada Pelatihan Komite Kebijakan Perkreditan It can be seen in the Credit Policy Committee Training
Isa Anwari	Anggota Tetap Permanent member	<p>Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage</p> <hr/> <p>Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Maintenance/Refreshment of Risk Management Certification</p> <hr/> <p>Pengenalan Digital Digital Introduction</p> <hr/> <p>Executive Workshop 2023 Be One : Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One: United, Compact, Collaborative</p> <hr/> <p>Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkuali Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Fee Based Income Quality Credit</p> <hr/> <p>Leaders Talk : Leading Successful Business Leaders Talk : Leading Successful Business</p> <hr/> <p>Program Pemeliharaan/ Refreshment Sertifikasi Manajemen Risiko Jenjang 7 Program Pemeliharaan/ Refreshment Sertifikasi Manajemen Risiko Jenjang 7</p>

Nama Name	Jabatan Position	Pelatihan Training
Edy Kurniawan Saputra	Anggota Tetap Permanent member	Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi dan Keunggulan Kompetitif Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi dan Keunggulan Kompetitif Global Executive Program 2023 The 8th Internasional Certified Wealth Manager (CWM) & Continuing Professional Development (CPD) Global Executive Program 2023 The 8th Internasional Certified Wealth Manager (CWM) & Continuing Professional Development (CPD) Talkshow BPD-SI : Tantangan dan Peluang BPD Ke Depan Di Era Layanan Keuangan Digital BPD-SI Talkshow: Future Challenges and Opportunities for BPD in the Era of Digital Financial Services bjb MPP 531 Retirement Preparation Session (MPP 5 Tahun) bjb MPP 531 Retirement Preparation Session (MPP 5 Tahun) Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Maintenance/Refreshment of Risk Management Certification Pengenalan Digital Digital Introduction Executive Workshop 2023 Be One : Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One: United, Compact, Collaborative Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkuali Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Fee Based Income Quality Credit Leaders Talk : Leading Successful Business Leaders Talk : Leading Successful Business Seminar Nasional BPD-SI Corporate Digital Culture : Digital Transformation Leader BPD-SI National Seminar on Corporate Digital Culture: Digital Transformation Leader
Diding Erawan	Anggota Tetap Permanent member	Dapat dilihat pada Pelatihan Komite Kebijakan Perkreditan It can be seen in the Credit Policy Committee Training
Detya Suryadani	Anggota Tetap Permanent member	Dapat dilihat pada Pelatihan Komite Kebijakan Perkreditan It can be seen in the Credit Policy Committee Training
Nunung Suhartini	Anggota Tetap Permanent member	Dapat dilihat pada Pelatihan Komite Pengarah Teknologi Informasi It can be seen in the Information Technology Steering Committee Training
Budiatmo Sudradjat	Anggota Tetap Permanent member	Dapat dilihat pada Pelatihan Komite Kebijakan Perkreditan It can be seen in the Credit Policy Committee Training

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.

RAPAT DAN PELAKSANAAN TUGAS ASSETS AND LIABILITY COMMITTEE (ALCO)

Selama tahun 2023, ALCO telah melaksanakan tugasnya melalui rapat yang dilaksanakan sebanyak 15 (lima belas) kali. Adapun agenda pembahasan rapat ALCO adalah sebagai berikut.

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.

MEETINGS AND IMPLEMENTATION OF ASSETS AND LIABILITY COMMITTEE (ALCO) TASKS

During 2023, ALCO has carried out its duties through 15 meetings. The discussion agenda for the ALCO meeting is as follows.

No	Tanggal Date	Agenda & Keputusan ALCO ALCO Agenda & Decisions
1	13 Januari 2023 January 13, 2023	<i>Market Outlook & Kondisi Likuiditas bank bjb</i> Market Outlook & Liquidity Conditions of bank bjb
		Usulan <i>Repricing Term Loan</i> Bank Danamon Proposed Repricing of Bank Danamon Term Loans
		Register <i>Special Rate Deposito</i> Register Special Rate Deposit
2	25 Januari 2023 January 25, 2023	<i>Market Outlook & Kondisi Likuiditas bank bjb</i> <i>Market Outlook & Liquidity Conditions of bank bjb</i>
		Usulan Suku Bunga Program Marketing “Membumi” Tahap VI Proposed Interest Rates for the “Brouded” Marketing Program Phase VI
		Register <i>Special Rate Deposito</i> Register Special Rate Deposit
3	13 Februari 2023 February 13, 2023	<i>Market Outlook & Kondisi Likuiditas bank bjb</i> Market Outlook & Liquidity Conditions of bank bjb
		Usulan Suku Bunga KUR 2023 dan Suku Bunga Kredit Alat Mesin Pertanian (ALSINTAN) Proposed 2023 KUR Interest Rates and Agricultural Machinery Equipment Credit Interest Rates (ALSINTAN)
		Register <i>Special Rate Deposito</i> Register Special Rate Deposito
4	27 Maret 2023 27 Maret 2023	Kondisi Likuiditas bank bjb Kondisi Likuiditas bank bjb
		Usulan <i>Repricing Term Loan</i> Bank Danamon Proposed Repricing of Bank Danamon Term Loans
		Register <i>Special Rate Deposito</i> Register Special Rate Deposito
5	13 April 2023 April 13, 2023	<i>Market Outlook & Kondisi Likuiditas bank bjb</i> Market Outlook & Liquidity Conditions of bank bjb
		Usulan <i>Repricing Term Loan</i> Bank Danamon Proposed Repricing of Bank Danamon Term Loans
		SRAK Khusus <i>Cash Collateral</i> dan Limit Insentif RIM SRAK SRAK Special Cash Collateral and RIM SRAK Incentive Limit
		Usulan Suku Bunga Program Marketing “Membumi” Tahap VII Proposed Interest Rates for Phase VII “Bounding the Earth” Marketing Pro-gram
6	27 April 2023 April 27, 2023	Usulan Perpanjangan Jangka Waktu dan Perubahan <i>Rate Term Loan</i> BCA Proposed Term Extension and Changes to the BCA Term Loan Rate
7	15 Mei 2023 May 15, 2023	<i>Market Outlook & Kondisi Likuiditas bank bjb</i> Market Outlook & Liquidity Conditions of bank bjb
		Register Penurunan <i>Tiering</i> Bunga Produk Tabungan Tandamata dan Program Deposito Merdeka Register for Decreasing Interest Tiering for Tandamata Savings Products and the Merdeka Deposit Program
		Register Penyesuaian Bunga Counter Giro Umum IDR IDR General Current Account Counter Interest Adjustment Register
8	26 Juni 2023 June 26, 2023	<i>Market Outlook & Kondisi Likuiditas bank bjb</i> Market Outlook & Liquidity Conditions of bank bjb
		Usulan <i>Repricing Term Loan</i> Bank Danamon Proposed Repricing of Bank Danamon Term Loans
		Register Penyesuaian Tingkat Suku Bunga Counter Giro Bendahara Register of Interest Rate Adjustment Counter Giro Treasurer

No	Tanggal Date	Agenda & Keputusan ALCO ALCO Agenda & Decisions
9	17 Juli 2023 July 17, 2023	<i>Market Outlook & Kondisi Likuiditas bank bjb</i> <i>Market Outlook & Liquidity Conditions of bank bjb</i>
		Usulan <i>Repricing Term Loan</i> Bank Danamon Proposed Repricing of Bank Danamon Term Loans
10	14 Agustus 2023 August 14, 2023	<i>Market Outlook & Kondisi Likuiditas bank bjb</i> <i>Market Outlook & Liquidity Conditions of bank bjb</i>
		Usulan Pemberian Insentif SRAK Giro dan Tabungan dengan Rate Khusus Proposed Providing SRAK Current and Savings Incentives with Special Rates
		Keringanan Fee Sindikasi untuk Fasilitas Kredit Kepada PT. RNI Syndication Fee Relief for Credit Facilities to PT. RNI
		Delegasi Kewenangan Keringanan Fee Sindikasi Delegation of Authority for Syndication Fee Reduction
		Register <i>Special Rate</i> Deposito Register Special Rate Deposit
11	18 September 2023 September 18, 2023	<i>Market Outlook & Kondisi Likuiditas bank bjb</i> <i>Market Outlook & Liquidity Conditions of bank bjb</i>
		Usulan Suku Bunga Program Marketing “Bumerang”, bjb KPR Lelang dan bjb KKB Prioritas Proposed Interest Rates for the “Bumerang” Marketing Program, bjb KPR Auction and bjb KKB Prioritas
		Usulan <i>Repricing Term Loan</i> Bank Danamon, Perpanjangan <i>Term Loan</i> Bank BCA dan Pengajuan baru <i>Term loan</i> Bank Mandiri Proposed Repricing Term Loan of Bank Danamon, Extension of Term Loan of Bank BCA and Proposed new Term Loan of Bank Mandiri
		Register <i>Special Rate</i> Deposito Register Special Rate Deposit
12	11 Oktober 2023 October 11, 2023	<i>Market Outlook dan Kondisi Likuiditas bank bjb</i> <i>Market Outlook & Liquidity Conditions of bank bjb</i>
		Usulan <i>Repricing Term Loan</i> Bank Danamon Proposed Repricing of Bank Danamon Term Loans
		Skema Kredit Program bjb Tapera dengan Underlying Guaranty Efek bjb Tapera Program Credit Scheme with Underlying Securities Guarantee
		Register <i>Special Rate</i> Deposito Register Special Rate Deposit
13	17 Oktober 2023 October 17, 2023	Usulan Penetapan Struktur dan Fitur Surat Berharga Perpetual bank bjb 2023 Usulan Penetapan Struktur dan Fitur Surat Berharga Perpetual bank bjb 2023
14	17 November 2023 November 17, 2023	<i>Market Outlook dan Kondisi Likuiditas bank bjb</i> <i>Market Outlook & Liquidity Conditions of bank bjb</i>
		Usulan <i>Term Loan Borrowing</i> Bank BTPN Proposed BTPN Bank Loan Borrowing Terms
		Usulan Perubahan Insentif SRAK Proposed Changes to SRAK Incentives
15	18 Desember 2023 December 18, 2023	<i>Market Outlook dan Kondisi Likuiditas bank bjb</i> <i>Market Outlook & Liquidity Conditions of bank bjb</i>
		Usulan <i>Term Loan Borrowing</i> Bank Maybank Indonesia dan Bank ICBC Indonesia Proposal of Term-Loan Borrowing for Bank Maybank Indonesia and Bank ICBC Indonesia
		Keputusan Penerbitan Surat Berharga Perpetual Bank Pembangunan Jawa Barat dan Banten Tbk. Tahun 2023 Decision on the 2023 Issuance of Perpetual Securities of Bank Pembangunan Jawa Barat dan Banten Tbk.

Komite Risiko Permodalan

Dalam rangka upaya mengoptimalkan struktur neraca dengan tujuan memberikan keuntungan maksimal dengan mengelola likuiditas, Bank 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:

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 <i>Credit Risk</i> SEVP Credit Risk
Sekretaris Sekretaris	Pemimpin Group Anak Perusahaan Head of Subsidiary Group
Anggota Anggota	<ol style="list-style-type: none"> Pemimpin Divisi Pengendalian Keuangan. Pemimpin Divisi Hukum Pemimpin Unit Kerja Bisnis Pemimpin Divisi Manajemen Risiko Pemimpin Divisi Kepatuhan & APU-PPT Pemimpin Unit Kerja terkait dengan pembahasan <ol style="list-style-type: none"> Head of Financial Control Division. Head of Legal Division Head of Business Work Unit Head of Risk Management Division Head of Compliance and APU PPT Division 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:

- Menetapkan strategi dan batasan pengelolaan Perusahaan Anak dan Perusahaan Afiliasi.
- 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.
- 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.

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:

DUTIES, AUTHORITIES AND RESPONSIBILITIES OF CAPITAL RISK COMMITTEE

The duties, powers and responsibilities of the Capital Risk Committee are as follows:

- Establishing strategies and boundaries for the management of Subsidiaries and Affiliated Companies.
- 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.
- 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.

- | | |
|---|---|
| <ol style="list-style-type: none"> 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 Bank sebagai Pemegang Saham. 6. Merumuskan dan membahas potensi sinergi bisnis yang dapat tercipta antara Perusahaan Induk dengan Konglomerasi Keuangan Bank. | <ol style="list-style-type: none"> 4. Discussing and recommending 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 CAPITAL RISK COMMITTEE MEMBERS'

Arief Setyahadi

Pemimpin Divisi Manajemen Anak Perusahaan/Ketua I / Head of Subsidiary Management Division/Chairman I



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung

Lahir pada 19 Agustus 1969, usia 55 tahun per Desember 2023.

Born on August 19, 1969, age 55 years as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> Sarjana di bidang Ilmu Administrasi Negara dari Universitas Gadjah Mada (1992) Magister di bidang Manajemen dari STIE Ekuitas (2018) 	<ul style="list-style-type: none"> Bachelor's degree in Public Administration from Gadjah Mada University (1992) Masters in Management from STIE Equity (2018)
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Menjabat sebagai Pemimpin Divisi Manajemen Anak Perusahaan sejak 2021 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021.	Served as Head of Subsidiary Management Division from 2021 to present based on Directors' Decree No. 0039/SK/DIR-HC/2021.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> CEO Regional Kantor Wilayah 1 Tahun 2019 Pemimpin Divisi Penyelamatan & Penyelesaian Kredit Tahun 2020 	<ul style="list-style-type: none"> Regional CEO of Region 1 Office 2019 Leader of Credit Rescue & Settlement Division in 2020
Periode dan Masa Jabatan	Period of Service
1 Februari 2021 - saat ini	February 1, 2021 - present
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
<ul style="list-style-type: none"> Certified International Merger and Acquisition (CIMA) Sertifikasi Manajemen Risiko Jenjang 7 	<ul style="list-style-type: none"> Certified International Merger and Acquisition (CIMA) Level 7 Risk Management Certification

Beny Riswandi

Senior Executive Vice President Bisnis/Ketua II /
Senior Executive Vice President Business/Chairman II

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung





Lahir pada 26 April 1968, usia 55 tahun per Desember 2023.

Born on April 26 1968, 55 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> Sarjana di bidang ilmu Perbankan dari Universitas Tirtayasa Banten (2000) Magister di bidang ilmu Manajemen Pemasaran dari Universitas Padjadjaran Bandung (2009) 	<ul style="list-style-type: none"> Bachelor's degree in Banking from Tirtayasa University, Banten (2000) Master in Marketing Management from Padjadjaran University, Bandung (2009)
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Menjabat sebagai Senior Executive Vice President Bisnis sejak 2019 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.	Served as Senior Executive Vice President of Business from 2019 until now based on Directors' Decree No. 0871/SK/DIR-HC/2019.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> Pemimpin Divisi Korporasi & Komersial Sejak Tahun 2016 SEVP Komersial & UMKM Tahun 2018 	<ul style="list-style-type: none"> Head of Corporate & Commercial Division Since 2016 SEVP Commercial & MSME 2018
Periode dan Masa Jabatan	Period of Service
24 Juli 2019 - saat ini	July 24, 2019 - present
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Galis Prasetya

Senior Executive Vice President Credit Risk/Ketua III /
Senior Executive Vice President Credit Risk/Chairman III

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir pada 19 Maret 1971 usia 52 tahun per 31 Desember 2023.

Born on March 19 1971, 52 years old as of December 31, 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> • Sarjana di bidang ilmu Manajemen dari STIE YPKP Bandung (1999) • Magister di bidang ilmu Manajemen Keuangan dari STIE PERBANAS (2005) 	<ul style="list-style-type: none"> • Bachelor in Management from STIE YPKP Bandung (1999) • Master in Financial Management from STIE PERBANAS (2005)
Dasar Hukum Pengangkatan	Legal Basis for 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.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • CEO Regional 3 (April 2019 – Agustus 2019) • CEO Regional 1 (Maret 2019 – April 2019) 	<ul style="list-style-type: none"> • Regional CEO 3 (April 2019 – August 2019) • Regional CEO 1 (March 2019 – April 2019)
Periode dan Masa Jabatan	Period of Service
6 Agustus 2019 - saat ini	August 6, 2019 - present
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Muhammad Asadi Budiman

Pemimpin Divisi Pengendalian Keuangan/Anggota Tetap /
Head of Financial Control Division/Permanent Member



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung

Lahir pada 7 Juni 1981, usia 42 tahun per Desember 2023.



Born on June 7, 1981, 42 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> Sarjana di bidang Ekonomi dan Studi Pembangunan dari Universitas Padjadjaran (2004) Magister di bidang Ekonomi dari Universitas Padjadjaran (2009) 	<ul style="list-style-type: none"> Bachelor in Economics and Development Studies from Padjadjaran University (2004) Masters in Economics from Padjadjaran University (2009)
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Menjabat sebagai Pemimpin Divisi Pengendalian Keuangan sejak 2020 s.d saat ini berdasarkan surat keputusan direksi No. 0069/SK/DIR-HCA/2020.	Served as Head of the Financial Control Division from 2020 to the present based on Director's Decree No. 0069/SK/DIR-HCA/2020.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> Pemimpin Divisi Treasury tahun 2017 Pemimpin Divisi Corporate Secretary tahun 2018 	<ul style="list-style-type: none"> Head of Treasury Division in 2017 Head of Corporate Secretary Division in 2018
Periode dan Masa Jabatan	Period of Service
3 Februari 2020 - saat ini	February 3, 2020 - present
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
<ul style="list-style-type: none"> Certified International Merger and Acquisition (CIMA) Sertifikasi Manajemen Risiko Jenjang 7 Sertifikasi Treasury Dealer Tingkat Advance Certified Investor Relation 	<ul style="list-style-type: none"> Certified International Merger and Acquisition (CIMA) Level 7 Risk Management Certification Advanced Level Treasury Dealer Certification Certified Investor Relations

Asep Dani Fadilah

Sekretaris Komite/ Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi/ Committee Secretary/ Head of Credit, Market & Integrated Risk Management Division



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung


Lahir pada Kuningan, 1 Juni 1971 saat ini berusia 52 tahun.

Born in Kuningan, June 1 1971, currently 52 years old.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> Sarjana Ekonomi, STIE Kuningan tahun 2000 Magister Manajemen, STIE Ganesha tahun 2003 	<ul style="list-style-type: none"> Bachelor of Economics, STIE Kuningan 2000 Master in Management, STIE Ganesha 2003
Dasar Hukum Pengangkatan	Legal Basis of Appointment
Menjabat sebagai Pemimpin Divisi Manajemen Risiko berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.	Menjabat sebagai Pemimpin Divisi Manajemen Risiko berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.
Pengalaman Kerja	Work Experience
<p>Bergabung di bank bjb sejak 1991 dengan riwayat jabatan sebagai berikut:</p> <ul style="list-style-type: none"> 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 	<p>Joined bank bjb in 1991 with the following position history:</p> <ul style="list-style-type: none"> 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
Sertifikasi	Certification
<ul style="list-style-type: none"> Sertifikasi Manajemen Risiko Jenjang 7 PECB ISO 37301 	<ul style="list-style-type: none"> Level 7 Risk Management Certification PECB ISO 37301

Deden Hilman

Pemimpin Divisi Kepatuhan & APU-PPT/Anggota Tetap /
Head of Compliance and AML CFT Division/Permanent Member

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir di Bandung, 26 Februari 1974 saat ini berusia 50 tahun.

Born in Bandung, February 26 1974, currently 50 years old.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> Sarjana Hukum dari Universitas Padjadjaran pada tahun 1998. Magister bidang Hukum Ekonomi & Bisnis dari Universitas Padjadjaran Bandung pada tahun 2010. 	<ul style="list-style-type: none"> Bachelor of Laws from Padjadjaran University in 1998. Masters in Economics & Business Law from Padjadjaran University Bandung in 2010.
Dasar Hukum Pengangkatan	Appointment History
Berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.	Based on Decree of the Board of Directors No. 0285/SK/DIR-HCA/2023.
Pengalaman Kerja	Work Experience
<p>Bergabung di bank bjb sejak 11 September 2001 dengan riwayat jabatan antara lain:</p> <ul style="list-style-type: none"> Pemimpin Cabang Purwakarta sejak 15 Oktober 2018 hingga 27 Januari 2020 Pemimpin Cabang Depok sejak 10 Februari 2020 hingga 15 Januari 2021 Deputi CEO Regional 5 sejak 01 Februari 2021 hingga 01 Agustus 2023 Pemimpin Divisi Kepatuhan & APU PPT sejak tanggal 01 September 2023 hingga sekarang 	<p>Joined bank bjb since dated September 11, 2001 with a history of position as follows:</p> <ul style="list-style-type: none"> Purwakarta Branch Leader from 15 October 2018 to 27 January 2020 Depok Branch Leader from 10 February 2020 to 15 January 2021 Deputy CEO Regional 5 from 01 February 2021 to 01 August 2023 Head of Compliance & AML CFT Division from 01 September 2023 until now
Periode dan Masa Jabatan	Period of Service
1 September 2023 - saat ini	September 1, 2023 - present
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 6	Level 6 Risk Management Certification

Boy Pandji Soedradjat

Pemimpin Divisi Hukum/Anggota Tetap /
Head of Legal Division/Permanent Member



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung

Lahir pada 30 Januari 1974, usia 49 tahun per Desember 2023.

Born on January 30, 1974, 49 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> • Sarjana di bidang Ilmu Hukum dari Universitas Parahyangan Bandung (1997) • Magister di bidang Ilmu Hukum dari Golden Gate University (1999) 	<ul style="list-style-type: none"> • Bachelor in Law from Parahyangan University Bandung (1997) • Master in Law from Golden Gate University (1999)
Dasar Hukum Pengangkatan	Legal Basis for Appointment
Menjabat sebagai Pemimpin Divisi Hukum sejak 2021 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0511/SK/DIR-HC/2021.	Served as Head of the Legal Division from 2021 until now based on Directors' Decree No. 0511/SK/DIR-HC/2021.
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • Pemimpin Grup Litigasi tahun 2017 • Pemimpin Kantor Cabang Cibinong tahun 2019 	<ul style="list-style-type: none"> • Head of Litigation Group in 2017 • Head of Cibinong Branch Office in 2019
Periode dan Masa Jabatan	Period of Service
Juli 2021 - saat ini	July 2021 - present
Jabatan Rangkap	Concurrent Position
-	-
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Yogy Yatno

Pemimpin Divisi Manajemen Risiko Operasional/Anggota Tetap / Head of Operational Risk Management Division/Permanent Member

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung



Lahir di Cirebon, 24 April pada tahun 1979, usia 44 tahun per Januari 2024

Cirebon, April 24, 1979, 44 years old as of December 2023.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> • Sarjana Ekonomi, STIE YPKP tahun 2001 • Magister Manajemen, UNPAD tahun 2010 	<ul style="list-style-type: none"> • Bachelor of Economics, STIE YPKP in 2001 • Master of Management, UNPAD in 2010
Riwayat Penunjukan	Appointment History
Menjabat sebagai Pemimpin Divisi Manajemen Risiko Operasional berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.	Appointed as Head of the Operational Risk Management Division based on Directors' Decree No. 0285/SK/DIR-HCA/2023.
Pengalaman Kerja	Work Experience
Bergabung di bank bjb sejak 2002 dengan riwayat jabatan sebagai berikut: <ul style="list-style-type: none"> • Pemimpin Divisi Kebijakan & Prosedur sejak Tahun 2022 hingga Tahun 2023 • Pemimpin Divisi Jaringan & Layanan sejak Tahun 2021 hingga Tahun 2022 • CEO Regional 1 Sejak Tahun 2020 hingga Tahun 2021 	Joined bank bjb since 2002 with the following position history: <ul style="list-style-type: none"> • Head of the Policy & Procedures Division from 2022 to 2023 • Network & Services Division Leader from 2021 to 2022 • Regional CEO 1 from 2020 to 2021
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

PELATIHAN ANGGOTA KOMITE RISIKO PERMODALAN

Pelatihan yang telah diikuti anggota komite selama tahun 2023 adalah sebagai berikut.

PROFILE OF CAPITAL RISK COMMITTEE MEMBERS\

The training that has been attended by committee members during 2023 is as follows.

Nama Name	Jabatan Position	Pelatihan Training
Arief Setyahadi	Ketua I Chairman II	Dapat dilihat pada Pelatihan Komite Manajemen Risiko Terintegrasi It can be seen in the Information Integrated Risk Management Committee Training
Beny Riswandi	Ketua II Chairman II	Dapat dilihat pada Pelatihan Assets and Liability Committee (ALCO) It can be seen in the Information Assets and Liability Committee (ALCO) Training
Galis Prasetya	Ketua III Chairman III	Dapat dilihat pada Pelatihan Komite Kebijakan Percreditan It can be seen in the Information Credit Policy Committee Training
Evi Susilawati	Sekretaris Secretary	Kegiatan Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Batch 2 & Batch 3 Tahun 2023 (Inhouse Training Daring) Maintenance/Refreshment Activities for Risk Management Certification Batch 2 & Batch 3 Year 2023 (Online Inhouse Training)
Muhammad Asadi Budiman	Anggota Member	Dapat dilihat pada Pelatihan Komite Pengarah Teknologi Informasi It can be seen in the Information Technology Steering Committee Training
Asep Dani Fadilah	Anggota Member	Dapat dilihat pada Pelatihan Komite Manajemen Risiko It can be seen in the Risk Management Committee Training
Deden Hilman	Anggota Member	Dapat dilihat pada Pelatihan Komite Manajemen Risiko It can be seen in the Risk Management Committee Training
Boy Pandji Soedradjat	Anggota Member	Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage
		Bimbingan Teknis Pertanahan Manajemen Pengadaan Tanah Untuk Kepentingan Umum/Swasta/Perusahaan Serta Strategi Penanganan Sengketa & Konflik Perka Land Technical Guidance on Land Acquisition Management for Public/Private/Company Interests and Dispute & Conflict Handling Strategy
		Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Maintenance/Refreshment of Risk Management Certification
		Pengenalan Digital Digital Introduction
		Executive Workshop 2023 Be One : Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One: United, Compact, Collaborative
		Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkuali Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Fee Based Income Quality Credit
		Leaders Talk : Leading Successful Business Leaders Talk : Leading Successful Business
Yogy Yatno	Anggota Member	Dapat dilihat pada Pelatihan Komite Pengarah Teknologi Informasi It can be seen in the Information Technology Steering 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,

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

Komisaris, Direktur maupun karyawan dari perusahaan yang memiliki afiliasi maupun bisnis dengan Perseroan.

RAPAT DAN PELAKSANAAN TUGAS KOMITE RISIKO PERMODALAN

Selama tahun 2023, Komite Risiko Permodalan telah melaksanakan tugasnya melalui rapat yang dilaksanakan sebanyak 6 (enam) kali. Adapun agenda pembahasan rapat Komite Risiko Permodalan adalah sebagai berikut.

No	Tanggal Date	Agenda Agenda
1.	24 Februari 2023 February 24, 2023	Penugasan pegawai bank bjb pada Investee (Komisaris PT Asuransi Bangun Askrida) Assignment of bank bjb employees to Investees (Commissioners of PT Asuransi Bangun Askrida)
2.	05 April 2023 April 05, 2023	Perubahan Susunan dan Remunerasi Pengurus PT Bank Jabar Banten Syariah Changes in the Composition and Remuneration of the Management of PT Bank Jabar Banten Syariah
3.	03 Mei 2023 May 03, 2023	Pembahasan pemilihan calon investee Perusahaan pialang asuransi untuk diajukan proses <i>due diligence</i> Discussion on the selection of potential investees for insurance broker companies to be submitted to the due diligence process
4.	02 Juni 2023 June 02, 2023	Penyertaan sisa setoran modal kepada BPR Intan Jabar sebagai rangkaian dalam skema penyelamatan BPR Intan Jabar Inclusion of remaining capital deposits to BPR Intan Jabar as part of the res-cue scheme for BPR Intan Jabar
5.	27 Juni 2023 June 27, 2023	Pembahasan rencana usulan penugasan pegawai kepada PD BPR LPK Parung Panjang dan PT BPR Cianjur Jawa Barat Discussion of proposed employee assignment plans to PD BPR LPK Parung Panjang and PT BPR Cianjur Jawa Barat
6.	28 Juli 2023 July 28, 2023	Pembahasan rencana usulan penugasan pegawai kepada PD BPR LPK Parung Panjang Assignment of bank bjb employees to Investees (Commissioners of PT Asuransi Bangun Askrida)

Kerahasiaan Informasi

Perseroan menetapkan ketentuan mengenai rahasia Perseroan. Kewajiban tersebut berlaku bagi pihak terelasi antara lain anggota Direksi atau kuasanya, Dewan Komisaris, pejabat atau karyawan serta pihak yang memberikan jasanya kepada Perseroan (akuntan publik/penilai, konsultan hukum dan konsultan lainnya).

Dalam hal Perseroan melakukan kegiatan usaha penunjang pasar modal, dimana Perseroan bertindak selaku kustodian dan/atau wali amanat, maka ketentuan perundang-undangan di bidang pasar modal juga berlaku bagi Perseroan.

Pemberian informasi yang merupakan rahasia Perseroan dilakukan oleh pemimpin unit kerja atau pejabat Perseroan yang berwenang dengan memperhatikan peraturan perundang-undangan yang berlaku.

employees of companies that had affiliation or business with the Company.

MEETINGS AND IMPLEMENTATION OF THE TASKS OF THE CAPITAL RISK COMMITTEE

During 2023, the Capital Risk Committee has carried out its duties through 6 (six) meetings. The agenda for discussing the Capital Risk Committee meeting is as follows.

Confidentiality of Information

The Company establishes provisions regarding Company secrets. This obligation applies to related parties, including members of the Board of Directors or their proxies, the Board of Commissioners, officers or employees as well as parties who provide services to the Company (public accountants/appraisers, legal consultants and other consultants).

In the event that the Company carries out capital market supporting business activities, where the Company acts as custodian and/or trustee, then the statutory provisions in the capital market sector also apply to the Company.

Providing information that constitutes Company secrets is carried out by the work unit leader or authorized Company official with due observance of applicable laws and regulations.

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.
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.

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:

No	Uraian Description	Anggota Komite dari pihak independen non - komisaris Committee members from independent non-commissioner parties
1	Honorarium Honorarium	Rp17.500.000,00 Rp17.500.000,00
2	Tunjangan Hari Raya Holiday allowance	2 (dua) kali honorarium 2 (dua) kali honorarium
3	Uang perjalanan dinas Official travel money	Rp500.000,00 Rp500.000,00
4	Fasilitas pendidikan dan pelatihan: Education and training facilities:	
	1) Akomodasi 1) Accomodation	Diberikan Given
	2) Transportasi 2) Transportation	Diberikan Given
	3) Uang pendidikan dan pelatihan 3) Education and training money	Rp250.000,00 Rp250.000,00

Implementation of Governance In Provision of Remuneration For Commercial Banks In Accordance With OJK Regulation 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. OJK Regulation number 55/POJK.03/2016 dated December 9, 2016 concerning the Implementation of Good Corporate Governance for Commercial Banks.
3. OJK Regulation number 45/POJK.03/2016 dated December 23, 2016 concerning the implementation of good governance in the provision of remuneration for commercial banks.
4. OJK 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.

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 NonCommissioners 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:

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.

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, bank **bjb** 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 bank **bjb**.

2. Pelaksanaan kaji ulang atas kebijakan Remunerasi pada tahun sebelumnya, beserta perbaikannya

bank **bjb** 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.

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.

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. Also, bank **bjb** always ensures having satisfied the applicable provisions and above Regional Minimum Wages standard prevailing in bank **bjb** operational region. For variable remuneration, the remuneration granting also considers risk factor in business activity and impact to bank **bjb** incomes.

2. The implementation of a review of the Remuneration policy in the previous year, along with its improvements

bank **bjb** 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.

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 Bank. 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.

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 Bank, kinerja unit kerja dan kinerja individu

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.

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

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 Bank 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 dimana penentuannya sudah ditetapkan berdasarkan Surat Keputusan dan Surat Edaran.

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, Bank wajib menetapkan pihak yang menjadi *Material Risk Takers (MRT)*, sebagaimana yang telah diatur dalam ketentuan internal Bank 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 Bank sebesar persentase tertentu.

1. Bank 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*.

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 Circular Letter.

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. Postponement of payment of variable remuneration. Malus is applied to variable remuneration which is still suspended with a suspension period of 3 (three) years. Malus occurs if MRT is suspected of committing 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. Bank belum memiliki 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.

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 Incentif* (LTI) adalah sebagian penangguhan dari pemberian Tantiem kepada MRT yang berbentuk tunai dan saham dengan jangka waktu tertentu secara pro rata yang didalamnya telah memperhitungkan pajak.
3. Malus adalah kebijakan yang mengizinkan Bank 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 Bank.

The payment (*vesting*) policy for suspensions made includes the payment period. The suspension period is 3 (three) years from the first time the variable remuneration is paid. Disclosure of factors that determine differences in deferred variable remuneration between Employees or Groups of Employees. The bank does not yet have remuneration linked to performance and risks 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.

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 SubTitle 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 rata 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 Bank's risk profile.

Jumlah Direksi, Dewan Komisaris dan Pegawai yang Menerima Remunerasi Yang Bersifat Variabel Selama 1 (Satu) Tahun

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	7	63,673	7	22,938	7.459	427.779

Jabatan dan Jumlah Pihak Yang Menjadi Material Risk Takers

- MRT yang ditetapkan oleh Bank 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, dimana jabatan dan jumlah pihak yang menjadi MRT adalah Direktur Utama dan Seluruh Direksi.
- Non – MRT diberikan seluruhnya secara langsung dalam bentuk tunai.

Adapun Jabatan dan jumlah pihak yang menjadi *Material Risk Taker* adalah sebagai berikut.

Position and Number of Parties Becoming Risk Takers Materials

- 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.
- Cash is entirely given to non-MRTs directly.

The positions and number of parties who are Material Risk Takers are as follows.

No	Jabatan Position	Jumlah Total
1	Direktur Utama Position	1
2	Direktur Komersial dan Usaha Mikro Kecil dan Menengah Director of Commercial and Micro small and Medium Enterprises	1
3	Direktur Konsumer & Ritel Director of Consumer & Retail	1
4	Direktur IT, Treasury dan International Banking Director of IT, 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

Uraian terkait *Shares Option* yang Dimiliki Direksi, Dewan Komisaris, dan Pejabat Eksekutif dijelaskan pada bagian Kebijakan Pemberian Kompensasi Jangka Panjang Berbasis Kinerja Bab Tata Kelola Perusahaan dalam Laporan Tahunan ini.

Rasio Gaji Tertinggi dan Terendah

Uraian Description	Rasio Ratio
Gaji Pegawai Tertinggi dengan Pegawai Terendah Highest Employee Salary with Lowest Employee	14,58
Gaji Direksi yang Tertinggi dan Terendah Highest and Lowest Directors' Salaries	1,25
Gaji Dewan Komisaris yang Tertinggi dan Terendah Highest and Lowest Board of Commissioners Salaries	1,20
Gaji Direksi dengan Gaji Pegawai Tertinggi Directors' salaries with the highest employee salaries	2,73

Jumlah Penerima dan Jumlah Total Remunerasi yang Bersifat Variabel yang Dijamin Tanpa Syarat

Bagi Direksi dan Dewan Komisaris, RUPS dapat mengangkat Direksi dan Dewan Komisaris dan dinyatakan efektif setelah lulus penilaian kemampuan dan kepatutan dari Otoritas Jasa Keuangan sesuai dengan ketentuan yang berlaku.

Bagi Pegawai Bank tidak diberikan remunerasi yang bersifat variabel yang dijamin tanpa syarat kepada calon Pegawai selama 1 (satu) tahun pertama bekerja, namun Bank 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 Bank, kinerja Unit Kerja dan kinerja Individu.

Jumlah Pegawai yang Terkena Pemutusan Hubungan Kerja dan Total Nominal Pesangon yang Dibayarkan

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	1
Di atas Rp500 juta s.d. Rp1 miliar Above IDR 500 million up to IDR 1 billion	1
Rp500 juta ke bawah IDR 500 million and below	278

Shares Option Owned by The Directors, Board of Commissioners, and Executive Officers

The detail of the Shares Options held by the Board of Directors, Board of Commissioners and Executive Officers is explained in the Policy for Providing Long-Term Performance-Based Compensation in the Corporate Governance Chapter of this Annual Report.

Highest and Lowest Salary Ratio

Number of Recipients and Total Amount of Variable Remuneration Guaranteed Without Condition

For the Board of Directors and Board of Commissioners, the GMS can appoint Directors and Board of Commissioners and be 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 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.

Number of Employees Affected by Termination and Total Nominal Sentences Paid

Jumlah Remunerasi yang Diberikan Dalam 1 (Satu) Tahun

Total Remuneration Provided In 1 (One) year

A. Remunerasi yang Bersifat Tetap* Fixed Remuneration*		
Tunai (Juta Rp) Cash (Million Rp)	34,744	
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
Tunai (Juta Rp) Cash (Million Rp)	57,205	3,233
Saham/instrument yang berbasis saham yang diterbitkan Bank Shares/share-based instruments issued by the Bank	242	3,233

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

Jumlah total Remunerasi yang bersifat variabel yang ditangguhkan, yang terdiri dari tunai dan/ atau saham telah diterapkan untuk pembayaran tahun 2023 dengan rincian sebagai berikut:

The total amount of deferred variable remuneration, consisting of cash and/or shares has been applied for payment in 2023 with the following details:

(Dalam jutaan rupiah)/(In million rupiah)

Tunai Cash	3,233
Saham Share	3,233

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.

(Dalam jutaan rupiah)/(In million rupiah)

Tunai Cash	1,077
Saham Share	1,077

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	57,205	3,233
Saham Share	242	3,233

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)	2,155	-	-	-
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)	1,553,438 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, bank **bjb** melakukan aksi korporasi berupa *Initial Public Offering* (IPO). Dalam IPO tersebut, bank **bjb** mengeluarkan program EMSA (*Employee and Management Stock Allocation*) yaitu penjualan saham Perseroan kepada karyawan tetap, anggota Direksi dan anggota Dewan Komisaris (kecuali Komisaris Independen) Perseroan pada saat Penawaran Umum dengan jumlah sebanyak-banyaknya 10% (sepuluh persen) dari jumlah saham yang ditawarkan dalam Penawaran Umum atau sebanyak-banyaknya 242.407.250 lembar saham. Jangka Waktu pelaksanaan EMSA yaitu 6 bulan sejak pelaksanaan IPO. Tidak terdapat persyaratan khusus untuk karyawan tetap yang dapat mengikuti program EMSA. Dalam hal jumlah saham yang dipesan dalam program EMSA kurang dari 10% (sepuluh persen) saham, maka sisa saham akan ditawarkan kembali kepada masyarakat. Berdasarkan hasil penawaran awal (*book building*), jumlah pemesan saham program EMSA adalah sebesar Rp46.360.200.000 atau 77.267.000 lembar saham, setara dengan 3,2% dari jumlah saham yang ditawarkan ke publik. Saham yang dibeli dalam program EMSA tidak dapat dijual dalam periode 6 (enam) bulan terhitung sejak tanggal pencatatan saham Perseroan di BEI, dengan *exercise price* sesuai harga pada saat Penawaran Umum, yaitu Rp600 per lembar saham. Setelah program EMSA pada saat IPO tersebut, bank **bjb** belum melaksanakan program EMSA kembali.

Akuntan Publik

Penerapan Fungsi Audit Ekstern

Berdasarkan Peraturan Peraturan Otoritas Jasa Keuangan No. 32/POJK.03/2016 tentang perubahan atas No. 6/POJK.03/2015 tentang Transparansi dan Publikasi Laporan Bank, audit atas Laporan Keuangan bank **bjb** telah dilakukan oleh akuntan publik yang independen, kompeten, profesional dan obyektif 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.

Performance-Based Long-Term Compensation Policy

Employee and/or Management Share Ownership Program (ESOP/MSOP)

In 2010, bank **bjb** undertook a corporate action in the form of an Initial Public Offering (IPO). In this IPO, bank **bjb** introduced the EMSA (*Employee and Management Stock Allocation*) program, which involved the sale of company shares to permanent employees, members of the Board of Directors, and members of the Board of Commissioners (except Independent Commissioners) at the time of the Public Offering, with a maximum of 10% (ten percent) of the total shares offered in the Public Offering or up to 242,407,250 shares. The EMSA implementation period is 6 months from the IPO implementation. There were no specific requirements for permanent employees to participate in the EMSA program. If the number of shares subscribed in the EMSA program was less than 10% (ten percent), the remaining shares would be re-offered to the public. Based on the initial offering (*book building*) results, the number of shares subscribed in the EMSA program amounted to IDR46,360,200,000 or 77,267,000 shares, equivalent to 3.2% of the total shares offered to the public. Shares purchased under the EMSA program could not be sold for a period of 6 (six) months from the date of the company's share listing on the IDX, with an exercise price equal to the price at the time of the Public Offering, which was IDR600 per share. Following the EMSA program at the time of the IPO, bank **bjb** has not implemented the EMSA program again.

Public Accountant

Implementation of The External Audit Function

Based on the OJK 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.

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.

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.

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 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.

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.

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
2023	KAP Amir Abdi Jusuf, Aryanto, Mawar dan Rekan (RSM Indonesia) KAP Amir Abdi Jusuf, Aryanto, Mawar and Partners (RSM Indo-nesia)	Periode ke 6 6th period	Saptoto Agustomo	Periode ke 2 2nd period	Rp2.547.000.000	No. 477/KM.1/2015 3 Juni 2015 No. 477/KM.1/2015 June 3, 2015
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	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 Indo-nesia)	Periode ke 4 4th period	Dedy Sukrisnadi	Periode ke 3 3rd period	Rp.2.400.000.000	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 Indo-nesia)	Periode ke 3 3rd period	Dedy Sukrisnadi	Periode ke 2 2nd period	Rp.2.200.000.000	No. 477/KM.1/2015 3 Juni 2015 No. 477/KM.1/2015 June 3, 2015

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
2019	KAP Amir Abdi Jusuf, Aryanto, Mawar dan Rekan (RSM Indonesia) KAP Amir Abdi Jusuf, Aryanto, Mawar and Partners (RSM)	Periode ke 2 2nd period	Dedy Sukrisnadi	Periode ke 1 1st period	Rp.2.700.000.000	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)	Periode ke 1 1st period	Saptoto Agustomo	Periode ke 1 1st period	Rp1.919.000.000	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	Rp 2.350.000.000	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	Rp 2.145.000.000	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	Rp 1.950.000.000	No. 603/KM.1/2015 Tanggal 14 Juli 2015 No. 603/KM.1/2015 dated July 14, 2015

Jasa Lain yang Diberikan Akuntan

Jasa lain yang diberikan akuntan pada tahun 2023 terdiri atas:

1. Audit Penjatahan Emisi Penawaran Umum Obligasi Subordinasi Berkelanjutan III (PUB III) Tahap II Tahun 2022 senilai Rp77.700.000
2. Jasa Kantor Akuntan Publik Surat Berharga Perpetual PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk Tahun Buku 2023 senilai Rp277.500.000

Sistem Pengendalian Internal

Sistem Pengendalian Internal (SPI) merupakan suatu mekanisme proses pengawasan yang ditetapkan oleh manajemen Perseroan secara 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.

Other Services Provided by Accountants

In 2023, other services provided by accountants consisted of:

1. Audit of the allocation of the Continuous Subordinated Bond Offering Phase II (PUB III) of 2022 valued at IDR 77,700,000.
2. Public Accountant Office services for the Perpetual Securities of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk for the Financial Year 2023 valued at IDR 277,500,000.

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.

Tujuan Pengendalian

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.

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.

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.

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 Bank.
 - 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.

Control Objectives

Internal control system of bank **bjb** refers to OJK Circular Letter 35/ SEOJK.03/2017 concerning 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 OJK 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.

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. 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 Bank, 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 Bank, antara lain:

1. Direksi dan Dewan Komisaris menjadi panutan (*role model*) bagi seluruh pegawai atau memiliki komitmen pribadi yang tinggi terhadap pengembangan Bank 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 Bank.

Identifikasi dan Penilaian Risiko

Suatu sistem pengendalian intern yang efektif mengharuskan Bank 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 dikiniakan secara periodik. 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

- 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 Board of Directors 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.

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.

manfaatnya. Selanjutnya Bank memutuskan untuk mengambil risiko tersebut atau tidak dengan cara mengurangi kegiatan usaha tertentu.

Kegiatan Pengendalian dan Pemisahan Fungsi Operasional (Pengendalian Operasional)

Kegiatan pengendalian meliputi kebijakan, prosedur dan praktik yang memberikan keyakinan pejabat dan pegawai Bank 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 mereview 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 bank 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:
 - Mengidentifikasi penyebab penyimpangan yang signifikan.
 - Menetapkan persyaratan untuk tindakan perbaikan (*corrective actions*).
3. Pengendalian Sistem Informasi
 - a. Bank 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

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 Board of Directors and Board of Commissioner 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:
 - 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

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 Bank 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 Bank dengan nilai yang tercantum dalam catatan Bank.

5. Dokumentasi

- a. Bank 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 Bank 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 langkah kegiatan operasional dan non operasional. Bank harus memahami prinsip pemisahan fungsi ini yang disebut sebagai "*Four-Eyes Principle*".

Sistem Akuntansi/Kuangan (Pengendalian Keuangan), Informasi dan Komunikasi

Sistem akuntansi, informasi dan komunikasi yang memadai dimaksudkan agar dapat mengidentifikasi 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

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 forzes 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*".

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

proses rekonsiliasi antara data akuntansi dan sistem informasi manajemen wajib dilaksanakan secara berkala atau sekurang-kurangnya setiap bulan. Direksi memastikan integritas akuntansi dan sistem pelaporan keuangan Perseroan dan pengungkapan yang tepat waktu dan akurat atas semua informasi material.

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 eksternal) 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 Perseroan menyediakan adanya saluran komunikasi yang efektif agar seluruh pegawai Perseroan sepenuhnya memahami dan mematuhi kebijakan dan prosedur yang berlaku dalam melaksanakan tugas dan tanggung jawabnya.

Pengendalian 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, diantaranya melalui:

1. Membuat langkah-langkah dalam rangka mendukung terciptanya Budaya Kepatuhan pada seluruh kegiatan usaha Bank 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** KMS (*Knowledge Management System*) 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 dan komersial pada Divisi Korporasi dan Komersial serta Kantor Cabang Utama.
2. Mengelola Risiko Kepatuhan yang dihadapi oleh Bank 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

accounting data and management information system must be implemented periodically or in a monthly basis. The Board of Directors ensures the integrity of the Company's accounting and financial reporting systems and timely and accurate disclosure of all material information.

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.

Controlling Compliance with Other Laws and 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, including through:

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 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 OJK Regulations and other external provisions;
 - b. Monitoring the implementation of the precautionary principle;

- c. Menyampaikan notifikasi dan pemantauan kepatuhan atas kewajiban pelaporan Bank 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 kehati-hatian yang dilakukan oleh Bank saat ini. Hal tersebut dilakukan agar kedepan 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 Bank 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 APUPPT, 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 Management 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 Bank telah sesuai dengan ketentuan atau peraturan perundang-undangan yang berlaku, dilaksanakan aktivitas sebagai berikut:
 - 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;
 - 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 gratuity prone points at the Bank as an early warning in implementing gratuities 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. 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. Melakukan analisa dan verifikasi dokumen atas rencana pengajuan kesiapan operasional jaringan kantor menggunakan *compliance check list* jaringan kantor.
4. Memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh Bank 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 APUPPT, 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, Bank melalui Divisi Kepatuhan & APU PPT melakukan upaya-upaya pencegahan untuk mengurangi atau memperkecil risiko yang akan mengakibatkan kerugian bagi Bank maupun *stakeholders* diantaranya 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 2022 (pelaporan LHKPN tahun 2021), berdasarkan hasil *monitoring* dari KPK, tingkat kepatuhan pelaporan bank **bjb** telah mencapai **100%**
 - 3) *Monitoring* Benturan kepentingan.
Pada periode tahun 2023, 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 Bank dalam aksi pencegahan dan pemberantasan korupsi, 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 Bank melalui Divisi Kepatuhan & APU PPT melakukan pemantauan dan evaluasi terhadap
 - 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. Implementing 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 Gratuity Control Program was implemented based on a joint commitment/cooperation agreement on the implementation of the Gratification Control Program and State Administrators Wealth Reports (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 2022 period (2021 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 2023, 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 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

pelaksanaan Fungsi Kepatuhan pada masing-masing Lembaga Jasa Keuangan dalam Konglomerasi Keuangan bank **bjb** yang dilakukan secara berkala setiap triwulan.

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 Treadway 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 *mereview* 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.
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.

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.

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 Treadway 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 Risiko 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. 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. 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

Mengidentifikasi 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. Penelaahan harus mencakup seluruh risiko yang dihadapi Bank secara konsolidasi (antara lain risiko kredit, risiko likuiditas, risiko operasional, risiko hukum, risiko strategik, 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 di setiap tingkatan bisnis. Hal ini mencakup review oleh manajemen puncak, aktivitas pengendalian yang tepat untuk berbagai unit kerja, pengendalian fisik, pengecekan mengenai kepatuhan terhadap limit-limit dan tindak 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 penugasan 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:

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. 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. 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. Sistem informasi yang handal yang mencakup seluruh aktivitas Bank 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 komprehensif 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 maupun audit intern yang harus segera dilaporkan ke tingkat 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 Bank dalam rangka memperbaiki kelemahan pengendalian intern, antara lain:

- Setiap laporan mengenai kelemahan dalam pengendalian intern atau tidak efektifnya pengendalian risiko Bank segera ditindaklanjuti oleh Dewan Komisaris, Direksi dan pejabat eksekutif terkait.
- SKAI melakukan *review* atau langkah pemantauan lainnya 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.
- 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.

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 ensure 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:

- 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.
- 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 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.
- 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.

Berdasarkan evaluasi yang telah dilakukan selama tahun 2023 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. Pada tahun 2023, 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:

Penerapan Manajemen Risiko Individu:

1. POJK Nomor 18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.
2. POJK Nomor 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum.
3. POJK Nomor 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum.
4. POJK Nomor 31/POJK.03/2019 tentang Kewajiban Pemenuhan Rasio Pengungkit Bagi Bank Umum.
5. POJK Nomor 50/POJK.03/2017 tentang Kewajiban Pemenuhan Rasio Pendanaan Stabil Bersih (*Net Stable Funding Ratio*) Bagi Bank Umum.
6. POJK Nomor 42/POJK.03/2017 tentang Kewajiban Pemenuhan Rasio Kecukupan Likuiditas (*Liquidity Coverage Ratio*) Bagi Bank Umum.
7. POJK Nomor 63/SEOJK.03/2020 tentang Pelaporan Bank Umum Melalui Sistem Pelaporan Otoritas Jasa Keuangan.
8. POJK Nomor 34/POJK.03/2016 Tentang Perubahan Atas Peraturan Otoritas Jasa Keuangan Nomor 11/ POJK.03/2016 Tentang Kewajiban Penyediaan Modal Minimum Bank Umum.
9. SEOJK Nomor 34/SEOJK.03/2016 tanggal 1 September 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.
10. SEOJK Nomor 14/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penilaian Tingkat Kesehatan Bank Umum.

Based on the evaluation that has been carried out in 2023, 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. During 2023, 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:

Penerapan Manajemen Risiko Individu:

1. OJK Regulation Number 18/POJK.03/2016 concerning Implementation of Risk Management for Commercial Banks.
2. OJK Regulation Number 4/POJK.03/2016 concerning Assessment of the Soundness Level of Commercial Banks.
3. OJK Regulation Number 11/POJK.03/2016 concerning Minimum Capital Requirements for Commercial Banks.
4. OJK Regulation Number 31/POJK.03/2019 concerning Obligations to Fulfill Leverage Ratios for Commercial Banks.
5. OJK Regulation Number 50/POJK.03/2017 concerning the Obligation to Fulfill the Net Stable Funding Ratio for Commercial Banks.
6. OJK Regulation Number 42/POJK.03/2017 concerning the Obligation to Fulfill the Liquidity Coverage Ratio for Commercial Banks.
7. OJK Regulation Number 63/SEOJK.03/2020 concerning Commercial Bank Reporting Through the Financial Services Authority Reporting System.
8. OJK Regulation Number 34/POJK.03/2016 concerning Amendments to Financial Services Authority Regulation Number 11/ POJK.03/2016 concerning Minimum Capital Requirements for Commercial Banks.
9. OJK Circular Letter Number 34/SEOJK.03/2016 dated 1 September 2016 concerning the Implementation of Risk Management for Commercial Banks.
10. OJK Circular Letter Number 14/SEOJK.03/2017 dated 17 March 2017 concerning Assessment of the Soundness Level of Commercial Banks.

11. SEOJK Nomor 12/SEOJK.03/2018 tanggal 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.
12. SEOJK Nomor 26/SEOJK.03/2026 tanggal 14 Juli 2016 tentang KPMM sesuai profil risiko dan pemenuhan *Capital Equivalency Maintenant Assest (CEMA)*.
13. SEOJK Nomor 26/SEOJK.03/2020 tanggal 22 Desember 2020 tentang Pelaporan Bank Umum Konvensional Melalui Sistem Pelaporan Otoritas Jasa Keuangan.

Penerapan Manajemen Risiko Terintegrasi:

1. POJK Nomor 17/POJK.03/2014 tanggal 18 November 2014 tentang Penerapan Manajemen Risiko Terintegrasi bagi Konglomerasi Keuangan.
2. POJK Nomor 38/POJK.03/2017 tanggal 2017 tentang Penerapan Manajemen Risiko secara Konsolidasi bagi Bank yang melakukan pengendalian terhadap Perusahaan Anak.
3. POJK Nomor 13/POJK.03/2015 tanggal 3 November 2015 tentang Penerapan Manajemen Risiko Terintegrasi bagi Bank Perkreditan Rakyat.
4. POJK Nomor 18/POJK.04/2019 tanggal 5 Agustus 2019 tentang Perusahaan Efek Daerah.
5. POJK Nomor 18/POJK.03/2014 tanggal 18 November 2014 tentang Penerapan Tata Kelola Terintegrasi bagi Konglomerasi Keuangan.
6. POJK Nomor 16/POJK.03/2022 tanggal 30 Agustus 2022 perihal Bank Umum Syariah.
7. POJK Nomor 12/POJK.03/2020 tanggal 16 Maret 2020 tentang Konsolidasi Bank Umum.
8. POJK Nomor 26/POJK.03/2015 tanggal 4 Desember 2015 tentang Kewajiban Penyediaan Modal Minimum Terintegrasi bagi Konglomerasi Keuangan.
9. SEOJK Nomor 14/SEOJK.03/2015 tanggal 25 Mei 2015 tentang Penerapan Manajemen Risiko Terintegrasi Bagi Konglomerasi Keuangan.
10. SEOJK Nomor 1/SEOJK.03/2019 tanggal 21 Januari 2019 tentang Penerapan Manajemen Risiko Bagi Bank Perkreditan Rakyat.
11. SEOJK Nomor 36/SEOJK.03/2015 tanggal 21 Desember 2015 tentang Produk dan Aktivitas Bank Umum Syariah dan Unit Usaha Syariah.
12. SEOJK 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.

Sistem Manajemen Risiko

Bank melaksanakan penerapan sistem manajemen risiko berdasarkan 4 (empat) pilar sebagai berikut:

11. OJK Circular Letter Number 12/SEOJK.03/2018 dated 2018 concerning Implementation of Risk Management and Risk Measurement Standard Approach for Interest Rate Risk in the Banking Book (Interest Rate Risk in the Banking Book) for Commercial Banks.
12. OJK Circular Letter Number 26/SEOJK.03/2026 dated 14 July 2016 concerning KPMM according to risk profile and fulfillment of Capital Equivalency Maintenant Assest (CEMA).
13. OJK Circular Letter Number 26/SEOJK.03/2020 dated 22 December 2020 concerning Conventional Commercial Bank Reporting Through the Financial Services Authority Reporting System.

Implementation of Integrated Risk Management:

1. OJK Regulation Number 17/POJK.03/2014 dated November 18, 2014 concerning the Implementation of Integrated Risk Management for Financial Conglomerates.
2. OJK Regulation Number 38/POJK.03/2017 dated 2017 concerning the Implementation of Consolidated Risk Management for Banks that exercise control over Subsidiary Companies.
3. OJK Regulation Number 13/POJK.03/2015 dated November 3, 2015 concerning the Implementation of Integrated Risk Management for Rural Banks.
4. OJK Regulation Number 18/POJK.04/2019 dated August 5, 2019 concerning Regional Securities Companies.
5. OJK Regulation Number 18/POJK.03/2014 dated November 18, 2014 concerning the Implementation of Integrated Governance for Financial Conglomerates.
6. OJK Regulation Number 16/POJK.03/2022 dated August 30, 2022 concerning Sharia Commercial Banks.
7. OJK Regulation Number 12/POJK.03/2020 dated March 16, 2020 concerning Commercial Bank Consolidation.
8. OJK Regulation Number 26/POJK.03/2015 dated December 4, 2015 concerning Integrated Minimum Capital Requirements for Financial Conglomerates.
9. OJK Circular Letter Number 14/SEOJK.03/2015 dated May 25, 2015 concerning the Implementation of Integrated Risk Management for Financial Conglomerates.
10. OJK Circular Letter Number 1/SEOJK.03/2019 dated January 21, 2019 concerning the Implementation of Risk Management for Rural Banks.
11. OJK Circular Letter Number 36/SEOJK.03/2015 dated December 21, 2015 concerning Products and Activities of Sharia Commercial Banks and Sharia Business Units.
12. OJK Circular Letter No. 43/SEOJK.03/2017 concerning Prudential Principles and Reports in the Context of Implementing Consolidated Risk Management for Banks that Control Subsidiaries.

Risk Management System

The Bank implemented a risk management system based on 4 (four) pillars as follows:

Pengawasan aktif Direksi dan Dewan Komisaris

Direksi dan Dewan Komisaris bertanggung jawab atas efektivitas penerapan Manajemen Risiko Bank. Untuk itu Direksi dan Dewan Komisaris harus memahami Risiko yang dihadapi oleh Bank dan memberikan arahan yang jelas, melakukan pengawasan dan mitigasi secara aktif serta mengembangkan budaya Manajemen Risiko dalam organisasi Bank. Dalam rangka mendukung penerapan Manajemen Risiko secara efektif, Direksi secara aktif terlibat dalam *Risk Management Committee (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 Bank 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. 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. Bank 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 Bank berada pada atau di bawah tingkat eksposur risiko yang ditetapkan sesuai dengan kebijakan, prosedur internal Bank, 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 Bank dengan mempertimbangkan kondisi atau siklus ekonomi;
- b. Strategi Manajemen Risiko secara komprehensif dapat mengendalikan dan mengelola risiko Bank dan Perusahaan Anak; dan

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 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. 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 Bank;
- b. Organisasi Bank, termasuk kecukupan sumber daya manusia dan infrastruktur pendukung;
- c. Kondisi keuangan Bank, organisasi Bank, kemampuan untuk menghasilkan laba dan kemampuan mengidentifikasi, memantau, dan mengendalikan risiko yang timbul sebagai akibat perubahan faktor internal dan eksternal;
- d. Diversifikasi portofolio Bank.

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 Bank dalam rangka mencapai sasaran atau tingkat laba yang diharapkan. *Risk Appetite* tercermin dalam strategi dan sasaran bisnis Bank serta mencerminkan harapan Pemangku Kepentingan. Toleransi Risiko (*risk tolerance*) merupakan tingkat dan jenis Risiko yang secara maksimum ditetapkan oleh Bank. *Risk tolerance* merupakan penjabaran dari *risk appetite*. Direksi memberikan arahan yang jelas mengenai *risk appetite*, *risk tolerance* dan *risk limit* Bank.

Bank telah menetapkan *risk appetite statement* dan *risk tolerance* terhadap 8 (delapan) risiko melalui Surat Keputusan Direksi nomor 0363/SK/DIR-MRP/2023 Tanggal 29 September 2023 Tentang *Risk Appetite 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* bank 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 bank bertujuan untuk menunjang pencapaian strategi bisnis bank 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:

- 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 Bank in order to achieve the target or expected profit level. *Risk Appetite* is reflected in the Bank's 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 Bank's *risk appetite*, *risk tolerance* and *risk limits*.

The Bank has determined a *risk appetite statement* and *risk tolerance* for 8 (eight) risks through the Decree of the Board of Directors number 0363/SK/DIR-MRP/2023 dated September 29, 2023 concerning the *Risk Appetite 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 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. Disamping 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 Satuan Kerja 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* dimana perannya adalah dalam menentukan besaran *Risk Limit* yang dapat diterima dan hasilnya dikoordinasikan dengan Satuan Kerja Manajemen Risiko. Besaran *Risk Limit* yang diusulkan, selanjutnya disampaikan kepada Satuan Kerja Manajemen Risiko untuk dilakukan *review* terkait metode perhitungan serta dalam rangka melakukan sinkronisasi dengan hasil perhitungan *Risk Tolerance* maupun *Risk Appetite*.

Cekucupan 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 Bank dan dilakukan dalam rangka menganalisa sumber dan kemungkinan timbulnya Risiko serta dampaknya terhadap kelangsungan bisnis bank. Selanjutnya perlu dilakukan pengukuran Risiko yang telah diidentifikasi sesuai dengan karakteristik dan kompleksitas kegiatan usaha Bank. 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 Bank, 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.

- 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 Work Unit 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 Work Unit. The amount of the proposed risk limit was then submitted to the Risk Management Work Unit for review regarding the calculation method and in order to synchronize with the calculation results of risk tolerance and risk appetite.

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.

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 bank 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 Bank 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. Hal-hal yang perlu diperhatikan dalam pelaksanaan sistem pengendalian internal antara lain:

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 Bank 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;

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 decisionmaking 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. 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. 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 Bank 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:
 - 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;
 - Metode, asumsi dan variabel yang digunakan untuk mengukur Risiko dan menetapkan Limit Eksposur Risiko;
 - Perbandingan antara hasil dari metode pengukuran Risiko yang menggunakan simulasi atau proyeksi pada masa datang dengan hasil aktual;
 - Perbandingan antara asumsi yang digunakan dalam metode dimaksud dengan kondisi yang sebenarnya atau aktual;
 - Perbandingan antara Limit yang ditetapkan dengan eksposur yang sebenarnya atau aktual; dan
 - 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 Bank atau Satuan Kerja Audit Internal Bank antara lain mencakup:
 - 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:
 - 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;
 - Methods, assumptions, and variables currently in place to measure Risk and establish the Risk Exposure Limits;
 - Comparison between the results of Risk measurement methods using simulations or future projections and the actual results;
 - Comparison between the assumptions used in the method and the actual conditions;
 - Comparison between the set limits and the actual exposures; and
 - 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. 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 Bank terhadap kelemahan dan/atau penyimpangan yang terjadi terhadap ketentuan internal dan eksternal yang berlaku.
- 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.

Sertifikasi Manajemen Risiko

Risk Management Certification

Keterangan Information		Jumlah Total
JENJANG 4/LEVEL 4		811
Account Officer Komersial	Commercial Account Officer	81
Account Officer Konsumer & Ritel	Consumer and Retail Account Officer	4
Account Officer Korporasi	Corporate Account Officer	13
Account Officer KPR & KKB	KPR and KKB Account Officer	6
Account Officer PPK	PPK Account Officer	5
Account Officer UMKM	MSME Account Officer	24
Auditor	Auditors	10
Cash Pick Up UMKM	MSME Cash Pick Up	1
Credit Risk Kantor Cabang	Branch Office Credit Risk	39
Executive Assistant	Executive Assistant	2
Executive Credit Officer	Executive Credit Officer	1
Koordinator Service & Maintenance manager	Service & Maintenance Coordinator manager	1
Officer	Officer	147
Pegawai yang Ditempatkan di MAP	Employees Placed on MAP	233
Pegawai YKP	YKP employee	2
Pejabat yang Ditugaskan di Anak Perusahaan	Officials Assigned to Subsidiaries	1
Pemimpin Grup	Group Leader	10
Pemimpin Kantor Cabang Pembantu	Head of Sub-Branch Office	193
Professional Staf	Professional Staff	1

Keterangan Information		Jumlah Total
Relationship Officer Institusi	Institutional Relationship Officer	1
Staf	Staff	16
Team Head bjb Prioritas	Priority bjb Team Head	5
Treasury Dealer	Treasury Dealer	14
JENJANG 5/ LEVEL 5		931
Account Officer Komersial	Commercial Account Officer	1
Account Officer Korporasi	Corporate Account Officer	2
Auditor	Auditors	1
CEO Regional/ Deputy CEO Regional	Regional CEO/Regional Deputy CEO	1
Credit Business & Program UMKM	Credit Business & MSME Program	2
Direktur Utama Dapen	Main Director of Dapen	1
Executive Business Officer	Executive Business Officer	1
manager	Manager	510
Officer	Officer	16
Pegawai yang Ditempatkan di Anak Perusahaan	Employees Placed in Subsidiaries	3
Pegawai yang Ditempatkan di HC	Employees Placed at HC	1
Pegawai yang Ditempatkan di MAP	Employees Placed on MAP	2
Pegawai yang Ditempatkan di PPK	Employees Placed in PPK	1
Pegawai YKP	YKP employee	7
Pejabat yang Ditempatkan di HC	Officials Placed in HC	1
Pejabat yang Ditugaskan di Anak Perusahaan	Officials Assigned to Subsidiaries	5
Pemimpin Divisi	Division Leader	4
Pemimpin Grup	Group Leader	161
Pemimpin Kantor Cabang	Branch Office Leader	60
Pemimpin Kantor Cabang Pembantu	Head of Sub-Branch Office	121
Professional Staf	Professional Staff	1
Project Head Investee Performance Improvement merangkap Komite Komisaris bjb Sekuritas	Project Head Investee Performance Improvement concurrently serves as Commissioner of the bjb Securities Committee	1
Relationship Officer Institusi	Institutional Relationship Officer	2
Relationship Officer Konsumer	Consumer Relationship Officer	1
Sekretaris	Secretary	1
Special Project Officer	Special Project Officer	1
Staf	Staff	1
Team Head bjb Prioritas	Priority bjb Team Head	8
Trainer Specialist	Specialist Trainer	8
Treasury Dealer	Treasury Dealer	1
Wakil Pemimpin Divisi	Deputy Division Leader	2
Wakil Pemimpin Kantor Cabang	Deputy Head of Branch Office	3
JENJANG 6/ LEVEL 6		23
CEO Regional/ Deputy CEO Regional	Regional CEO/Regional Deputy CEO	5
Executive Business Officer	Executive Business Officer	1

Keterangan Information		Jumlah Total
Executive Credit Officer	Executive Credit Officer	1
manager	manager	2
Pegawai YKP	YKP employee	1
Pemimpin Divisi	Division Leader	3
Pemimpin Grup	Group Leader	4
Pemimpin Kantor Cabang	Branch Office Leader	4
Wakil Pemimpin Divisi	Deputy Division Leader	2
JENJANG 7/ LEVEL 7		35
CEO Regional/ Deputy CEO Regional	Regional CEO/Regional Deputy CEO	3
Direktur Dapen	Director of Dapen	1
Executive Business Officer	Executive Business Officer	1
Pejabat Yang Ditempatkan Pada Divisi Manajemen Anak Perusahaan	Officials Placed in the Subsidiary Management Division	1
Pemimpin Divisi	Division Leader	24
Pemimpin Unit Dana Pensiun Lembaga Keuangan	Head of the Financial Institution Pension Fund Unit	1
Senior Executive Vice President Bisnis	Senior Executive Vice President Business	1
Senior Executive Vice President Credit Risk	Senior Executive Vice President Credit Risk	1
Special Project Officer (Setingkat Wapindiv)	Special Project Officer (Wapindiv Level)	1
Wakil Pemimpin Divisi	Deputy Division Leader	1

Profil Risiko dan Pengelolannya

Terdapat 8 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 strategis, risiko kepatuhan, risiko hukum dan risiko reputasi. Adapun penjelasan mengenai risiko-risiko tersebut dan upaya pengelolannya adalah sebagai berikut:

1. Risiko Kredit

Terkait proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko kredit, bank **bjb** telah melakukan hal-hal sebagai berikut:

- Bank secara berkala melakukan analisa menyeluruh atas aspek internal dan eksternal bank melalui *Root Cause of Credit Risk* (RCCR) yang berisi analisa penyebab penurunan kolektibilitas debitur yang berdampak pada timbulnya *Non Performing Loan* (NPL).
- 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

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. Credit Risk

Regarding the process of identifying, measuring, monitoring, and controlling credit risk, bank **bjb** has carried out the following:

- 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).
- 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 nonproductive loans in all economic sectors. The satellite model is a multiple

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:
 - *Review* dan evaluasi berkala melalui pelaksanaan *business review* termasuk diantaranya pembahasan mengenai posisi serta kualitas portofolio kredit.
 - 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 Kredit, Pasar dan Terintegrasi terhadap aktivitas *Dealing Room Treasury* termasuk tindak lanjut yang akan dilakukan oleh *risk taking unit* apabila terjadi pelampauan dan dilaporkan kepada Direksi.
- 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 & likuiditas),

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:
 - Periodic Review and evaluation through the implementation of the business Review including the discussion on the position and quality of the credit portfolio.
 - 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. 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),

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 instrumen 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*.
- 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

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 comprehensive use 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 about funding composition, liquidity ratio, cash flow projection, liquidity gap, scenario analysis, and stress testing.
- 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

Overnight, Ekses Reserve GWM Primer, Ekses Reserve GWM Sekunder, *excess reserve* GWM Primer, PLM, 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 diantaranya *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 analisa 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 didalamnya.
- c. Bank berupaya untuk melakukan penyempurnaan *business 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 penerapan sistem sanksi kepegawaian.

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:

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. 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. 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 permintaan 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 Strategik
Pengelolaan risiko strategik yang dilakukan Perseroan adalah sebagai berikut:
- a. Bank secara berkala melakukan pengukuran risiko strategik 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
Upaya pengelolaan risiko kepatuhan yang dilakukan Perseroan adalah sebagai berikut:
- a. Melakukan identifikasi, inventarisasi dan monitoring atas kewajiban pelaporan kepada regulator berdasarkan peraturan OJK dan ketentuan eksternal lainnya yang baru diberlakukan;
- 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
The Company's compliance risk management efforts are as follows:
- a. Conducting identification, inventory and monitoring of reporting obligations to regulators based on OJK regulations and other newly implemented external provisions;

- b. Melakukan identifikasi titik rawan gratifikasi pada Bank sebagai *early warning* dalam melaksanakan tindakan mitigasi risiko gratifikasi dan/atau fraud;
 - c. 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 dan ketentuan internal terbaru melalui KMS (*Knowledge Management System*) serta prinsip kehati-hatian;
 - 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. Melakukan pemantauan kepatuhan Bank sesuai prinsip kehati-hatian, melalui pemantauan rasio, diantaranya terhadap rasio KPMM, BMPK, aset produktif bermasalah terhadap total aset produktif, CKPN, PDN, NSFR, LCR, dan GWM;
 - f. Melakukan pengkinian terhadap kertas kerja atau tools yang dipergunakan dalam pemantauan pelaporan dan prinsip kehati-hatian yang dilakukan oleh Bank saat ini. Hal tersebut dilakukan agar kedepan tidak terjadi keterlambatan penyampaian pelaporan kepada otoritas pengawas ataupun otoritas yang berwenang lainnya yang dapat menimbulkan sanksi atau denda kepada Bank;
 - g. 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 prinsip kehati-hatian;
 - h. Penerapan ISO 37001:2016 Sistem Manajemen Anti Penyuapan (SMAP) pada sektor usaha Bank untuk menghindari adanya praktik penyuapan (*Zero Tolerance*);
 - i. Menjadi instansi yang dirujuk oleh KPK dalam kegiatan benchmarking terkait implementasi SMAP
 - j. Penerapan ISO 37301:2021 Sistem Manajemen Kepatuhan (SMK);
 - k. Dalam menghadapi era transformasi digital, dilaksanakan strategi-strategi antara lain:
 - Penyusunan strategi roadmap transformasi digital, yang dilaksanakan secara bertahap melalui 3 (tiga) fase, yaitu:
 - 1) Phase 1. *Digital Readiness Assessment*;
 - 2) Phase 2. *Strategy Ideation and Prioritization*; dan
 - 3) Phase 3. *Roadmap Development*.
- b. Identifying prone points to gratification at the Bank as an early warning in implementing measures to mitigate the risk of gratification and/or fraud;
 - c. Developing systems that could reduce potential Compliance Risk, including **bjb** AMOLA as a system used in AML-TPF activities, and **bjb** SiPatuh as a system used in monitoring reporting obligations to Regulators, and submitting notifications of the latest external regulations and the precautionary principle;
 - d. Monitoring, delivering notifications, and compiling resumes on policies or regulations issued by 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 existing policies, systems and procedures in the work unit;
 - e. Monitoring Bank compliance in accordance with the precautionary principle, through monitoring ratios, including the ratio of KPMM, LCR, non-performing productive assets to total productive assets, CKPN, PDN, NSFR, LCR and GWM;
 - f. Updating work papers or tools used in reporting monitoring and prudential principles currently implemented by the Bank. This was conducted so that there would be no delays in submitting reports to supervisory authorities or other competent authorities, which could result in sanctions or fines for the Bank in the future;
 - g. Developing systems that could reduce potential Compliance Risk, including **bjb** AMOLA as a system used in AML-TPF activities, and **bjb** SiPatuh as a system used in monitoring reporting obligations to Regulators, and submitting notifications of the latest external regulations and the precautionary principle;
 - h. Implementation of ISO 37001:2016 Anti-Bribery Management System (SMAP) in the Bank business sector to avoid bribery practices (*Zero Tolerance*);
 - i. Being an agency referred to by the Corruption Eradication Commission in benchmarking activities related to SMAP implementation
 - j. Implementation of ISO 37301:2021 Compliance Management System (SMK);
 - k. In dealing with the digital transformation era, the following strategies were conducted, as follows:
 - Preparation of a digital transformation roadmap strategy, which is implemented in stages through 3 (three) phases, such as:
 - 1) Phase 1. *Digital Readiness Assessment*;
 - 2) Phase 2. *Strategy Ideation and Prioritization*; and
 - 3) 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 yang berlaku dan *Fraud Detection System* untuk mendeteksi transaksi mencurigakan/ *fraud* secara cepat.
- l. Menyusun kajian terhadap seluruh rancangan kebijakan, ketentuan, sistem dan prosedur, serta kegiatan usaha yang akan dilakukan Bank agar sesuai dengan Peraturan Otoritas Jasa Keuangan, Bank Indonesia, dan peraturan perundang-undangan yang berlaku;
- m. Memberikan notifikasi dan rekomendasi terhadap pengkinian dan penyempurnaan kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank agar sesuai dengan ketentuan Otoritas Jasa Keuangan, Bank Indonesia dan peraturan perundang - undangan yang berlaku melalui memo internal dalam hal terdapat ketentuan baru yang dikeluarkan oleh regulator;
- n. Menyusun *tools* dalam rangka memperhatikan kepatuhan Bank terhadap ketentuan yang berlaku dalam bentuk *compliance sheet*, selain itu juga memberikan masukan terhadap kajian perkreditan guna mengedepankan prinsip kehati – hatian maka Satuan Kerja Kepatuhan dan Satuan Kerja Manajemen Risiko ikut terlibat secara aktif dalam pengkajian rancangan kebijakan dan prosedur yang akan diberlakukan oleh Bank;
- o. Menetapkan *risk limit*, *risk tolerance*, dan *risk appetite* risiko kepatuhan.
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 optimization* untuk meningkatkan citra positif bagi bank, serta penilaian profil risiko reputasi melalui pelaporan profil risiko secara triwulanan
- Prioritizing the adequacy of internal provisions, especially in the digitalization sector;
 - Strengthening Risk Awareness ;
 - Affirming Information Systems, such as developing Knowledge Management System as a system enabling for employees to easily search for the applicable provisions and Fraud Detection System to quickly detect suspicious /fraudulent transactions.
- l. Preparing reviews of all drafts of policies, provisions, systems and procedures, as well as business activities that would be conducted by the Bank so that they complied with regulations of Financial Services Authority, Bank Indonesia, and the applicable laws and regulations;
- m. Providing notifications and recommendations regarding updating and improving policies, provisions, systems and procedures owned by the Bank so that they complied with the provisions of the Financial Services Authority, Bank Indonesia, and the applicable laws and regulations through internal memos in case new provisions were issued by regulators;
- n. Developing tools to consider the Bank's compliance with the applicable regulations, such as a compliance sheet, while providing input on credit studies to prioritize the principle of prudence, the Compliance Work Unit and Risk Management Work Unit were actively involved in reviewing the policies and procedures draft that would be enacted by the Bank;
- o. Determine risk limits, risk tolerance, and compliance risk risk appetite.
8. Risiko Reputasi
- 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. Bank dengan segera menindaklanjuti jika terdapat pemberitaan negatif yang memiliki dampak signifikan bagi bank baik secara materil maupun immateril 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:
- *Survey 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 layanan di kantor cabang untuk mendukung tercapainya *service excellence* dan pencitraan bank yang baik.
 - *Survey External*:
 - 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;
- 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:
- Survey Internal:
 - 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 services in the branch office to support the achievement of good service excellence and Bank imaging.
 - Survey External:
 - 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.

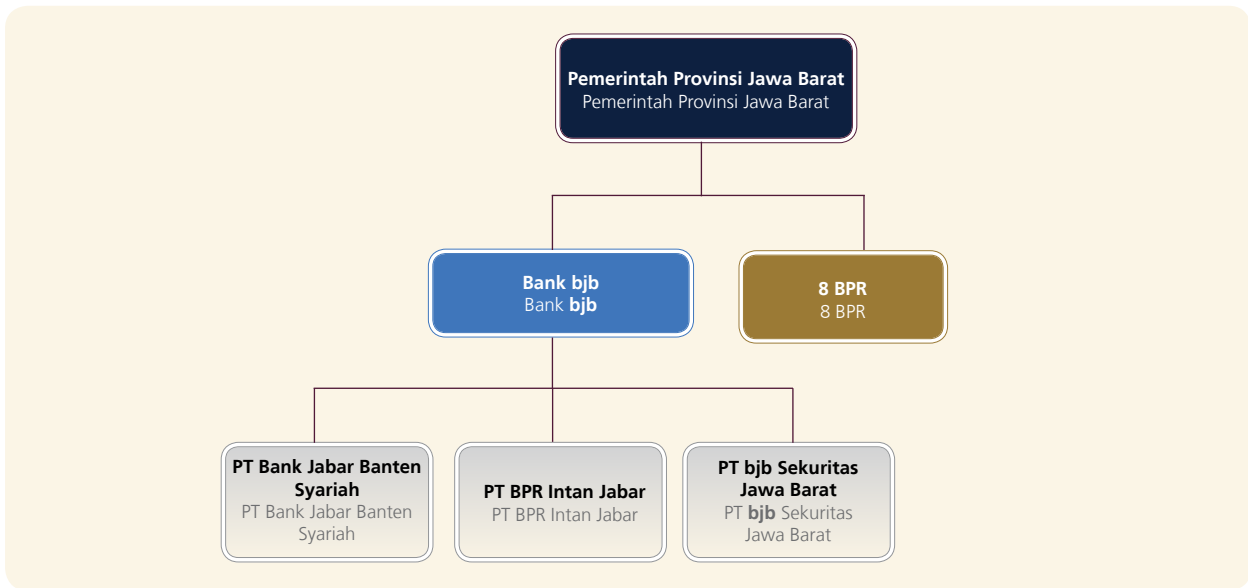
- | | |
|---|--|
| <p>c) Peningkatan kualitas SDM dilakukan melalui pemberian pendidikan dan pelatihan <i>service excellent & standar layanan</i> bagi <i>frontliner</i> serta pelatihan <i>communication skill</i>.</p> <p>d) Selain itu untuk meminimalisir potensi risiko reputasi yang berasal dari keluhan nasabah atas produk/layanan bank, bank terus melakukan koordinasi dengan unit kerja terkait mengenai tindaklanjut perbaikan terkait kerusakan mesin/ sistem transaksi yang ada pada mesin ATM dan <i>electronic banking</i>;</p> <p>e) Bentuk mitigasi lainnya yang secara rutin dilakukan yaitu sebagai berikut:</p> <ul style="list-style-type: none"> • <i>Media Visit</i> ke beberapa media massa berskala nasional baik cetak maupun elektronik; • Membangun sarana komunikasi dengan para investor; • Menjalin hubungan baik rekan-rekan media baik lokal maupun nasional dan pelaksanaan <i>media gathering</i>, 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. | <p>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.</p> <p>d) In addition to minimizing the potential risk of reputations arising from customer complaints of bank products/services, Company's 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;</p> <p>e) Other forms of mitigation that are routinely carried out as follows:</p> <ul style="list-style-type: none"> • Media Visit to several mass Media of national scale both print and electronic; • Establishing means of communication with investors; • 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. |
|---|--|

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 0278/SK/DIR-MAP/2023 Tentang Struktur Konglomerasi Keuangan PT. Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. adalah sebagai berikut:

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 0278/SK/DIR-MAP/2023 concerning the Financial Conglomerate Structure of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. is as follows



Keterangan/Information:



Pemegang Saham Pengendali Non LJK
Non LJK Controlling Shareholders



Entitas Utama Yang ditunjuk
Designated Primary Entity



Perusahaan Terelasi
Associated Companies



Entitas Anak
Subsidiary Entity

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.
4. Sistem Pengendalian Intern yang Menyeluruh Terhadap Penerapan Manajemen Risiko Terintegrasi.

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:

1. Pembahasan Terkait Laporan Profil Risiko Terintegrasi
2. Pembahasan Terkait Penerapan dan Infrastruktur Manajemen Risiko di BPR

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 bank also formed an Integrated Risk Management Committee consisting of Directors/Executive Officers who oversee the risk management function of the bank and subsidiary companies who have the role of providing input and recommendations regarding the implementation of risk management within the Financial Conglomeration based on the Decree of the Board of Directors of bank **bjb** number 0823/SK /DIR-MRI/2021 dated December 28, 2021 concerning Guidelines for the Integrated Risk Management Committee. Some of the agendas that have been discussed in the Integrated Risk Management Committee are::

1. Discussion related to the Integrated Risk Profile Report
2. Discussion related to Implementation and Risk Management Infrastructure in BPR

3. Penerapan Budaya Risiko di dalam Konglomerasi keuangan
4. Pembahasan Laporan Kecukupan Permodalan Terintegrasi
5. Pembahasan *Risk Appetite & Risk Tolerance* Konglomerasi
6. Pembahasan Terkait *Awareness* Kepatuhan dan APU PPT

Tugas, wewenang dan tanggung jawab Komite Manajemen Risiko Terintegrasi (KMRT) adalah untuk memberikan rekomendasi kepada Direksi Entitas Utama mengenai penerapan manajemen risiko paling kurang:

1. Penyusunan dan perbaikan Kebijakan Manajemen Risiko Terintegrasi.
2. Perbaikan atau penyempurnaan Kebijakan Manajemen Risiko Terintegrasi antara lain berupa penyempurnaan strategi dan kerangka Risiko berdasarkan hasil evaluasi pelaksanaan.

Penilaian Risiko

Berdasarkan hasil *self-assessment* bank terhadap peringkat risiko bank **bjb** secara keseluruhan setiap triwulan pada tahun 2023 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 dimasa 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 2023 untuk 8 (delapan) jenis risiko yang dikelola bank adalah sebagai berikut:

No	Jenis Risiko Risk Type	Profil Risiko bank bjb 2023 Bank bjb Risk Profile 2023			
		Triwulan I Quarter I	Triwulan II Quarter II	Triwulan III Quarter III	Triwulan IV Quarter IV
1	Risiko Kredit Credit Risk	<i>Low to Moderate</i> Low to Moderate	<i>Low to Moderate</i> Low to Moderate	<i>Low to Moderate</i> Low to Moderate	<i>Low to Moderate</i> Low to Moderate
2	Risiko Pasar Market Risk	<i>Low to Moderate</i> Low to Moderate	<i>Low to Moderate</i> Low to Moderate	<i>Low to Moderate</i> Low to Moderate	<i>Low to Moderate</i> Low to Moderate
3	Risiko Likuiditas Liquidity Risk	<i>Low to Moderate</i> Low to Moderate	<i>Low to Moderate</i> Low to Moderate	<i>Low to Moderate</i> Low to Moderate	<i>Low to Moderate</i> Low to Moderate
4	Risiko Operasional Operational Risk	<i>Moderate</i> Moderate	<i>Moderate</i> Moderate	<i>Low to Moderate</i> Low to Moderate	<i>Low to Moderate</i> Low to Moderate
5	Risiko Hukum Legal Risk	<i>Low to Moderate</i> Low to Moderate	<i>Low to Moderate</i> Low to Moderate	<i>Low to Moderate</i> Low to Moderate	<i>Low to Moderate</i> Low to Moderate
6	Risiko Strategik Strategic Risk	<i>Low</i> Low	<i>Low</i> Low	<i>Low</i> Low	<i>Low</i> Low
7	Risiko Kepatuhan Compliance Risk	<i>Low</i> Low	<i>Low</i> Low	<i>Low to Moderate</i> Low to Moderate	<i>Low</i> Low
8	Risiko Reputasi Reputational Risk	<i>Low to Moderate</i> Low to Moderate	<i>Low to Moderate</i> Low to Moderate	<i>Low</i> Low	<i>Low</i> Low
	Predikat Risiko Risk Predicate	<i>Low to Moderate</i> Low to Moderate	<i>Low to Moderate</i> Low to Moderate	<i>Low to Moderate</i> Low to Moderate	<i>Low to Moderate</i> Low to Moderate

3. Implementation of Risk Culture in financial Conglomerates
4. Discussion on the Integrated Capital Adequacy Report
5. Discussion on Conglomerate Risk Appetite & Risk Tolerance
6. Discussion related to Compliance Awareness and AML-CFT

Duties, authorities, and responsibilities of the Integrated Risk Management Committee (KMRT) was to provide recommendations to the Board of Directors of the Main Entity regarding the implementation of risk management minimally as follows:

1. Preparation and improvement of Integrated Risk Management Policy.
2. Improvements or enhancements to the Integrated Risk Management Policy, including refining the Risk strategy and framework based on the results of the evaluation implementation.

Risk Assessment

Based on the results of the bank's self-assessment of bank **bjb**'s overall risk rating every quarter in 2023 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 2023 for 8 (eight) types of risks managed by the bank are as follows:

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 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 2023, menunjukkan bahwa sistem manajemen risiko pada bank **bjb** telah memadai.

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 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.

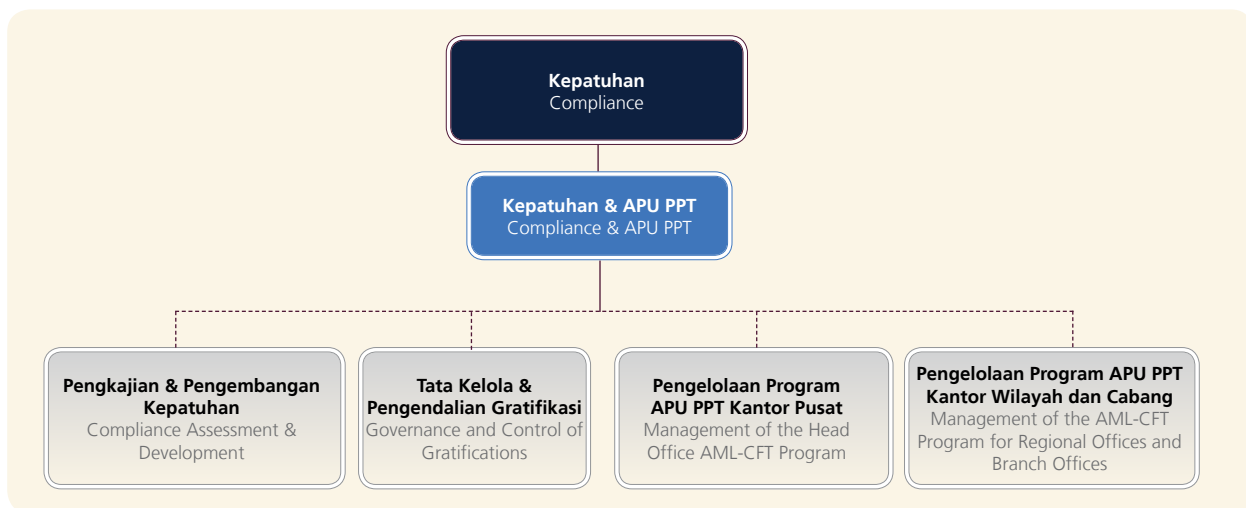
Based on the evaluation of the effectiveness that has been carried out during 2023, it shows that the risk management system at bank **bjb** was adequate.

Pernyataan Direksi dan/atau Dewan Komisaris atau Komite Audit atas Kecukupan Sistem Manajemen Risiko

Direksi dan Dewan Komisaris melalui Komite Pemantau Risiko menilai bahwa selama tahun 2023 kecukupan sistem 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

Struktur Organisasi Divisi Kepatuhan & APU-PPT



Keterangan/ Information:

- Garis Komando
Command Line
- Garis Koordinasi
Coordination Line
- Direktur
Director
- Pemimpin Divisi
Division Leader
- Pemimpin grup
Group leader
- Berjumlah lebih dari Satu
More than One

DIREKTUR YANG MEMBAWAHKAN FUNGSI KEPATUHAN

1. Fungsi Kepatuhan Bank meliputi tindakan untuk:
 - 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;

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 Monitoring Committee, assess that during 2023 the adequacy of risk management system has been adequate, as reflected by the results of a review of the completeness and accuracy of risk identification, measurement, monitoring, control and reporting, as well as the adequacy of mitigation scenarios proposed by operational work units is adequate.

Compliance Function

Organizational Structure of the Compliance and AML-CFT Division

DIRECTOR WHO IS MANAGING COMPLIANCE FUNCTION

1. The Bank's Compliance Function includes actions to:
 - 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;

- 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;
 - 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. Selain itu, Direksi memastikan bahwa bagian yang membawahi fungsi kepatuhan tidak merangkap melaksanakan fungsi yang berpotensi menimbulkan benturan kepentingan.

Sebagai bentuk kepatuhan Perseroan kepada POJK No. 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum, bank **bjb** telah menunjuk Direktur yang membawahkan 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.

DIVISI KEPATUHAN & APU PPT

bank **bjb** telah membentuk Satuan Kerja Kepatuhan dibawah Direktorat Kepatuhan yaitu Divisi Kepatuhan & APU PPT. Satuan Kerja Kepatuhan berkedudukan independen terhadap unit kerja bisnis dan melaksanakan kegiatan sesuai dengan fungsi yang tercantum dalam POJK No 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum.

- 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;
 - 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. In addition, the Board of Directors ensures that the department in charge of the compliance function does not concurrently carry out functions that have the potential to cause a conflict of interest.

As a form of obedience to OJK Regulation 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.

COMPLIANCE & AML-CFT DIVISION

bank **bjb** has formed a Compliance Work Unit under the Compliance Directorate, namely the Compliance & AML-CFT Division. The Compliance Work Unit is independent of the business work unit and carries out activities in accordance with the functions stated in POJK No 46/POJK.03/2017 concerning Implementation of Commercial Bank Compliance Functions.

Profil Pemimpin Divisi Kepatuhan & APU-PPT

Deden Hilman

Pemimpin Divisi Kepatuhan & APU-PPT
Head of Compliance and AML CFT Division

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	Domicile
	Bandung	Bandung

Lahir di Bandung, 26 Februari 1974 saat ini berusia 49 tahun.

Profile of Head of Compliance and AML CFT Division



Born in Bandung, February 26 1974, currently 49 years old.

Riwayat Pendidikan	Educational Background
<ul style="list-style-type: none"> Sarjana Hukum dari Universitas Padjadjaran pada tahun 1998. Magister bidang Hukum Ekonomi & Bisnis dari Universitas Padjadjaran Bandung pada tahun 2010. 	<ul style="list-style-type: none"> Bachelor of Laws from Padjadjaran University in 1998. Masters in Economics & Business Law from Padjadjaran University Bandung in 2010.
Dasar Hukum Pengangkatan	Appointment History
Berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.	Based on Decree of the Board of Directors No. 0285/SK/DIR-HCA/2023.
Pengalaman Kerja	Work Experience
<p>Bergabung di bank bjb sejak 11 September 2001 dengan riwayat jabatan antara lain:</p> <ul style="list-style-type: none"> Pemimpin Cabang Purwakarta sejak 15 Oktober 2018 hingga 27 Januari 2020 Pemimpin Cabang Depok sejak 10 Februari 2020 hingga 15 Januari 2021 Deputi CEO Regional 5 sejak 01 Februari 2021 hingga 01 Agustus 2023 Pemimpin Divisi Kepatuhan & APU PPT sejak tanggal 01 September 2023 hingga sekarang 	<p>Joined bank bjb since dated September 11, 2001 with a history of position as follows:</p> <ul style="list-style-type: none"> Purwakarta Branch Leader from 15 October 2018 to 27 January 2020 Depok Branch Leader from 10 February 2020 to 15 January 2021 Deputy CEO Regional 5 from 01 February 2021 to 01 August 2023 Head of Compliance & AML CFT Division from 01 September 2023 until now

Tugas dan Tanggung Jawab Satuan Kerja Kepatuhan

Satuan Kerja Kepatuhan memiliki tugas dan tanggung jawab sebagai berikut:

- Membuat langkah untuk mendukung terciptanya Budaya Kepatuhan pada seluruh kegiatan usaha Bank pada setiap jenjang organisasi.
- Melakukan identifikasi, pengukuran, pemantauan dan pengendalian terhadap risiko kepatuhan dengan mengacu pada ketentuan OJK yang mengatur mengenai penerapan manajemen risiko bagi bank umum.
- Menilai dan mengevaluasi efektivitas, kecukupan dan kesesuaian kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank dengan peraturan perundang-undangan.
- Melakukan kaji ulang dan/atau merekomendasikan pengkinian dan penyempurnaan kebijakan, ketentuan, sistem maupun prosedur agar sesuai dengan ketentuan OJK dan ketentuan peraturan perundang-undangan.
- Melakukan upaya untuk memastikan bahwa kebijakan, ketentuan sistem dan prosedur, serta kegiatan usaha Bank telah sesuai dengan ketentuan OJK dan ketentuan peraturan perundang-undangan.

Duties and Responsibilities of the Compliance Work Unit

The Compliance Work Unit has the duties and responsibilities at least including:

- Make steps to support the creation of a Compliance Culture in all business activities of the Bank at every level of the organization.
- Identifying, measuring, monitoring and controlling compliance risk by referring to OJK regulations governing the application of risk management for commercial banks.
- Assess and evaluate the effectiveness, adequacy and suitability of policies, regulations, systems and procedures owned by the Bank with the provisions of the legislation.
- Conduct a review and/or recommend updating and refining policies, provisions, systems and procedures to comply with OJK provisions and statutory provisions.
- Make efforts to ensure that the policies, system and procedure provisions, as well as the Bank's business activities are in accordance with the OJK and statutory regulations.

6. Melakukan tugas lain yang terkait dengan Fungsi Kepatuhan antara lain:
 - 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 2023

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 2023 sebagai berikut:

1. Penetapan ketentuan internal Bank
 - a. Surat Keputusan Direksi No 0404/SK/DIR-KAP/2023 tanggal 25 Oktober 2023 tentang Kebijakan Kepatuhan;
 - b. Surat Keputusan Direksi No 0484/DIR-KAP/2023 tanggal 30 November 2023 tentang Kebijakan Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (Selanjutnya disebut Kebijakan Penerapan Program APUPPT dan PPPSPM)
 - c. Surat Keputusan Direksi No 0499/DIR-KAP/2023 tanggal 13 Desember 2023 tentang Standar Operasional Prosedur Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah massal (selanjutnya disebut SOP Penerapan Program APUPPT dan PPPSPM)

6. Perform other tasks related to the Compliance Function, including:
 - 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 OJK Regulation 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 2023

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 2023 were as follows:

1. Determination of the Bank's internal regulations
 - a. Decree of the Board of Directors No 0404/SK/DIR-KAP/2023 dated October 25, 2023 concerning Compliance Policy;
 - b. Decree of the Board of Directors No 0484/DIR-KAP/2023 dated November 30, 2023 concerning Policy for Implementing Anti-Money Laundering Programs, Prevention of Terrorism Financing and Prevention of Funding for the Proliferation of Weapons of Mass Destruction (hereinafter referred to as Policy for the APUPPT and PPPSPM Programs Implementation)
 - c. Decree of the Board of Directors No 0499/DIR-KAP/2023 dated December 13, 2023 concerning Standard Operational Procedures for Implementing Anti-Money Laundering Programs, Prevention of Terrorism Financing and Prevention of Funding for the Proliferation of Weapons of Mass Destruction (hereinafter referred to as SOP for the AML-PTF and PPPSPM Programs Implementation)

- d. Surat Keputusan Direksi No 0421/SK/DIR-KAP/2023 tanggal 03 November 2023 tentang Standar Operasional Prosedur Fungsi Kepatuhan;
 - e. Surat Keputusan Direksi No 0369/SK/DIR-CMO/2023 tanggal 23 September 2023 tentang Standar Operasional Prosedur Penyelenggaraan Produk dan/ atau Kegiatan Bank
 - f. Surat Keputusan Divisi No 005/SK/KAP-PPA/2023 tanggal 26 September 2023 tentang Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal di Unit Kerja yang berlaku tanggal 23 Oktober 2023 (Petunjuk Teknis Penerapan Program APUPPT dan PPPSPM di Unit Kerja)
 - g. Surat Keputusan Divisi No 004/SK/KAP-PPK/2023 tanggal 22 Agustus 2023 tentang Petunjuk Teknis Compliance Sheet Bidang Perkreditan Kantor Pusat
 - h. Surat Keputusan Divisi No 001/SK/KAP-PPK/2023 tanggal 23 Juni 2023 tentang Petunjuk Teknis Compliance Sheet Bidang Perkreditan Pada Kantor Wilayah/ Kantor Cabang/ Kantor Cabang Pembantu Tipe A
2. Kegiatan sosialisasi dengan tema “Budaya Kepatuhan” pada 20 (dua puluh) 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 506 kajian.
 5. Melakukan langkah – langkah dalam rangka mendukung terciptanya Budaya Kepatuhan melalui:
 - a. Melaksanakan kegiatan sosialisasi penerapan Budaya Kepatuhan secara berkala
 - b. Memantau pelaksanaan LHKPN, Gratifikasi, dan Penerapan APU, PPT dan PPPSPM;
 - c. Mengembangkan aplikasi **bjb** AMOLA dalam rangka pelaksanaan *Customer Due Diligence*, pemantauan transaksi nasabah serta pengkinian data nasabah;
 - d. Mengembangkan sistem aplikasi Fungsi Kepatuhan (**bjb** Sipatuh);
 - e. Membuat kompilasi seluruh ketentuan internal Bank melalui sistem aplikasi KMS (*Knowledge Management System*) sehingga dapat diakses seluruh pegawai Bank.
 6. Melakukan identifikasi, pengukuran, monitoring dan pengendalian risiko kepatuhan yaitu sebagai berikut:
 - a. Melakukan identifikasi, inventarisasi dan *monitoring* atas kewajiban pelaporan kepada regulator berdasarkan peraturan OJK dan ketentuan eksternal lainnya yang baru diberlakukan;
 - b. Melakukan identifikasi titik rawan gratifikasi pada Bank sebagai *early warning* dalam melaksanakan tindakan mitigasi risiko gratifikasi dan/atau *fraud*;
 - c. Melakukan pengembangan sistem yang dapat mengurangi potensi Risiko Kepatuhan, antara lain **bjb**
- d. Decree of the Board of Directors No 0421/SK/DIR-KAP/2023 dated November 3, 2023 concerning Standard Operational Procedures for the Compliance Function;
 - e. Decree of the Board of Directors No 0369/SK/DIR-CMO/2023 dated September 23, 2023 concerning Standard Operational Procedures for the Implementation of Bank Products and/or Activities
 - f. Decree of Division No 005/SK/KAP-PPA/2023 dated 26 September 2023 concerning Implementation of the Anti-Money Laundering Program, Prevention of Terrorism Financing and Prevention of Funding for the Proliferation of Weapons of Mass Destruction in Work Units, effective since dated October 23, 2023 (Technical Instructions for Implementing the AML-PTF and PPPSPM Programs in Work Unit)
 - g. Decree of Division No 004/SK/KAP-PPK/2023 dated August 22, 2023 concerning Technical Instructions for Compliance Sheet in the Head Office of Credit Sector
 - h. Decree of Division No 001/SK/KAP-PPK/2023 dated June 23, 2023 concerning Technical Instructions for Compliance Sheets in the Credit Sector at Regional Offices/Branch Offices/ Sub-Branch Offices Type A
2. Socialization activities with the theme “Culture of Compliance” in 20 (twenty) Branch Office networks;
 3. Socialization activities on procedures for filling out e-LHKPN to all work units within bank **bjb**;
 4. Compliance studies in order to ensure compliance with bank **bjb's** internal provisions and statutory provisions which have been prepared as many as 506 studies.
 5. Applying measures to support the creation of a Compliance Culture through:
 - a. Conducting dissemination activities on the implementation of Compliance Culture on a regular basis
 - b. Monitoring the implementation of LHKPN, Gratification, and implementation of AML, CFT and CPF;
 - c. Developing the **bjb** AMOLA application in terms of implementing Customer Due Diligence, monitoring customer transactions and updating customer data;
 - d. Developing the Compliance Function application system (**bjb** Sipatuh);
 - e. Creating a compilation of all internal Bank regulations through the KMS (*Knowledge Management System*) application system so that it could be accessed by all Bank employees.
 6. Identifying, measuring, monitoring and controlling compliance risks as follows:
 - a. Conducting identification, inventory and monitoring of reporting obligations to regulators based on OJK regulations and other newly implemented external provisions;
 - b. Identifying prone points to gratification at the Bank as an early warning in implementing measures to mitigate the risk of gratification and/or fraud;
 - c. Developing systems that could reduce potential Compliance Risk, including **bjb** AMOLA as a system used

- 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 dan ketentuan internal terbaru melalui KMS (*Knowledge Management System*) serta prinsip kehati-hatian;
- 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. Melakukan pemantauan kepatuhan Bank sesuai prinsip kehati-hatian, melalui pemantauan rasio, diantaranya terhadap rasio KPMM, BMPK, aset produktif bermasalah terhadap total aset produktif, CKPN, PDN, NSFR, LCR, dan GWM;
 - f. Melakukan pengkinian terhadap kertas kerja atau *tools* yang dipergunakan dalam pemantauan pelaporan dan prinsip kehati-hatian yang dilakukan oleh Bank saat ini. Hal tersebut dilakukan agar kedepan tidak terjadi keterlambatan penyampaian pelaporan kepada otoritas pengawas ataupun otoritas yang berwenang lainnya yang dapat menimbulkan sanksi atau denda kepada Bank;
 - g. Melakukan pengembangan sistem yang dapat mengurangi potensi Risiko Kepatuhan, antara lain **bjb** AMOLA sebagai sistem yang digunakan pada kegiatan APU, PPT dan PPPSPM,, dan **bjb** SiPatuh sebagai sistem yang digunakan dalam monitoring kewajiban pelaporan kepada Regulator, penyampaian notifikasi ketentuan eksternal terbaru dan prinsip kehati-hatian;
 - h. Penerapan ISO 37001:2016 Sistem Manajemen Anti Penyuapan (SMAP) pada sektor usaha Bank untuk menghindari adanya praktik penyuapan (*Zero Tolerance*);
 - i. Menjadi instansi yang dirujuk oleh KPK dalam kegiatan *benchmarking* terkait implementasi SMAP
 - j. Penerapan ISO 37301:2021 Sistem Manajemen Kepatuhan (SMK);
 - k. Dalam menghadapi era transformasi digital, dilaksanakan strategi-strategi antara lain:
 - Penyusunan strategi *roadmap* transformasi digital, yang dilaksanakan secara bertahap melalui 3 (tiga) fase, yaitu:
 - 1) *Phase 1. Digital Readiness Assessment*;
 - 2) *Phase 2. Strategy Ideation and Prioritization*; dan
 - 3) *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
- in AML-TPF activities, and **bjb** SiPatuh as a system used in monitoring reporting obligations to Regulators, and submitting notifications of the latest external regulations and the precautionary principle;
- d. Monitoring, delivering notifications, and compiling resumes on policies or regulations issued by 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 existing policies, systems and procedures in the work unit;
 - e. Monitoring Bank compliance in accordance with the precautionary principle, through monitoring ratios, including the ratio of KPMM, LCR, non-performing productive assets to total productive assets, CKPN, PDN, NSFR, LCR and GWM;
 - f. Updating work papers or tools used in reporting monitoring and prudential principles currently implemented by the Bank. This was conducted so that there would be no delays in submitting reports to supervisory authorities or other competent authorities, which could result in sanctions or fines for the Bank in the future;
 - g. Developing systems that could reduce potential Compliance Risk, including **bjb** AMOLA as a system used in AML, CFT and CPF activities, and **bjb** SiPatuh as a system used in monitoring reporting obligations to Regulators, and submitting notifications of the latest external regulations and the precautionary principle;
 - h. Implementation of ISO 37001:2016 Anti-Bribery Management System (SMAP) in the Bank business sector to avoid bribery practices (*Zero Tolerance*);
 - i. Being an agency referred to by the Corruption Eradication Commission in benchmarking activities related to SMAP implementation
 - j. Implementation of ISO 37301:2021 Compliance Management System (SMK);
 - k. In dealing with the digital transformation era, the following strategies were conducted, as follows:
 - Preparation of a digital transformation roadmap strategy, which is implemented in stages through 3 (three) phases, such as:
 - 1) Phase 1. Digital Readiness Assessment;
 - 2) Phase 2. Strategy Ideation and Prioritization; and
 - 3) Phase 3. Roadmap Development.
 - Prioritizing the adequacy of internal provisions, especially in the digitalization sector;
 - Strengthening Risk Awareness;
 - Affirming Information Systems, such as developing Knowledge Management System as a system

memudahkan pegawai dalam mencari ketentuan-ketentuan yang berlaku dan *Fraud Detection System* untuk mendeteksi transaksi mencurigakan/ *fraud* secara cepat.

- l. Menyusun kajian terhadap seluruh rancangan kebijakan, ketentuan, sistem dan prosedur, serta kegiatan usaha yang akan dilakukan Bank agar sesuai dengan Peraturan Otoritas Jasa Keuangan, Bank Indonesia, dan peraturan perundang-undangan yang berlaku;
 - m. Memberikan notifikasi dan rekomendasi terhadap pengkinian dan penyempurnaan kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank agar sesuai dengan ketentuan Otoritas Jasa Keuangan, Bank Indonesia dan peraturan perundang - undangan yang berlaku melalui memo internal dalam hal terdapat ketentuan baru yang dikeluarkan oleh regulator;
 - n. Menyusun *tools* dalam rangka memperhatikan kepatuhan Bank terhadap ketentuan yang berlaku dalam bentuk *compliance sheet*, selain itu juga memberikan masukan terhadap kajian perkreditan guna mengedepankan prinsip kehati – hatian maka Satuan Kerja Kepatuhan dan Satuan Kerja Manajemen Risiko ikut terlibat secara aktif dalam pengkajian rancangan kebijakan dan prosedur yang akan diberlakukan oleh Bank;
 - o. Menetapkan *risk limit*, *risk tolerance*, dan *risk appetite* risiko kepatuhan.
7. Melakukan *monitoring* kepatuhan terhadap komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan atau otoritas pengawas lain yang berwenang;
 8. Melakukan kegiatan narahubung antara bank **bjb** dengan pihak regulator;
 9. Melakukan penilaian terhadap penerapan Tata Kelola Bank oleh Pihak ketiga independen oleh *The Indonesian Institute for Corporate Governance* (IICG) melalui penilaian *Corporate Governance Perception Index* (CGPI) dengan hasil nilai skor 87,03 atau predikat *Indonesia Most Trusted Companies* (Sangat Tepercaya);
 10. Mengikuti penilaian oleh *Indonesian Institute for Corporate Directorship* (IICD) terhadap penerapan GCG melalui ASEAN *Corporate Governance Scorecard* (ACGS) dengan hasil nilai skor 99,32 atau predikat "Very Good".

Kepatuhan Terintegrasi

Menunjuk POJK No 18/POJK.03/2014 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.

Pelaksanaan penerapan Fungsi Kepatuhan Terintegrasi dilaksanakan oleh Satuan Kerja Kepatuhan secara berkesinambungan secara berkala setiap Triwulan dengan melaksanakan pemantauan dan evaluasi melalui kegiatan *Focus Group Discussions* (FGD) kepada Lembaga Jasa Keuangan anggota Konglomerasi Keuangan bank **bjb**.

enabling for employees to easily search for the applicable provisions and Fraud Detection System to quickly detect suspicious /fraudulent transactions.

- l. Preparing reviews of all drafts of policies, provisions, systems and procedures, as well as business activities that would be conducted by the Bank so that they complied with regulations of Financial Services Authority, Bank Indonesia, and the applicable laws and regulations;
 - m. Providing notifications and recommendations regarding updating and improving policies, provisions, systems and procedures owned by the Bank so that they complied with the provisions of the Financial Services Authority, Bank Indonesia, and the applicable laws and regulations through internal memos in case new provisions were issued by regulators;
 - n. Developing tools to consider the Bank's compliance with the applicable regulations, such as a compliance sheet, while providing input on credit studies to prioritize the principle of prudence, the Compliance Work Unit and Risk Management Work Unit were actively involved in reviewing the policies and procedures draft that would be enacted by the Bank;
 - o. Determine risk limits, risk tolerance, and compliance risk appetite.
7. Monitoring compliance with commitments made by the Bank to the Financial Services Authority or other competent supervisory authorities;
 8. Performing liaison activities between bank **bjb** and regulators.
 9. Conducting an assessment of the implementation of Bank Governance by an independent third party by the Indonesian Institute for Corporate Governance (IICG) through the assessment of the Corporate Governance Perception Index (CGPI) with a score of 87.03 or the Indonesia Most Trusted Companies predicate (Very Trusted);
 10. Following the assessment by the Indonesian Institute for Corporate Directorship (IICD) on the implementation of GCG through the ASEAN Corporate Governance Scorecard (ACGS) with a score of 99.32 or "Very Good" predicate.

Integrated Compliance

Referring to OJK Regulation 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.

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 bank **bjb**.

Selama Tahun 2023 Satuan Kerja Kepatuhan telah melakukan pemantauan dan evaluasi serta asistensi penerapan Fungsi Kepatuhan melalui kegiatan *Focus Group Discussions* (FGD) kepada Lembaga Jasa Keuangan anggota Konglomerasi Keuangan dengan rincian sebagai berikut:

During 2023 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 Implementation Time	Tempat Pelaksanaan Place Of Implementation
1	BPR Karya Utama Jabar	23 Februari 2023 March 16, 2023	BPR Karya Utama Jabar
2	BPR Wibawa Mukti Jabar	16 Maret 2023 March 16, 2023	BPR Wibawa Mukti Jabar
3	BPR Indramayu Jabar (Balongan)	20 Maret 2023 March 20, 2023	BPR Indramayu Jabar (Balongan)
4	BPR Cianjur Jabar	25 Mei 2023 May 25, 2023	BPR Cianjur Jabar
5	bank bjb Syariah	26 Mei 2023 May 26, 2023	bank bjb Syariah
6	BPR LPK Parungpanjang	15 Juni 2023 June 15, 2023	BPR LPK Parungpanjang
7	BPR Cipatujah Jabar	09 Agustus 2023 August 09, 2023	BPR Cipatujah Jabar
8	BPR Artha Galuh Mandiri Jabar	10 Agustus 2023 August 10, 2023	BPR Artha Galuh Mandiri Jabar
9	BPR Majalengka Jabar	21 September 2023 September 21, 2023	BPR Majalengka Jabar
10	bjb Sekuritas	24 November 2023 November 24, 2023	bjb Sekuritas

Anti Pencucian Uang (APU), Pencegahan Pendanaan Terorisme (PPT), dan Pendanaan Proliferasi Senjata Pemusnah Massal (PPPSPM)

Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal atau disebut juga dengan program APU, PPT dan PPPSPM (*Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction*/AML, CFT, and CPF) 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 8 Tahun 2023 tanggal 14 Juni 2023 tentang Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan

Anti Money Laundering (AML) and Counter Terrorist Financing (CFT) Program, and Prevention of Financing of Proliferation of Weapons Of Mass Destruction (PFWMD)

The implementation of the Anti-Money Laundering Program, Counter-Terrorism Financing, and Prevention of Financing of Proliferation of Weapons Of Mass Destruction or also known as the AML, CFT and PFWMD 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. OJK Regulation Number 8 of 2023 dated June 14, 2023 concerning the Implementation of Anti-Money Laundering Programs, Prevention of Terrorism Financing, and Prevention

Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal di Sektor Jasa Keuangan (POJK APU, PPT dan PPPSPM);

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 0484/SK/DIR-KAP/2023 tanggal 30 November 2023 tentang Kebijakan Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal di Sektor Jasa Keuangan (Kebijakan Program Penerapan APU, PPT dan PPPSPM);
8. Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Nomor 0499/SK/DIR-KAP/2023 tanggal 13 Desember 2023 tentang Standar Operasional Prosedur Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (SOP Program Penerapan APU, PPT dan PPPSPM);
9. Surat Keputusan Divisi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Nomor 005/SK/KAP-PPA/2023 tanggal 26 September 2023 tentang Petunjuk Teknis Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal di Unit Kerja (Juknis Penerapan Program APU, PPT, dan PPPSPM di Unit Kerja); 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).

Selama Tahun 2023, sebagai komitmen perseroan dalam mendukung Program APU, PPT dan PPPSPM nasional dan dalam rangka meningkatkan efektivitas penerapan program APU, PPT dan PPPSPM 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 Financing of Proliferation of Weapons of Mass Destruction in the Financial Services Sector (POJK APU, PPT dan PPPSPM);

4. OJK 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. OJK 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. OJK 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 Board of Directors of PT. Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Number 0484/SK/DIR-KAP/2023 dated November 30, 2023, concerning Policy on the Implementation of Anti-Money Laundering Programs, Prevention of Terrorism Financing, and Prevention of Financing for the Proliferation of Weapons of Mass Destruction in the Financial Services Sector (AML, CFT and PPPSPM Implementation Program Policy);
8. Decree of the Board of Directors of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Number 0499/SK/DIR-KAP/2023 dated December 13, 2023, concerning Standard Operating Procedures for the Implementation of Anti-Money Laundering Programs, Prevention of Terrorism Financing and Prevention of Financing of Weapons of Mass Destruction Proliferation (SOP for AML, CFT, and PPPSPM Implementation Programs);
9. Decree of the Division of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Number 005/SK/KAP-PPA/2023 dated September 26, 2023, concerning technical Guidelines for the Implementation of Anti-Money Laundering Programs, Prevention of Terrorism Financing and Prevention of Financing of Weapons of Mass Destruction Proliferation in work Units (Technical Guidelines for the Implementation of AML, CFT and PPPSPM in Work Units); 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.

Throughout 2023, as the Company's commitment to supporting the national AML, CFT and PFWMD Program and to improve the effectiveness of the implementation of the AML, CFT and PFWMD 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 serta Penyitaan Dana berkenaan dengan kasus pencucian uang, pendanaan terorisme dan Pendanaan Proliferasi Senjata Pemusnah Massal;
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 dan PPPSPM setiap 1 (satu) tahun sekali;
14. Melaksanakan rapat bersama Direksi dan Dewan Komisaris secara berkala dengan materi pembahasan yang berkenaan dengan penerapan program APU, PPT dan PPPSPM;
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 dan PPPSPM pada Jasa Kustodian dan Wali Amanat serta pada Unit Dana Pensiun Lembaga Keuangan (DPLK);
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 and Funding the Proliferation of Weapons of Mass Destruction;
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. Preparing and submitting AML, CFT, PFWMD risk assessment reports every 1 (one) year;
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. Melakukan pemenuhan pelaksanaan pembukaan hubungan usaha Perseroan dengan bank koresponden dari Luar Negeri dari aspek APU, PPT dan PPPSPM;
 18. Melakukan pengkajian terhadap aktivitas dan produk perbankan terkait dengan kewajiban penerapan program APU, PPT dan PPPSPM sebelum aktivitas dan produk tersebut dijalankan;
 19. Melakukan *review* ketentuan internal terkait penerapan program APU, PPT dan PPPSPM 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 dan PPPSPM terhadap karyawan Perseroan dalam rangka meningkatkan pemahaman, kewaspadaan serta risiko terhadap Tindak Pidana Pencucian Uang dan Pendanaan Terorisme dan Pendanaan Proliferasi Senjata Pemusnah Massal;
 21. Memastikan Teknologi Informasi yang mendukung Penerapan Program APU, PPT dan PPPSPM 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 dan PPPSPM menjadi lebih efektif dan sesuai ketentuan regulator;
 22. Melakukan koordinasi terkait pelaksanaan kebijakan program APU, PPT dan PPPSPM 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 dan Pendanaan Proliferasi Senjata Pemusnah Massal;
 23. Melakukan koordinasi terkait pelaksanaan kebijakan program APU, PPT dan PPPSPM pada Konglomerasi Keuangan bank **bjb**;
 24. Melakukan pengkajian dalam rangka memastikan penerapan APU, PPT dan PPPSPM 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), Tindak Pidana Pendanaan Terorisme (TPPT) dan Pendanaan Proliferasi Senjata Pemusnah Massal (PPSPM) Tahun 2023;
 26. Mendukung PPATK dalam melakukan penilaian terhadap integritas Pihak Pelapor salah satunya bank **bjb** terhadap efektivitas Program APU, PPT, dan PPPSPM yang diterapkan dengan cara melakukan pengisian kuesioner FIR on ML/TF tahun 2023. 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 dan PPPSPM di Bank khususnya, serta penguatan integritas sistem keuangan secara nasional; dan
17. Accomplishing the implementation of the opening of the Company's business relationship with Foreign correspondent banks from AML, CTF, and PFWMD aspects;
 18. Conducting an assessment of banking activities and products related to the obligation to implement the AML, CTF, and PFWMD program before the activities and products are carried out;
 19. Reviewing internal provisions related to the implementation of the AML, CTF, and PFWMD 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, and PFWMD 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, CTF, and PFWMD 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 go AML reporting) so that the implementation of AML, CTF, and PFWMD becomes more effective and follows regulatory requirements;
 22. Coordinate the implementation of AML, CTF, and PFWMD program policies in related work units that deal directly with customers based on the results of assessing the risk level of related work units regarding the potential for Money Laundering and Terrorism Financing and Funding for the Proliferation of Weapons of Mass Destruction;
 23. Coordinate regarding the implementation of the AML, CTF, and PFWMD program policy at the bank **bjb** Financial Conglomeration;
 24. Conducting studies to ensure the implementation of AML, CTF, and PFWMD has been implemented on New Activity Products (PAB) based on regulations issued by the Financial Services Authority (OJK);
 25. Conduct a National Effectiveness Index Assessment regarding the role of PPATK in Efforts to Prevent and Eradicate Crimes of Money Laundering (TPPU), Terrorism Financing Crimes (TPPT) and Funding for the Proliferation of Weapons of Mass Destruction (PFWMD) in 2023;
 26. Support PPATK in assessing the integrity of the Reporting Party, one of which is bank **bjb**, regarding the effectiveness of the AML, CTF, and PFWMD programs implemented by filling out the FIR on ML/TF questionnaire in 2023. The results of the FIR on ML/TF will become a benchmark for PPATK and LPP is involved in formulating risk-based guidance, supervision and regulatory policies aimed at strengthening the AML, CTF, and PFWMD systems in banks in particular, as well as strengthening the integrity of the financial system nationally; 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 2023 dengan cara melakukan pengisian kuesioner *Sectoral Risk Assessment* (SRA) Tahun 2023.

27. Support OJK in preparing the Risk Assessment/*Sectoral Risk Assessment* for Money Laundering Crimes, Terrorism Financing Crimes and Funding for the Proliferation of Weapons of Mass Destruction in the Financial Services Sector (SRA TPPU/TPPT/PPSPM SJK) in 2023 by completing the *Sectoral Risk Assessment* (SRA) questionnaire) in 2023.

Adapun Statistik pelaksanaan Program APU, PPT dan PPPSPM yang dilaksanakan oleh bank **bjb** selama Tahun 2023, dapat kami sampaikan sebagai berikut:

As for the statistics on the implementation of the AML, CTF, and PFWMD Program carried out by bank **bjb** during 2022, it can be conveyed as follows:

No	Aktivitas Activities	Jumlah Total	Satuan Unit
1	Laporan Transaksi Keuangan Mencurigakan (LTKM) Suspicious Transaction Report (STR)	257	Laporan Reports
2	Laporan Transaksi Keuangan Tunai (LTKT) Cash Transaction Report (CTR)	7.308	Laporan Reports
3	Laporan Transaksi Keuangan Transfer Dana dari dan ke Luar Negeri (LTKL) International Fund Transfer Instruction Report (IFTI)	1.378	Laporan Reports
4	Laporan SIPESAT (Sistem Informasi Pengguna Jasa Terpadu) SIPESAT Report	471.830	Data CIF CIF Data
5	Korespondensi dengan pihak yang berwenang Correspondence with authorized party	8.440	Kali Time
6	Pengkajian aspek APU, PPT dan PPPSPM terkait Kebijakan dan Prosedur Bank Implementation of AML, CFT & CPF related to intern policy and procedures	166	Kajian Reviews
7	Validasi aspek APU, PPT dan PPPSPM terkait aktivitas dan produk Baru Bank Implementation of AML, CFT & CPF related to new activities and product	11	Validasi Validation
8	Pelaksanaan APU, PPT dan PPPSPM terkait bank koresponden Implementation of AML, CFT & CPF related to correspondence bank	14	Kali Time
9	Jumlah pegawai yang mengikuti pelatihan APU, PPT dan PPPSPM number of employees participating in AML, CFT & CPF Training	2.084	Pegawai Employees

Perkara Hukum

Jumlah perkara hukum yang dihadapi bank **bjb** selama tahun 2023 adalah sebagai berikut.

Important Case

The number of legal cases/lawsuit faced by bank **bjb** during 2023 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)	47	152*
2.	Dalam proses penyelesaian In the process of completion	40	37
Total		87	189

*) Total Penanganan Perkara : Seluruh penanganan perkara yang ditangani pada tahun 2023.

*) Jumlah kasus selesai pada tahap penyelidikan dan penyidikan diasumsikan ketika tidak ada pemanggilan pemeriksaan selama 3 bulan dan/atau dikeluarkannya surat perintah penghentian penyidikan (SP3) dan/atau telah memiliki putusan berkekuatan hukum tetap (*inkracht van gewijsde*)

*) Total Case Handling: All cases handled in 2023.

*) The number of cases completed at the inquiry and investigation stage is assumed to be when there has been no summons for examination for 3 months and/or an order to stop the investigation (SP3) has been issued and/or a decision has permanent legal force (*inkracht van gewijsde*)

Jumlah kasus selesai pada tahap penyelidikan dan penyidikan diasumsikan ketika tidak ada pemanggilan pemeriksaan selama 3 bulan dan/atau dikeluarkannya surat perintah penghentian penyidikan (SP3) dan/atau telah memiliki putusan berkekuatan hukum tetap (inkracht van gewijsde)

The number of cases completed at the inquiry and investigation stage is assumed to be when there has been no summons for an examination for 3 months and/or an order to stop the investigation (SP3) has been issued and/or a decision has permanent legal force (inkracht van gewijsde).

Perkara Hukum yang Dihadapi Perusahaan

Legal Matters Faced by the Company

Tabel Perkara Hukum yang Dihadapi Perusahaan

Table of Legal Cases Faced by the Company

a. Perkara yang masih berjalan di tahun 2023 / Ongoing Legal Cases Throughout 2023

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
1	Kantor Cabang Suci Suci Branch Office	Kantor: Cabang Suci Jenis : Gugatan PKPU No. Perkara: 46/Pdt.Sus-Pailit/2021/ PN.Niaga.Jkt .Pst Yurisdiksi: Pengadilan Niaga pada Pengadilan Negeri Jakarta Pusat tgl Registrasi: *N/A Branch Office: Suci Type : Lawsuit for Postponement of Debt Payment Obligations Case Number: 46/Pdt.Sus-Pailit/2021/ PN.Niaga.Jkt .Pst Jurisdiction: Commercial Court at the Central Jakarta District Court Date of Registration: *N/A"	Tidak Ada Kredit Rp. Rp9.774.226.776 None Credit Rp9.774.226.776	-
2	Divisi Penyelamatan dan Penyelesaian Kredit Credit Rescue and Settlement Division	Kantor Cabang: Daan Mogot Jenis: Gugatan PKPU No Perkara: 26/Pdt-Sus- PembatalanPerdamaian/2022/ PN-Niaga-.Jkt.Pst jo nomor 23/ Pdt-Sus-PKPU/2012/PN-Niaga- Jkt.Pst Yurisdiksi: Pengadilan Niaga pada Pengadilan Negeri Jakarta Pusat Tgl Registrasi: *N/A	Tidak Ada Plafond kredit Rp. 66.500.000.000,- Tunggakan pokok Rp. 36.350.093.775,- Tunggakan bunga Rp. 57.746.757.480,- Denda Rp. 14.633.063.079,- Total Tagihan Kredit Rp. 108.729.914.334,-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
		Branch Office: Daan Mogot Type: Lawsuit for Postponement of Debt Payment Obligations Case Number: 26/Pdt-Sus- PembatalanPerdamaian/2022/ PN-Niaga-.Jkt.Pst jo nomor 23/ Pdt-Sus-PKPU/2012/PN-Niaga- .Jkt.Pst Jurisdiction: Commercial Court at the Central Jakarta District Court Date of Registration: *N/A"	None Credit Ceiling Rp. 66.500.000.000,- Principal arrears Rp. 36.350.093.775,- Interest arrears Rp. 57.746.757.480,- Fine Rp. 14.633.063.079,- Total Credit Bill Rp. 108.729.914.334,-	
3	Cabang Karawang Karawang Branch Office	Kantor Cabang : Cabang Karawang Jenis : Gugatan Wanprestasi No. Perkara : 453/Pdt.G/2022/PN.Bdg Yurisdiksi : Pengadilan Negeri Bandung Tgl Registrasi: 6 Oktober 2022 Branch Office: Cabang Karawang Type: Gugatan Wanprestasi Case Number: 453/Pdt.G/2022/PN.Bdg Jurisdiction: Pengadilan Negeri Bandung Date of Registration: 6 Oktober 2022"	Tidak Ada Kredit Rp. 4.580.000.000 None Credit Rp. 4.580.000.000	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
4	Kantor Cabang pekanbaru Pekanbaru Branch Office	Kantor Cabang : Pekanbaru Jenis : Gugatan Ingkar Janji (Wanprestasi) No. Perkara : 597/Pdt.G/2020/ PN.Jkt.Tim Yurisdiksi : Pengadilan Negeri Jakarta Timur Tgl Registrasi Banding: 6 September 2022 Branch Office: Pekanbaru Type: Default Lawsuit Case Number : 597/ Pdt.G/2020/PN.Jkt.Tim Jurisdiction: East Jakarta District Court Date of Registration Banding: 6 September 2022	Tidak ada terdapat tuntutan secara tanggung renteng kepada Wahyu Setyo dan CV Kirana untuk kerugian materil Rp. 2.158.835.694,- terkait perjanjian kerjasama None there are claims jointly to Wahyu Setyo and CV Kirana dor material losses of Rp. 2.158.835.694,- related to the cooperation agreement	-
5	Divisi Corporate Secretary - YKP Corporate Secretary Division - YKP	Unit : Divisi Corporate Secretary - YKP Jenis : Gugatan PMH No Perkara : 74/ PDT.G/2022/PN.BDG Yurisdiksi : Pengadilan Negeri Bandung Tgl Registrasi Kasasi: 14 Februari 2022 Unit : Divisi Corporate Secretary - YKP Type : Lawsuit against the law Case Number : 74/PDT.G/2022/PN.BDG Jurisdiction : Bandung District Court Date of Registration Kasasi: 14 Februari 2022	Kerugian materil 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 melakukan sita jaminan terhadap bangunan YKP bank bjb Material loss of Rp 42,595,500,- per January 31, 2022, until the end of the work agreement on April 1, 2023, multiplied by Rp 2,839,700 Immaterial loss Rp 50.000.000.000 confiscate collateral for YKP bank bjb building	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
6	Kantor Cabang Kebayoran Baru Kebayoran Baru Branch Office	Kantor Cabang : Kebayoran Baru Jenis : Kepailitan PT. Sekar Artha Sentosa No. Perkara : 320/Pdt.Sus-PKPU/2022/PN.Niaga.Jkt.Pst Yurisdiksi : Pengadilan Niaga pada PN Jakarta Pusat Branch Office : Kebayoran Baru Type : Kepailitan PT. Sekar Artha Sentosa Case Number : 320/Pdt.Sus-PKPU/2022/PN.Niaga.Jkt.Pst Jurisdiction : Pengadilan Niaga pada PN Jakarta Pusat	Tidak Ada None	-
7	Kantor Cabang Kebayoran Baru Kebayoran Baru Branch Office	Kantor Cabang : Kebayoran Baru Jenis : Gugatan PKPU No. Perkara : 91/Pdt.Sus-PKPU/2022/PN.Niaga.Sby Yurisdiksi : Pengadilan Niaga Surabaya Tgl Registrasi: 27 Januari 2023 Branch Office: Kebayoran Baru Type: Lawsuit for Postponement of Debt Payment Obligations Case Number: 91/Pdt.Sus-PKPU/2022/PN.Niaga.Sby Jurisdiction: Surabaya Commercial Court Date of Registration: January 27, 2023"	Tidak ada Kredit Rp. 40.000.000.000 None Credit Rp. 40.000.000.000	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
8	Kebayoran baru dan/atau bank bjb Kantor Wilayah II Kebayoran baru and/or bank bjb Regional Office II	Kantor Cabang : Kebayoran baru dan/atau bank bjb Kantor Wilayah II Jenis : Gugatan perbuatan melawan hukum oleh BLU BAKTI dan bank bjb sebagai Turut Tergugat II No. Perkara : 767/Pdt.G/2021/PN.Jkt. Utr Yurisdiksi : Pengadilan Negeri Jakarta Utara Tingkat: Kasasi Branch Office : Kebayoran baru and/or bank bjb Regional Office II Type : Lawsuit against the law by BLU BAKTI and bank bjb as Co-Defendant II Case Number : 767/Pdt.G/2021/PN.Jkt. Utr Jurisdiction : North Jakarta District Court Level: Cassation	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 Codefendant (bjb) to return the remaining money for the disbursement execution of Rp. 126.494.237.582,-. 2. Punish the Co-defendant (bjb) to pay compensation of Rp. 597.326.832.325,-.	-
9	Kebayoran baru dan/atau bank bjb Kantor Wilayah II Kebayoran baru and/or bank bjb Regional Office II	Kantor Cabang : Kebayoran baru dan/atau bank bjb Kantor Wilayah II Jenis : Gugatan perbuatan melawan hukum oleh BLU BAKTI dan bank bjb sebagai Turut Tergugat II No. Perkara : 768/Pdt.G/2021/PN.Jkt. Utr Yurisdiksi : Pengadilan Negeri Jakarta utara Branch Office : Kebayoran baru and/or bank bjb Regional Office II Type : Lawsuit against the law by BLU BAKTI and bank bjb as Co-Defendant II Case Number : 768/Pdt.G/2021/PN.Jkt. Utr Jurisdiction : North Jakarta District Court	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 Codefendant (bjb) to return the remaining money for the disbursement execution of Rp. 126.494.237.582,-. 2. Punish the Co-defendant (bjb) to pay compensation of Rp. 597.326.832.325,-.	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
10	Kebayoran baru dan/atau bank bjb Kantor Wilayah II Kebayoran baru and/or bank bjb Regional Office II	Kantor Cabang : Kebayoran baru dan/atau bank bjb Kantor Wilayah II Jenis : Gugatan perbuatan melawan hukum No. Perkara : 1090/Pdt.G/2021/PN.Jkt.Brt Yurisdiksi : Pengadilan Negeri Jakarta Barat Tgl Registrasi Banding: 1 Maret 2023 Branch Office: Kebayoran baru and/or bank bjb Regional Office II Type: Lawsuit against the law Case Number : 1090/Pdt.G/2021/PN.Jkt.Brt Jurisdiction : West Jakarta District Court Date of Appeal Registration: March 1, 2023"	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 Codefendant (bjb) to return the remaining money for the disbursement execution of Rp. 126.494.237.582,-. 2. Punish the Co-defendant (bjb) to pay compensation of Rp. 597.326.832.325,-.	-
11	KC Daan Mogot	Kantor Cabang : KC Daan Mogot Jenis : PKPU No Perkara : 62/Pdt.Sus-PKPU/2023/PN.Niaga.Jkt.Pst Yurisdiksi : Pengadilan Negeri Jakarta Pusat Tgl Registrasi: 16 Maret 2023 Branch Office : KC Daan Mogot Type : Lawsuit for Postponement of Debt Payment Obligations Case Number : 62/Pdt.Sus-PKPU/2023/PN.Niaga.Jkt.Pst Jurisdiction : Central Jakarta District Court Date of Registration: March 16, 2023	Tidak ada, namun jaminan yang terikat pada kredit PT Ciremai Putra Mandiri an. Dziki Dzikrullah Nilai Agunan a.n. Dziki Dzikrullah Rp. 7.001.800.000 None, however, of the collateral tied to the credit of PT Ciremai Putra Mandiri on behalf of Dziki Dzikrullah collateral value on behalf of Dziki Dzikrullah Rp. 7.001.800.000	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
14	Kantor Cabang Tamansari Tamansari Branch Office	Kantor Cabang Tamansari Jenis : Wanprestasi No Perkara: 135/Pdt.G/2023/Pn blb Tanggal Perkara: 06 Juli 2023 Yurisdiksi: Pengadilan Bale Bandung Branch Office Tamansari Type : Wanprestasi Case Number: 135/Pdt.G/2023/Pn blb Date of Registration: July 06, 2023 Jurisdiction: Bale Bandung Court”	Tidak ada None	-
15	Kantor Cabang Balikpapan Balikpapan Branch Office	Kantor Cabang Khusus : Balikpapan Jenis : Perdata (Wan Prestasi) No. Perkara : 574/Pdt.G/2023/PN.Jkt.Sel Yurisdiksi : Pengadilan Negeri Jakarta Selatan Branch Office Khusus : Balikpapan Type : Civil (Default) Case Number : 574/Pdt.G/2023/PN.Jkt.Sel Jurisdiction : South Jakarta District Court”	Pencairan uang pertanggungan sebesar Rp. 997.916.000, (sembilan ratus sembilan puluh tujuh juta sembilan ratus enam belas ribu rupiah). Disbursement of the sum insured amounted to Rp. 997.916.000, (nine hundred ninety-seven million nine hundred sixteen thousand rupiah).	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
16	Kebayoran baru dan/atau bank bjb Kantor Wilayah II Kebayoran baru and/or bank bjb Regional Office II	Kantor Cabang : Kebayoran baru dan/atau bank bjb Kantor Wilayah II Jenis : Gugatan perbuatan melawan hukum oleh BLU BAKTI dan bank bjb sebagai Turut Tergugat II No. Perkara : 796/Pdt.G/2021/PN.Jkt.Pst Yurisdiksi : Pengadilan Negeri Jakarta Pusat Branch Office : Kebayoran baru and/or bank bjb Regional Office II Type : Lawsuit against the law by BLU BAKTI and bank bjb as Co-Defendant II Case Number : 796/Pdt.G/2021/PN.Jkt.Pst Jurisdiction : Central Jakarta District Court	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 Codefendant (bjb) to return the remaining money for the disbursement execution of Rp. 126.494.237.582,-. 2. Punish the Co-defendant (bjb) to pay compensation of Rp. 597.326.832.325,-.	-
17	Kantor Cabang Padalarang Padalarang Branch Office	Kantor Cabang: Padalarang Jenis : Gugatan Perbuatan Melawan Hukum No. Perkara : 194/Pdt.G/2023/PN blb Yurisdiksi : Pengadilan Negeri Bale Bandung Branch Office: Padalarang Type : Lawsuit against the law Case Number : 194/Pdt.G/2023/PN blb Jurisdiction : Bale Bandung District Court	Kerugian Materil : Rp. 978.861.482,- Kerugian Imateril: Rp. 1.000.000.000,- Nilai Hak Tanggugang Rp. 350.000.000,- Material loss: Rp. 978.861.482,- Immaterial loss: Rp. 1.000.000.000,- Value of Liability Rp350.000.000,-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
18	Kantor Cabang Sukajadi Sukajadi Branch Office	Kantor Cabang: Sukajadi Jenis : Perdata (Perbuatan Melawan hukum) No. Perkara : 397/Pdt.G/2023/PN.Bdg Yurisdiksi : Pengadilan Negeri Bandung Branch Office: Sukajadi Type : Civil (Lawsuit against the law) Case Number : 397/Pdt.G/2023/PN.Bdg Jurisdiction : Bandung District Court"	Kerugian Materil : Rp. 4.700.000.000,- Nilai Hak Tanggungan : Rp. 1.601.400.000,- Material Loss: Rp. 4.700.000.000,- Value of Liability: Rp. 1.601.400.000,-	-
19	Kantor Cabang Gajah Mada Gajah Mada Branch Office	Kantor Cabang : Gajah Mada Jenis : Gugatan Perbuatan Melawan Hukum No. Perkara : 418/Pdt.G/2023/PN.Jkt.Tim Yurisdiksi : Pengadilan Negeri Jakarta Timur Tgl Registrasi : 07 Agustus 2023 Branch Office : Gajah Mada Type : Lawsuit against the law Case Number : 418/ Pdt.G/2023/PN.Jkt.Tim Jurisdiction : East Jakarta District Court Date of Registration : August 07, 2023	Kerugian materil : Rp. 2.128.703.985,- Kerugian immateril : Rp. 2.000.000.000,- Kerugian biaya pengurusan perkara : Rp. 100.000.000,- Material Loss: Rp. 2.128.703.985,- Immaterial Loss: Rp. 2.000.000.000,- Loss of case management costs: Rp. 100.000.000,-"	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
20	KCK Banten KCK Banten	Kantor Cabang : Pandeglang Jenis : Gugatan Perbuatan Melawan Hukum oleh Cepi Sayfudin No. Perkara : 8/Pdt.G/2022/PN.Pdl Yurisdiksi : Pengadilan Negeri Pandeglang Branch Office : Pandeglang Type : Lawsuit Against the Law by Cepi Sayfudin Case Number : 8/Pdt.G/2022/PN.Pdl Jurisdiction : Pandeglang District Court	Gugatan Materil : 1.000.000.000, - Plafond Kredit Rp. 8.000.000.000 Sisa baki debet Rp.1.397.000.000 ,- Material Claim : 1.000.000.000, - Credit Ceiling Rp. 8.000.000.000 Remaining debit balance Rp.1.397.000.000 ,-	-
21	Kantor Cabang Indramayu Indramayu Branch Office	Kantor Cabang : Indramayu Jenis : Perbuatan Melawan Hukum No. Perkara : 51/Pdt.G/2023/PN Idm Yurisdiksi : Pengadilan Negeri Indramayu Tgl Registrasi: 02 Oktober 2023 Branch Office: Indramayu Type : Lawsuit Against the Law Case Number : 51/Pdt.G/2023/PN Idm Jurisdiction : Indramayu District Court Date of Registration: October 02, 2023"	Gugatan Materil: Rp. 3.077.492.600,- Plafond: Rp. 1.400.000.000,- Baki Debet: Rp. 0 Material Claim: Rp. 3.077.492.600,- Ceiling: Rp. 1.400.000.000,- Debit balance: Rp. 0"	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
22	Kantor Cabang Rawamangun Rawamangun Branch Office	<p>Unit Kerja: KC Rawamangun</p> <p>Jenis : Gugatan Perlawanan Melawan Hukum</p> <p>No. Perkara : 930/Pdt.G/2023/PN.Jkt.Sel</p> <p>Yurisdiksi : Pengadilan Negeri Jakarta Selatan</p> <p>Unit Kerja: KC Rawamangun</p> <p>Type : Lawsuit Against the Law</p> <p>Case Number : 930/Pdt.G/2023/PN.Jkt.Sel</p> <p>Jurisdiction : South Jakarta District Court</p>	<p>Tidak ada</p> <p>Nilai Hak Tanggungan:</p> <ul style="list-style-type: none"> - Sertipikat Hak Tanggungan (SHT) Nomor 01723/2020 dengan Nilai Hak Tanggungan Rp. 15.899.500.000,- - Sertipikat Hak Tanggungan (SHT) Nomor 01574/2020 dengan Nilai Hak Tanggungan Rp. 13.865.000.000,- <p>"None</p> <p>Value of Dependent Rights:</p> <ul style="list-style-type: none"> - Certificate of Dependent Rights (SHT) Number 01723/2020 with a Dependent Rights value of Rp. 15.899.500.000,- - Certificate of Dependent Rights (SHT) Number 01574/2020 with a Dependent Rights Value of Rp. 13.865.000.000,-" 	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
23	Kantor Cabang Karawang Karawang Branch Office	Unit Kerja: KC Karawang Jenis : PKPU No. Perkara : 313/Pdt.Sus-PKPU/2023/Pn Niaga Jkt Pst Yurisdiksi : Pengadilan Niaga pada Negeri Jakarta Pusat Unit Kerja: KC Karawang Type : PKPU Case Number : 313/Pdt.Sus-PKPU/2023/Pn Niaga Jkt Pst Jurisdiction : Commercial Court in Central Jakarta District Pusat	Tidak Ada Kredit Rp. 5.000.000.000 None Credit Rp. 5.000.000.000	-
24	KC Saharjo	Kantor Cabang : Saharjo Jenis : Gugatan PMH No Perkara : 669/Pdt.G/2023/ PN Jkt Pst Yurisdiksi : Pengadilan Negeri Jakarta Pusat Tgl Registrasi: 7 November 2023 Branch Office : Saharjo Type : Lawsuit against the law Case Number : 669/Pdt.G/2023/PN Jkt Pst Jurisdiction : Central Jakarta District Court Date of Registration: November 7, 2023"	Tidak ada Nilai Hak Tanggungan Rp.6.250.000.000 Plafond Rp. 5.000.000.000,- Baki Debet Rp. 1.994.004.337,- None Value of Liability Rp.6.250.000.000 Ceiling Rp. 5.000.000.000,- Debit balance Rp. 1.994.004.337,-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
25	Kantor Cabang Daan Mogot Daan Mogot Branch Office	<p>Unit Kerja: KC Daan Mogot</p> <p>Jenis : Pailit</p> <p>No. Perkara : 43/Pdt.Sus pembatalPerdamaian/2023/ PN.Niaga.Jkt.Pst</p> <p>Yurisdiksi : Pengadilan Niaga pada Negeri Jakarta Pusat</p> <p>Unit Kerja: KC Daan Mogot</p> <p>Type : Bankruptcy</p> <p>Case Number : 43/Pdt.Sus pembatalPerdamaian/2023/ PN.Niaga.Jkt.Pst</p> <p>Jurisdiction : Commercial Court at the Central Jakarta District Court</p>	<p>Rp. 6.993.231.300,-</p> <p>Rp. 6.993.231.300,-</p>	-
26	Kantor Cabang Pekanbaru Pekanbaru Branch Office	<p>Kantor Cabang : Pekanbaru</p> <p>Jenis : Gugatan Perbuatan Melawan Hukum</p> <p>No. Perkara : 23/Pdt.G/2023/PN .Pbr</p> <p>Yurisdiksi : Pengadilan Negeri Pekanbaru</p> <p>Tgl Registrasi: 6 Februari 2023</p> <p>Branch Office : Pekanbaru</p> <p>Type : Lawsuit against the law</p> <p>Case Number : 23/Pdt.G/2023/PN .Pbr</p> <p>Jurisdiction : Pengadilan Negeri Pekanbaru Date of Registration: February 6, 2023"</p>	<p>Tidak ada</p> <p>None</p>	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
27	Kantor Cabang Tamansari Tamansari Branch Office	Kantor Cabang : Tamansari Jenis : Gugatan Wanprestasi No. Perkara : 164/Pdt.G/2023/PN sby Yurisdiksi : Pengadilan Negeri Surabaya Branch Office : Tamansari Type : Default Lawsuit Case Number : 164/Pdt.G/2023/PN sby Jurisdiction : Surabaya District Court	Kerugian materil :3 Milyar Karugian imateril : tidak ada Plafond Kredit Rp. 5.000.000.000 Baki debet Rp. 3.560.187.742,- Bunga Rp. 1.710.070.403,- Nilai Hak Tanggungan Rp. 1.500.000.000 Material loss :3 Billion Immaterial loss : none Credit Ceiling Rp. 5.000.000.000 Debit balance Rp. 3.560.187.742,- Interest Rp. 1.710.070.403,- Value of Liability Rp. 1.500.000.000	-
28	Kantor Cabang Majalaya Majalaya Branch Office	Kantor Cabang: Majalaya Jenis : Gugatan Perbuatan Melawan Hukum No. Perkara : 185/Pdt.G/2023/PN blb Yurisdiksi : Pengadilan Negeri Bale Bandung Branch Office: Majalaya Type : Lawsuit Against the Law Case Number : 185/Pdt.G/2023/PN blb Jurisdiction : Bale Bandung District Court	Kerugian Materil : Rp. 270.000.000,- Kerugian Imateril: Rp. 2.000.000.000,- Material loss: Rp. 270.000.000,- Immaterial loss: Rp. 2.000.000.000,-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
29	KC Rangkasbitung KC Rangkasbitung	Kantor Cabang : Rangkasbitung Jenis : Gugatan Wanprestasi oleh Rio Pratama Wadiyanto selaku Direktur CV. Ratama Jaya No. Perkara : 178/Pdt.G/2023/PN.Srg Yurisdiksi : Pengadilan Negeri Serang Branch Office : Rangkasbitung Type : Default Lawsuit by Rio Pratama Wadiyanto as Director of CV. Ratama Jaya Case Number : 178/Pdt.G/2023/PN.Srg Jurisdiction : Serang District Court	Tidak ada gugatan materiil dan imateriil kepada bank bjb Cabang Rangkasbitung selaku Turut Tergugat II There was no material and immaterial claim to bank bjb Rangkasbitung Branch as Defendant II	-
30	Kantor Cabang Cimahi Cimahi Branch Office	Kantor Cabang : Cimahi Jenis : Perbuatan Melawan Hukum No. Perkara : 311/Pdt.G/2023/PN Blb Yurisdiksi : Pengadilan Negeri Bale Bandung Tgl Registrasi: 27 November 2023 Branch Office : Cimahi Type : Lawsuit Against the Law Case Number : 311/Pdt.G/2023/PN Blb Jurisdiction : Bale Bandung District Court Date of Registration: November 27, 2023	Tidak ada Nilai HT Rp. 500.000.000 dan Rp. 1.187.500.000 Plafond Rp. 950.000.000,- Baki Debet Rp. 700.000.000,- "None Value of HT Rp. 500.000.000 dan Rp. 1.187.500.000 Ceiling Rp. 950.000.000,- Debit balance Rp. 700.000.000,-"	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
31	Kantor cabang Pandeglang Pandeglang Branch Office	Kantor : Cabang Pandeglang Jenis : Gugatan Perbuatan Melawan Hukum No. Perkara : 20/Pdt.G/2021/PN.pdl Yurisdiksi : Pengadilan Negeri Pandeglang Tgl Registrasi: 13 September 2021 Branch Office : Pandeglang Type : Lawsuit against the law Case Number : 20/Pdt.G/2021/PN.pdl Jurisdiction : Pandeglang District Court Date of Registration : September 13, 2021	Gugatan materil Rp. 500.000.000,- Material Claim Rp. 500.000.000,-	-
32	Kantor Cabang Soreang Soreang Branch Office	Kantor Cabang : Soreang Jenis : Gugatan Perlawanan No. Perkara : 259/Pdt.G/2020/PN Bale Bdg Yurisdiksi : Pengadilan Negeri Bale Bandung Tgl Registrasi: 29 November 2022 Branch Office : Soreang Type : Resistance Lawsuit Case Number : 259/Pdt.G/2020/PN Bale Bdg Jurisdiction : Bale Bandung District Court Date of Registration: November 29, 2022	Tidak ada Kredit Rp. 2.500.000.000 None Credit Rp. 2.500.000.000	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
33	Kantor Cabang Tangerang Branch Office Tangerang	Kantor Cabang Tangerang Jenis : Perlawanan No Perkara: 969/PDT.PLW/2018/PN.Tng jo 258/PDT/2022/PT.BTN Tanggal Perkara Kasasi: 4 Juli 2023 Yurisdiksi: Pengadilan Tangerang Branch Office Tangerang Type: Resistance Case Number: 969/PDT.PLW/2018/PN.Tng jo 258/PDT/2022/PT.BTN Date of cassation case: July 4, 2023 Jurisdiction: Tangerang Court	Tidak ada Plafond: Rp. 3.000.000.000,- Baki debit: Rp. 1.917.739.907 Nilai HT : Rp. 3.000.000.000,- None Ceiling: Rp. 3.000.000.000,- Debit balance: Rp. 1.917.739.907 Value of HT : Rp. 3.000.000.000,-"	-
34	Kantor Cabang Jatinangor Jatinangor Branch Office	Kantor Cabang Jatinangor Jenis : Perbuatan Melawan Hukum No Perkara: 269/Pdt.G/2023/Pn Bdg Tanggal Perkara: 12 Juli 2023 Yurisdiksi: Pengadilan Bandung Branch Office : Jatinangor Type : Lawsuit against the law Case Number: 269/Pdt.G/2023/Pn Bdg Date of Registration: July 12, 2023 Jurisdiction: Bandung Court	Tidak ada Nilai Agunan Rp. 2.250.000.000,- Kredit Rp. 1.5000.000.000,- None Collateral value Rp. 2.250.000.000,- Credit Rp. 1.5000.000.000,-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
35	Kantor Cabang Tasikmalaya Tasikmalaya Branch Office	Kantor Cabang : Tasikmalaya Jenis : Perbuatan Melawan Hukum No. Perkara : 349/Pdt/2023/PT.Bdg. Jo. 81/ Pdt.Bth/2022/PN.TSM Yurisdiksi : Pengadilan Tinggi Jawa barat Tgl Registrasi: 9 Mei 2023 Branch Office : Tasikmalaya Type : Lawsuit Against the Law Case Number : 349/Pdt/2023/PT.Bdg. Jo. 81/ Pdt.Bth/2022/PN.TSM Jurisdiction : West Java Supreme Court Date of Registration: May 9, 2023	Pokok Petitum : Menangguhkan dan/ atau menghentikan pelaksanaan eksekusi obyek jaminan Baki Debet : Rp. 139.467.357,- Nilai HT : Rp. 295.000.000 "Subject of Petition: suspend and/ or stop the execution of collateral objects Debit balance : Rp. 139.467.357,- Value of HT : Rp. 295.000.000"	-
36	Kantor Cabang Tangerang Selatan Tangerang Selatan Branch Office	Kantor Cabang Khusus : Tangerang Selatan Jenis : Gugatan Wanprestasi No. Perkara : 1341/Pdt.G/2021/PN.Tng Yurisdiksi : Pengadilan Negeri Tangerang Branch Office Khusus : Tangerang Selatan Type : Default Lawsuit Case Number : 1341/Pdt.G/2021/PN.Tng Jurisdiction : Tangerang District Court"	Tidak ada Outstanding kredit : Rp.2.538.092.786,- None Outstanding Credit : Rp.2.538.092.786,-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
37	Cabang Cimahi Cimahi Branch Office	Kantor Cabang : Cabang Cimahi Jenis : Gugatan Perbuatan Melawan Hukum No. Perkara : 190/Pdt.G/2022/PN.Blb Yurisdiksi : Pengadilan Negeri Bale Bandung Tgl Registrasi: 1 Agustus 2023 Branch Office : Cimahi Type : Lawsuit against the law Case Number : 190/Pdt.G/2022/PN.Blb Jurisdiction : Bale Bandung District Court Date of Registration: August 1, 2023"	Tidak Ada Plafond: Rp. 240.000.000,- None Ceiling: Rp. 240.000.000,-	-
38	Kantor Cabang Makassar	Kantor Cabang Khusus : Makassar Jenis : Perdata (Perbuatan Melawan hukum) No. Perkara : 270/Pdt.G/2023/PN.Mks Yurisdiksi : Pengadilan Negeri Makassar Special Branch Office : Makassar Type : Civil (Lawsuit against the law) Case Number : 270/Pdt.G/2023/PN.Mks Jurisdiction : Makassar District Court	Membayar kerugian sebesar Rp. 542.550.000,- Pay losses of Rp. 542.550.000,-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
39	Kantor Cabang Kuningan Kuningan Branch Office	Kantor Cabang : Kuningan Jenis : Perbuatan Melawan Hukum No. Perkara : 14/Pdt.G/2023/PN.Kng Yurisdiksi : Pengadilan Negeri Kuningan Tgl Registrasi: 25 Agustus 2023 Branch Office : Kuningan Type: Lawsuit against the law Case Number : 14/Pdt.G/2023/PN.Kng Jurisdiction : Kuningan District Court Date of Registration: August 25, 2023	Pokok Petitem : Menyatakan batal dan tidak mempunyai kekuatan hukum (buiten effect Stelen) surat-surat yang menyangkut obyek sengketa yaitu Risalah lelang a.n H.Udin The subject of Petition: Declaring void and unenforceable (buiten effect Stelen) letters concerning the object of dispute, namely the minutes of auction on behalf of Udin	-
40	Kantor Cabang Rawamangun Rawamangun Branch Office	Kantor Cabang: Cabang Rawamangun Jenis : Perbuatan Melawan Hukum No. Perkara : 794/PDT.G/2023/PN Jkt Sel Yurisdiksi : Pengadilan Negeri Jakarta Selatan Branch Office: Rawamangun Type : Lawsuit Against the Law Case Number : 794/PDT.G/2023/PN Jkt Sel Jurisdiction : South Jakarta District Court	Pembatalan PK dan APHT Baki debet dari total 3 debitur: Rp. 18.893.671.127 PK and APHT Cancellation Debit balance of total of 3 debtors: Rp. 18.893.671.127	-

b. Perkara Putus di tahun 2023 / Cases Concluded in the year 2023

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko/Pengaruh terhadap Kondisi Perseroan Risk/Influence on the Company's Condition
1	Kebayoran baru dan/atau bank bjb Kantor Wilayah II Kebayoran baru and/or bank bjb Regional Office II	<p>Kantor Cabang : Kebayoran baru dan/atau bank bjb Kantor Wilayah II</p> <p>Jenis : Gugatan perbuatan melawan hukum oleh BLU BAKTI dan bank bjb sebagai Turut Tergugat II</p> <p>No. Perkara : 767/Pdt.G/2021/ PN.Jkt. Utr</p> <p>Yurisdiksi : Pengadilan Negeri Jakarta Utara</p> <p>Tingkat: Banding</p> <p>Branch Office : Kebayoran baru and/or bank bjb Regional Office II</p> <p>Type : Lawsuit against the law by BLU BAKTI and bank bjb as Co-Defendant II</p> <p>Case Number : 767/Pdt.G/2021/ PN.Jkt. Utr</p> <p>Jurisdiction : North Jakarta District Court</p> <p>Level: Appeal</p>	<ol style="list-style-type: none"> 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,-. <ol style="list-style-type: none"> 1. Punish the Codefendant (bjb) to return the remaining money for the disbursement execution of Rp. 126.494.237.582,-. 2. Punish the Co-defendant (bjb) to pay compensation of Rp. 597.326.832.325,-.
2	Kebayoran baru dan/atau bank bjb Kantor Wilayah II Kebayoran baru and/or bank bjb Regional Office II	<p>Kantor Cabang : Kebayoran baru dan/atau bank bjb Kantor Wilayah II</p> <p>Jenis : Gugatan perbuatan melawan hukum oleh BLU BAKTI dan bank bjb sebagai Turut Tergugat II</p> <p>No. Perkara : 768/Pdt.G/2021/ PN.Jkt. Utr</p> <p>Yurisdiksi : Pengadilan Negeri Jakarta utara</p> <p>Branch Office : Kebayoran baru and/or bank bjb Regional Office II</p> <p>Type : Lawsuit against the law by BLU BAKTI and bank bjb as Co-Defendant II</p> <p>Case Number : 768/Pdt.G/2021/ PN.Jkt. Utr</p> <p>Jurisdiction : North Jakarta District Court</p>	<ol style="list-style-type: none"> 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,-. <ol style="list-style-type: none"> 1. Punish the Codefendant (bjb) to return the remaining money for the disbursement execution of Rp. 126.494.237.582,-. 2. Punish the Co-defendant (bjb) to pay compensation of Rp. 597.326.832.325,-.

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko/Pengaruh terhadap Kondisi Perseroan Risk/Influence on the Company's Condition
3	Kantor Cabang Semarang Semarang Branch Office	Kantor Cabang Khusus : Semarang Jenis : Perdata (PMH) No. Perkara : 27/Pdt.Sus-GLL/2022/PN.Niaga.Smg Jo No. 29/Pdt.Sus-Pailit/2018/PN.Niaga.Smg Yurisdiksi : Pengadilan Niaga pada Pengadilan Negeri Semarang Branch Office Khusus : Semarang Type : Civil (Lawsuit against the law) Case Number : 27/Pdt.Sus-GLL/2022/PN.Niaga.Smg Jo No. 29/Pdt.Sus-Pailit/2018/PN.Niaga.Smg Jurisdiction : Commercial Court at the Semarang District Court	Rp. 10.000.000,- (Sepuluh Juta Rupiah) sehari Rp. 10,000,000,-(Ten Million Rupiah) per day
4	Kantor Cabang serang Serang Branch Office	Kantor Cabang : Serang Jenis : Gugatan Perlawanan Eksekusi Lelang No Perkara : 98/Pdt.Bth/2022/PN.Tng Yurisdiksi : Pengadilan Negeri Serang Tgl Registrasi: 16 Februari 2022 Branch Office : Serang Type : Lawsuit Against Auction Execution Case Number : 98/Pdt.Bth/2022/PN.Tng Jurisdiction : Serang District Court Date of Registration: February 16, 2022"	1,8M 1.8 Billion

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko/Pengaruh terhadap Kondisi Perseroan Risk/Influence on the Company's Condition
5	Kebayoran baru dan/atau bank bjb Kantor Wilayah II Kebayoran baru and/or bank bjb Regional Office II	<p>Kantor Cabang : Kebayoran baru dan/atau bank bjb Kantor Wilayah II</p> <p>Jenis : Gugatan perbuatan melawan hukum</p> <p>No. Perkara : 1090/Pdt.G/2021/PN.Jkt.Br</p> <p>Yurisdiksi : Pengadilan Negeri Jakarta Barat</p> <p>Tgl Registrasi: 21 Desember 2021</p> <p>Branch Office : Kebayoran baru and/or bank bjb Regional Office II</p> <p>Type : Lawsuit against the law</p> <p>Case Number : 1090/Pdt.G/2021/PN.Jkt.Br</p> <p>Jurisdiction : West Jakarta District Court</p> <p>Date of Registration: December 21, 2021"</p>	<p>1. Menghukum Tergugat II (bjb) untuk mengembalikan uang sisa eksekusi pencairan sejumlah Rp. 126.494.237.582,-.</p> <p>2. Menghukum Tergugat II (bjb) untuk membayar ganti rugi sebesar Rp. 597.326.832.325,-.</p> <p>1. Punish the Codefendant (bjb) to return the remaining money for the disbursement execution of Rp. 126.494.237.582,-.</p> <p>2. Punish the Co-defendant (bjb) to pay compensation of Rp. 597.326.832.325,-.</p>
6	Kantor Cabang Khusus Jakarta Branch Office Khusus Jakarta	<p>Kantor Cabang : khusus jakarta</p> <p>Jenis: Gugatan wanprestasi</p> <p>No. Perkara : 337/Pdt.G/2022/PN.Jkt.Pst</p> <p>yuridksi : Pengadilan Negeri Jakarta Pusat</p> <p>Tgl Registrasi: 20 Juni 2022</p> <p>Branch Office : khusus jakarta</p> <p>Type: Default Lawsuit</p> <p>Case Number : 337/Pdt.G/2022/PN.Jkt.Pst</p> <p>yuridksi : Central Jakarta District Court</p> <p>Date of Registration: June 20, 2022"</p>	<p>Tidak Ada</p> <p>None</p>

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko/Pengaruh terhadap Kondisi Perseroan Risk/Influence on the Company's Condition
7	Kantor Cabang Tangerang Selatan Branch Office Tangerang Selatan	Kantor Cabang Khusus : Tangerang Selatan Jenis : Gugatan Wanprestasi No. Perkara : 1341/Pdt.G/2021/PN.Tng Yurisdiksi : Pengadilan Negeri Tangerang Tgl Registrasi: 10 Desember 2021 Branch Office Khusus : Tangerang Selatan Type : Default Lawsuit Case Number : 1341/Pdt.G/2021/PN.Tng Jurisdiction : Tangerang District Court Date of Registration: December 10, 2021”	Material Claim: Rp. 2,235,082,264,-
8	Kantor Cabang Utama Bandung Bandung Main Branch Office	Kantor Cabang : Cabang Utama bandung Jenis : Gugatan Perbuatan Melawan Hukum No. Perkara : 171/Pdt.G/2022/PN Bdg Yurisdiksi : Pengadilan Negeri Bandung Tgl Registrasi: 11 April 2022 (tingkat pertama) 22 November 2022 (tingkat banding) Branch Office : Bandung Main Branch Type : Lawsuit against the law Case Number : 171/Pdt.G/2022/PN Bdg Jurisdiction : Bandung District Court Date of Registration: April 11, 2022 (first level) November 22, 2022 (appeal level)”	Membayar kerugian materiil secara sebesar Rp.7.000.000.000,- secara tanggung renteng Payment of Material Damages: Rp. 7,000,000,000,- jointly and severally.

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko/Pengaruh terhadap Kondisi Perseroan Risk/Influence on the Company's Condition
9	Kantor Cabang Majalaya Majalaya Branch Office	Kantor Cabang : Majalaya Jenis : Gugatan Perbuatan melawan hukum No. Perkara : 481/Pdt.G/2022/PN Bdg Yurisdiksi : Pengadilan Negeri Bandung Tgl Registrasi: 26 Oktober 2022 Branch Office : Majalaya Type : Lawsuit against the law Case Number : 481/Pdt.G/2022/PN Bdg Jurisdiction : Bandung District Court Date of Registration: October 26, 2022	Kerugian Materil :5 Milyar kerugian imateril : tidak ada Material Loss: Rp. 5,000,000,000,- Immaterial Loss: None
10	Kantor Cabang Surabaya Surabaya Branch Office	Kantor Cabang : Surabaya Jenis : Perbuatan Melawan Hukum No. Perkara : 1083/Pdt.G/2022/PN.Sby Yurisdiksi : Pengadilan Tinggi Surabaya Tgl Registrasi: 5 Oktober 2022 Branch Office : Surabaya Type : Lawsuit Against the Law Case Number : 1083/Pdt.G/2022/PN.Sby Jurisdiction : Surabaya High Court Date of Registration: October 5, 2022"	Rp. 4,250,000,000,- (Empat milyar dua ratus lima puluh juta rupiah) Rp. 4,250,000,000,- (Four billion two hundred fifty million)

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko/Pengaruh terhadap Kondisi Perseroan Risk/Influence on the Company's Condition
11	Kantor Cabang Soreang Soreang Branch Office	Kantor Cabang : Cabang Soreang Jenis : Gugatan Perbuatan Melawan Hukum No. Perkara : 172/Pdt.G/2022/PN.Blb Yurisdiksi : Pengadilan Negeri Bale Bandung Tgl Registrasi: 28 Juli 2022 Branch Office : Soreang Type : Lawsuit against the law Case Number : 172/Pdt.G/2022/PN.Blb Jurisdiction : Bale Bandung District Court Date of Registration: July 28, 2022"	Gugatan materil Rp. 363.319.553 Gugatan Imateril Rp. 1.500.000.000 Material Claim: Rp. 363,319,553,- Immaterial Claim: Rp. 1,500,000,000,-
12	Kebayoran baru dan/atau bank bjb Kantor Wilayah II Kebayoran baru and/or bank bjb Regional Office II	Kantor Cabang : Kebayoran baru dan/atau bank bjb Kantor Wilayah II Jenis : Gugatan perbuatan melawan hukum oleh BLU BAKTI dan bank bjb sebagai Turut Tergugat II No. Perkara : 796/Pdt.G/2021/PN.Jkt.Pst Yurisdiksi : Pengadilan Negeri Jakarta Pusat Branch Office : Kebayoran baru and/or bank bjb Regional Office II Type : Lawsuit against the law by BLU BAKTI and bank bjb as Co-Defendant II Case Number : 796/Pdt.G/2021/PN.Jkt.Pst Jurisdiction : Central Jakarta District Court	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 Codefendant (bjb) to return the remaining money for the disbursement execution of Rp. 126.494.237.582,-. 2. Punish the Co-defendant (bjb) to pay compensation of Rp. 597.326.832.325,-.

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko/Pengaruh terhadap Kondisi Perseroan Risk/Influence on the Company's Condition
13	Kantor Cabang Karawang Branch Office Karawang	Kantor Cabang : Karawang Jenis : Gugatan Wanprestasi No. Perkara : 105/Pdt.G/2022/PN. Kwg Yurisdiksi : Pengadilan Negeri Karawang Tgl Registrasi: 27 Juli 2022 Branch Office : Karawang Type : Default Lawsuit Case Number : 105/Pdt.G/2022/PN. Kwg Jurisdiction : Pengadilan Negeri Karawang Date of Registration: July 27, 2022"	Gugatan Materil : Membayar kerugian materiil sebesar Rp.439.549.595,- Material Claim: Compensation for material damages in the amount of Rp. 439,549,595,-.
14	Kantor Cabang Tasikmalaya Tasikmalaya Branch Office	Kantor Cabang : Kuningan Jenis : Bantahan Lelang Eksekusi Hak Tanggungan No. Perkara : No. 81/Pdt.Bth/2022/PN.TSM Yurisdiksi : Pengadilan Negeri Tasikmalaya Tgl Registrasi: 8 Desember 2022 Branch Office : Kuningan Type : Auction Rebuttal to Execution of Mortgage Rights Case Number : No. 81/Pdt.Bth/2022/PN.TSM Jurisdiction : Tasikmalaya District Court Date of Registration: December 8, 2022	Pokok Petitum : Menangguhkan dan/atau menghentikan pelaksanaan eksekusi obyek jaminan Principal Claim: To suspend and/or halt the execution of the collateral object in the form of a Land Ownership Certificate No. 757 in the name of Agus Hartono.

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko/Pengaruh terhadap Kondisi Perseroan Risk/Influence on the Company's Condition
15	Kantor Cabang Semarang Semarang Branch Office	Kantor Cabang : Semarang Jenis : Gugatan Lain-lain No. Perkara : 04/Pdt.Sus-Gugatan Lain lain/2023/ PN.Niaga.Smg Jo No. 29/Pdt.Sus- Pailit/2018/PN.Niaga.Smg Yurisdiksi : Pengadilan Niaga pada Pengadilan Negeri Semarang Branch Office : Semarang Type : Miscellaneous Lawsuits Case Number : 04/Pdt.Sus-Gugatan Lain lain/2023/ PN.Niaga.Smg Jo No. 29/Pdt.Sus- Pailit/2018/PN.Niaga.Smg Jurisdiction : Commercial Court at the Semarang District Court	berupa Sertifikat Hak Milik No. 757 atas nama Agus Hartono. in the form of Certificate of Ownership No. 757 in the name of Agus Hartono.
16	Cabang Karawang Karawang Branch Office	Kantor Cabang: Karawang Jenis : Perbuatan Melawan Hukum No. Perkara : 4/Pdt.G/2023/PN.Kwg Yurisdiksi : Pengadilan Negeri Karawang Tgl Registrasi: 09 Januari 2023 Branch Office: Karawang Type : Lawsuit Against the Law Case Number : 4/Pdt.G/2023/PN.Kwg Jurisdiction : Karawang District Court Date of Registration: January 09, 2023"	Gugatan materil Rp.290.459.579 Gugatan Imateril Rp. 500.000.000 Material claim: Rp. 290,459,579,-; Non-material (immaterial) claim: Rp. 500,000,000,-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko/Pengaruh terhadap Kondisi Perseroan Risk/Influence on the Company's Condition
17	Kantor Cabang Surabaya Surabaya Branch Office	Kantor Cabang : Surabaya Jenis : Perbuatan Melawan Hukum No. Perkara : 1022/Pdt.G/2022/PN.Sby Yurisdiksi : Pengadilan Negeri Surabaya Tgl Registrasi: 20 September 2022 Branch Office : Surabaya Type : Lawsuit Against the Law Case Number : 1022/Pdt.G/2022/PN.Sby Jurisdiction : Surabaya District Court Date of Registration: September 20, 2022"	Materil maupun imateril Rp. 2.500.000.000,- (Dua Milyar Lima Ratus Juta Rupiah) Both material and immaterial claims amount to Rp. 2,500,000,000,- (Two Billion Five Hundred Million Rupiah).
18	Kantor Cabang Daan Mogot Daan Mogot Branch Office	Kantor Cabang : Daan Mogot Jenis : Gugatan PMH No. Perkara : 89/Pdt.G/2022/PN.BGR Yurisdiksi : Pengadilan Negeri Bogor Tgl Registrasi: 22 Juni 2022 Branch Office : Daan Mogot Type : Lawsuit against the law Case Number : 89/Pdt.G/2022/PN.BGR Jurisdiction : Bogor District Court Date of Registration: June 22, 2022	Tidak ada None

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko/Pengaruh terhadap Kondisi Perseroan Risk/Influence on the Company's Condition
19	Kantor Cabang Surakarta Surakarta Branch Office	Kantor : Cabang Surakarta Jenis : Gugatan PKPU No. Perkara : 11/Pdt.Sus-Pailit/2022/PN.Niaga.Smg Yurisdiksi : Pengadilan Niaga pada Pengadilan Negeri Semarang Tgl Registrasi: *N/A Branch Office : Surakarta Type : Lawsuit for Postponement of Debt Payment Obligations Case Number : 11/Pdt.Sus-Pailit/2022/PN.Niaga.Smg Jurisdiction : Commercial Court at the Semarang District Court Date of Registration: *N/A"	Tidak Ada None
20	Kantor cabang pandeglang Pandeglang Branch Office	Kantor Cabang : Pandeglang Jenis : Gugatan Perbuatan Melawan Hukum No Perkara : No. 21/Pdt.G/2022/PN.Pd I Yurisdiksi : Pengadilan Negeri Pandeglang Tgl Registrasi: 18 Oktober 2022 Branch Office : Pandeglang Type : Lawsuit against the law Case Number : No. 21/Pdt.G/2022/PN.Pd I Jurisdiction : Pandeglang District Court Date of Registration: October 18, 2022"	Tidak ada None

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko/Pengaruh terhadap Kondisi Perseroan Risk/Influence on the Company's Condition
21	Kantor Cabang Semarang Semarang Branch Office	<p>Kantor Cabang : Semarang</p> <p>Jenis : Gugatan lain-lain</p> <p>No Perkara : 20/Pdt.Sus-GLL/2022/PN.Niaga.Smg Jo. No.29/Pdt.Sus-Pailit/2018/PN. Niaga.Smg</p> <p>Yurisdiksi : Pengadilan Niaga Semarang</p> <p>Tgl Registrasi: 21 Desembet 2022</p> <p>Branch Office : Semarang</p> <p>Type : Miscellaneous lawsuits</p> <p>Case Number : 20/Pdt.Sus-GLL/2022/PN.Niaga.Smg Jo. No.29/Pdt.Sus-Pailit/2018/PN. Niaga.Smg</p> <p>Jurisdiction : Semarang Commercial Court</p> <p>Date of Registration: December 21, 2022"</p>	<p>Tidak ada</p> <p>None</p>
22	Kantor Cabang Tasikmalaya Tasikmalaya Branch Office	<p>Kantor Cabang : Tasikmalaya</p> <p>Jenis : Banding</p> <p>No. Perkara : 81/Pdt.Bth/2022/PN.TSM</p> <p>Yurisdiksi : Pengadilan Tinggi Jawa barat</p> <p>Tgl Registrasi: 9 Mei 2023</p> <p>Branch Office : Tasikmalaya</p> <p>Type : Appeal</p> <p>Case Number : 81/Pdt.Bth/2022/PN.TSM</p> <p>Jurisdiction : West Java High Court</p> <p>Date of Registration: May 9, 2023"</p>	<p>Pokok Petitum : Menanggihkan dan/atau menghentikan pelaksanaan eksekusi obyek jaminan</p> <p>Principal Claim: To suspend and/or stop the execution of the collateral object</p>

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko/Pengaruh terhadap Kondisi Perseroan Risk/Influence on the Company's Condition
23	Kantor Cabang Tegal Tegal Branch Office	<p>Kantor Cabang Khusus : Tegal</p> <p>Jenis : Perdata (PHI)</p> <p>No. Perkara : 45/Pdt.Sus-PHI/2022/PN.Smg</p> <p>Yurisdiksi : Pengadilan Hubungan Industrial Pada Pengadilan Negeri Semarang</p> <p>Branch Office Khusus : Tegal</p> <p>Type : Civil (Industrial Relations Court)</p> <p>Case Number : 45/Pdt.Sus-PHI/2022/PN.Smg</p> <p>Jurisdiction : Industrial Relations Court at the Semarang District Court"</p>	<p>1. denda sebesar 20% dari Rp. 8.000.000,- setiap bulannya sampai putusan.</p> <p>2. Pembatalah SK PHK</p> <p>1. A fine of 20% of Rp. 8,000,000,- per month until the verdict.</p> <p>2. The annulment of the Termination of Employment Decree (SK PHK)"</p>
24	Kantor Cabang Pekanbaru Pekanbaru Branch Office	<p>Kantor Cabang : Pekanbaru</p> <p>Jenis : Gugatan Perbuatan Melawan Hukum</p> <p>No. Perkara : 23/Pdt.G/2023/PN .Pbr</p> <p>Yurisdiksi : Pengadilan Negeri Pekanbaru</p> <p>Tgl Registrasi: 6 Februari 2023</p> <p>Branch Office : Pekanbaru</p> <p>Type : Lawsuit against the law</p> <p>Case Number : 23/Pdt.G/2023/PN .Pbr</p> <p>Jurisdiction : Pekanbaru District Court</p> <p>Date of Registration: February 6, 2023</p>	<p>Tidak ada</p> <p>None</p>

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko/Pengaruh terhadap Kondisi Perseroan Risk/Influence on the Company's Condition
25	Kantor Cabang Tamansari Tamansari Branch Office	Kantor Cabang : Tamansari Jenis : Gugatan Wanprestasi No. Perkara : 203/Pdt.G/2020/PN Bdg Yurisdiksi : Pengadilan Negeri Bandung tgl registrasi: 8 Juni 2020 Branch Office : Tamansari Type : Default Lawsuit Case Number : 203/Pdt.G/2020/PN Bdg Jurisdiction : Bandung District Court Date of Registration: June 8, 2020"	Gugatan Materil : Membayar kerugian materiil sebesar Rp.6.122.000.000,- Claim for material damages amounting to Rp.6,122,000,000,-.
26	KCK Banten Banten special branch office	Kantor Cabang : Khusus Banten Jenis : Gugatan Perbuatan Melawan Hukum oleh H. Ukon Winardi dan Hj. Iho binti H. Kusni No. Perkara : 176/Pdt.G/2022/PN.Srg Yurisdiksi : Pengadilan Negeri Serang Special Branch Office : Banten special branch Type : Lawsuit against the law by H. Ukon Winardi and Hj. Oh, binti H. Kusni Case Number : 176/Pdt.G/2022/PN.Srg Jurisdiction : Serang District Court"	Gugatan Materil : 198.200.000, -Gugatan Immateril : Rp. 1.500.000.000,- Kredit Rp. 310.000.000 Material claim: Rp. 198,200,000,- Immaterial claim: Rp. 1,500,000,000,- Credit: Rp. 310,000,000,-"

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko/Pengaruh terhadap Kondisi Perseroan Risk/Influence on the Company's Condition
27	Kantor Cabang Khusus Banten Banten special branch office	Kantor : KCK Banten Jenis : Gugatan PMH No. Perkara : 471/Pdt.G/2022/PN.Jkt. Tim Yurisdiksi : Pengadilan Negeri Jakrta Timur Tgl Registrasi: 5 Agustus 2022 Special Branch Office : Banten Type : Lawsuit against the law Case Number : 471/Pdt.G/2022/PN.Jkt. Tim Jurisdiction : East Jakarta District Court Date of Registration: August 5, 2022"	Kerugian materil Rp 50,000,000,000,- dan kerugian inmateriiil Rp. 75.000.000.000 Material Loss: Rp. 50,000,000,000,- and Immaterial Loss: Rp. 75,000,000,000,-
28	KCK Banten Banten special branch office	Kantor Cabang : Pandeglang Jenis : Gugatan Perbuatan Melawan Hukum oleh Cepi Sayfudin No. Perkara : 8/Pdt.G/2022/PN.Pdl Yurisdiksi : Pengadilan Negeri Pandeglang Branch Office : Pandeglang Type : Lawsuit against the law oleh Cepi Sayfudin Case Number : 8/Pdt.G/2022/PN.Pdl Jurisdiction : Pandeglang District Court"	Gugatan Materil : 1.000.000.000, - Plafond Kredit Rp. 8.000.000.000 Sisa baki debet Rp.1.397.000.000 ,- Material Claim: Rp.1,000,000,000,- Credit Limit: Rp. 8,000,000,000,- Outstanding Balance: Rp.1,397,000,000,-"

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko/Pengaruh terhadap Kondisi Perseroan Risk/Influence on the Company's Condition
29	Kantor Cabang Tamansari Tamansari Branch Office	<p>Kantor Cabang : Tamansari Jenis : Gugatan Wanprestasi No. Perkara : 164/Pdt.G/2023/PN sby Yurisdiksi : Pengadilan Negeri Surabaya Tgl Registrasi: 09 Februari 2023</p> <p>Branch Office : Tamansari Type : Default Lawsuit Case Number : 164/Pdt.G/2023/PN sby Jurisdiction : Surabaya District Court Date of Registration: February 09, 2023"</p>	<p>Kerugian materil :3 Milyar Karugian imateril : tidak ada</p> <p>Plafond Kredit Rp. 5.000.000.000 Baki debit Rp. 3.560.187.742,- Bunga Rp. 1.710.070.403,-</p> <p>Nilai Hak Tanggungan Rp. 1.500.000.000</p> <p>Material Loss: Rp. 3,000,000,000,-; Immaterial Loss: None Credit Limit: Rp. 5,000,000,000 Outstanding Balance: Rp. 3,560,187,742,- Interest: Rp. 1,710,070,403,- Value of Mortgage Right: Rp. 1,500,000,000"</p>
30	KCK Banten Banten special branch office	<p>Kantor Cabang : KCK Banten Jenis : Gugatan PMH No Perkara : 37/Pdt.G/2023/PN.Srg Yurisdiksi : Pengadilan Negeri Serang Tgl Registrasi: 28 Maret 2023</p> <p>Special Branch Office : Banten Type : Lawsuit against the law Case Number : 37/Pdt.G/2023/PN.Srg Jurisdiction : Serang District Court Date of Registration: March 28, 2023"</p>	<p>Tidak ada, namun meminta pembatalan lelang sebesar Rp.2.600.000.000</p> <p>No specific amount mentioned, but requests the cancellation of the auction amounting to Rp. 2,600,000,000.</p>

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko/Pengaruh terhadap Kondisi Perseroan Risk/Influence on the Company's Condition
31	KC Tangerang Selatan Tangerang Selatan Branch Office	<p>Kantor Cabang : Tangerang Selatan</p> <p>Jenis : Gugatan Perbuatan Melawan Hukum oleh ahli Waris atas Nama Marina Josepha Junice</p> <p>No. Perkara : 467/Pdt.G/2022/PN.Jkt Pst</p> <p>Yurisdiksi : Pengadilan Negeri Jakarta Pusat</p> <p>Tgl Registrasi: 19 Agustus 2022</p> <p>Branch Office : Tangerang Selatan</p> <p>Type : Lawsuit against the law oleh ahli Waris atas Nama Marina Josepha Junice</p> <p>Case Number : 467/Pdt.G/2022/PN.Jkt Pst</p> <p>Jurisdiction : Central Jakarta District Court Date of Registration: August 19, 2022</p>	<p>Gugatan Materil : 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 Provinsi Jakarta Selatan</p> <p>Gugatan Immateril : Rp. 1.000.000.000,-</p> <p>Material Claim: Sinarmas Insurance to pay insurance claims of Rp.2,922,000,000,-, bank bjb returns collateral documents in the form of a land certificate located at Jalan H. Khodir No. 6 South Jakarta Province South Jakarta.</p> <p>Immaterial Claim: Rp. 1,000,000,000,-</p>
32	Kantor Cabang Gajah Mada Gajah Mada Branch Office	<p>Kantor Cabang : Gajah Mada</p> <p>Jenis: Perbuatan Melawan Hukum</p> <p>No. Perkara : 797/Pdt.G/2019/PN.Jkt.Pst</p> <p>yuridksi : Pengadilan Negeri Jakarta Pusat</p> <p>Tgl Registrasi: 1 Agustus 2022</p> <p>Branch Office : Gajah Mada</p> <p>Type: Lawsuit Against the Law</p> <p>Case Number : 797/Pdt.G/2019/PN.Jkt.Pst</p> <p>yuridksi : Central Jakarta District Court</p> <p>Date of Registration: August 1, 2022"</p>	<p>tidak ada</p> <p>None</p>

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko/Pengaruh terhadap Kondisi Perseroan Risk/Influence on the Company's Condition
33	Kantor Cabang Soreang Branch Office Soreang	Kantor Cabang : Cabang Soreang Jenis : Gugatan Perbuatan Melawan Hukum No. Perkara : 90/Pdt.G/2023/PN Bdg dan 144/Pdt. del/2023/PN Blb Yurisdiksi : Pengadilan Negeri Kota Bandung Tgl Registrasi: 14 Februari 2023 Branch Office : Cabang Soreang Type : Lawsuit against the law Case Number : 90/Pdt.G/2023/PN Bdg dan 144/Pdt. del/2023/PN Blb Jurisdiction : Bandung District Court Date of Registration: February 14, 2023"	Gugatan materil Rp. 882.900.000 Kerugian Moril Rp. 2.000.000.000 Material claim: Rp. 882,900,000,- Moral damages: Rp. 2,000,000,000,-
34	Kantor Cabang Tasikmalaya Tasikmalaya Branch Office	Kantor Cabang : Tasikmalaya Jenis : Tingkat Pertama No. Perkara : No. 26/Pdt.Bth/2023/PN.TSM Yurisdiksi : Pengadilan Negeri Tasikmalaya Tgl Registrasi: 24 Mei 2023 Branch Office : Tasikmalaya Type : First Level Case Number : No. 26/Pdt.Bth/2023/PN.TSM Jurisdiction : Pengadilan Negeri Tasikmalaya Date of Registration: May 24, 2023	Pokok Petitum : Menanggihkan dan/atau menghentikan pelaksanaan eksekusi obyek jaminan Principal claim: Suspend and/or halt the execution of collateral foreclosure

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko/Pengaruh terhadap Kondisi Perseroan Risk/Influence on the Company's Condition
35	Kantor Cabang Sukabumi Sukabumi Branch Office	Kantor Cabang : Sukabumi Jenis : Perbuatan Melawan Hukum No Perkara: 15/Pdt.G/2023/Pn Skb Tanggal Perkara: 13 Juli 2023 Yurisdiksi: Pengadilan Sukabumi Branch Office Sukabumi Type : Lawsuit Against the Law Case Number: 15/Pdt.G/2023/Pn Skb Date of Registration: July 13, 2023 Jurisdiction: Sukabumi Court"	Tidak ada Kredit Rp. 400.000.000,- Nilai Agunan Rp. 500.000.000,- None Credit: Rp. 400,000,000,- Collateral value: Rp. 500,000,000,-
36	Kantor Cabang Tegal Tegal Branch Office	Kantor Cabang Khusus : Tegal Jenis : Perdata (PHI) No. Perkara : 45/Pdt.Sus-PHI/2022/PN.Smg Yurisdiksi : Pengadilan Hubungan Industrial Pada Pengadilan Negeri Semarang Branch Office Khusus : Tegal Type : Civil (Industrial Relations Court) Case Number : 45/Pdt.Sus-PHI/2022/PN.Smg Jurisdiction : Industrial Relations Court at the Semarang District Court"	1. denda sebesar 20% dari Rp. 8.000.000,- setiap bulannya sampai putusan. 2. Pembatalah SK PHK 1. A fine of 20% of Rp.8,000,000,- per month until the verdict. 2. The annulment of SK PHK"

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko/Pengaruh terhadap Kondisi Perseroan Risk/Influence on the Company's Condition
37	Kantor Cabang Pekanbaru Pekanbaru Branch Office	Kantor Cabang : Pekanbaru Jenis : Gugatan Perbuatan Melawan Hukum No. Perkara : 23/Pdt.G/2023/PN .Pbr Yurisdiksi : Pengadilan Negeri Pekanbaru Tgl Registrasi: 6 Februari 2023 Branch Office : Pekanbaru Type : Lawsuit against the law Case Number : 23/Pdt.G/2023/PN .Pbr Jurisdiction : Pekanbaru District Court Date of Registration: February 6, 2023"	Tidak ada None
38	Kantor Cabang Serang Serang Branch Office	Kantor Cabang : Serang Jenis : Gugatan perbuatan melawan hukum No. Perkara : 39/Pdt.G/2023/PN Srg Yurisdiksi : Pengadilan Negeri Serang Tgl Registrasi: 28 Maret 2023 Branch Office : Serang Type : Lawsuit against the law Case Number : 39/Pdt.G/2023/PN Srg Jurisdiction : Serang District Court Date of Registration: March 28, 2023	Tidak Ada Nilai agunan Rp. 4.837.000.000 None Collateral value: Rp. 4,837,000,000,-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko/Pengaruh terhadap Kondisi Perseroan Risk/Influence on the Company's Condition
39	Kantor Cabang Majalaya Majalaya Branch Office	Kantor Cabang: Majalaya Jenis : Gugatan Perbuatan Melawan Hukum No. Perkara : 185/Pdt.G/2023/PN blb Yurisdiksi : Pengadilan Negeri Bale Bandung Branch Office: Majalaya Type: Lawsuit against the law Case Number : 185/Pdt.G/2023/PN blb Jurisdiction: Bale Bandung District Court"	Kerugian Materil : Rp. 270.000.000,- Kerugian Imateril: Rp. 2.000.000.000,- Material Loss: Rp. 270,000,000,- Immaterial loss: Rp. 2,000,000,000,-
40	Kantor Cabang Subang Subang Branch Office	Kantor Cabang: Subang Jenis : Gugatan Wanprestasi No. Perkara : 19/Pdt.G/2023/PN Sng Yurisdiksi : Pengadilan Negeri Subang Branch Office: Subang Type: Default Lawsuit Case Number : 19/Pdt.G/2023/PN Sng Jurisdiction: Subang District Court	Tidak ada, namun penggugat tidak ingin jaminannya di lelang dan meminta 1 SHM yang lainnya untuk dikembalikan kepada Penggugat. Nilai Hak Tanggungan Rp.310.000.000,- None; however, the plaintiff does not wish for their collateral to be auctioned and requests the return of another Land Ownership Certificate (SHM) to the plaintiff. Value of Mortgage Right: Rp. 310,000,000,-"

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko/Pengaruh terhadap Kondisi Perseroan Risk/Influence on the Company's Condition
41	KCK Banten Banten Special Branch Office	Kantor Cabang : Khusus Banten Jenis : Gugatan Perbuatan Melawan Hukum oleh H. Ukon Winardi dan Hj. Iho binti H. Kusni No. Perkara : 176/Pdt.G/2022/PN.Srg Yurisdiksi : Pengadilan Negeri Serang Special Branch Office: Banten Type: Lawsuit against the law by H. Ukon Winardi and Hj. Oh, binti H. Kusni Case Number: 176/Pdt.G/2022/PN.Srg Jurisdiction : Serang District Court	Gugatan Materil : 198.200.000, -Gugatan Immateril : Rp. 1.500.000.000,- Material claim: Rp. 198,200,000,- Immaterial claim: Rp. 1,500,000,000,-
42	Kantor Cabang Tamansari Tamansari Branch Office	Kantor Cabang : Tamansari Jenis : Gugatan Wanprestasi No. Perkara : 164/Pdt.G/2023/PN sby Yurisdiksi : Pengadilan Negeri Surabaya Tgl Registrasi: 09 Februari 2023 Branch Office: Tamansari Type: Gugatan Wanprestasi Case Number: 164/Pdt.G/2023/PN sby Jurisdiction: Surabaya District Court Date of Registration: February 09, 2023	Kerugian materil: 3 Milyar Karugian imateril : tidak ada Plafond Kredit Rp. 5.000.000.000 Baki debet Rp. 3.560.187.742,- Bunga Rp. 1.710.070.403,- Nilai Hak Tanggungan Rp. 1.500.000.000 Material Loss: Rp. 3,000,000,000,-; Immaterial Loss: None Credit Limit: Rp. 5,000,000,000 Outstanding Balance: Rp. 3,560,187,742,- Interest: Rp. 1,710,070,403,- Value of Mortgage Right: Rp. 1,500,000,000"

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko/Pengaruh terhadap Kondisi Perseroan Risk/Influence on the Company's Condition
45	Kantor Cabang Khusus Banten Banten Special Branch Office	Kantor Cabang: KCK Banten Jenis : Gugatan Perbuatan Melawan Hukum No. Perkara : 69/Pdt.G/2023/PN Srg Yurisdiksi : Pengadilan Negeri Serang Special Branch Office: Banten Type : Lawsuit against the law Case Number : 69/Pdt.G/2023/PN Srg Jurisdiction : Serang District Court	Tidak ada, namun Penggugat menginginkan lelang hak tanggungan haruslah dibatalkan. None; however, the Plaintiff wishes for the foreclosure of the mortgage right to be annulled.
46	Divisi Koporasi Divisi Koporasi	Unit Kerja: Divisi Korporasi Jenis : PKPU No. Perkara : 9/Pdt.Sus-pkpu/2023/PN Niaga Mks Yurisdiksi : Pengadilan Niaga pada Pengadilan Negeri Makassar Unit Kerja: Divisi Korporasi Type: Lawsuit for Postponement of Debt Payment Obligations Case Number: 9/Pdt.Sus-pkpu/2023/PN Niaga Mks Jurisdiction: Commercial Court at the Makassar District Court	Tidak ada Baki debit: Rp 301.433.055.556,- None Outstanding balance: Rp. 301,433,055,556,-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko/Pengaruh terhadap Kondisi Perseroan Risk/Influence on the Company's Condition
47	Kantor Cabang Bogor Bogor Branch Office	<p>Unit Kerja: KC Bogor</p> <p>Jenis : Gugatan Perlawanan Melawan Hukum</p> <p>No. Perkara : 1025/Pdt.G/2023/PN.Tng</p> <p>Yurisdiksi : Pengadilan Negeri Tangerang</p> <p>Unit Kerja: KC Bogor</p> <p>Type: Lawsuit Against the Law</p> <p>Case Number: 1025/Pdt.G/2023/PN.Tng</p> <p>Jurisdiction: Tangerang District Court</p>	<p>Imateril : Rp. 5.250.000.000</p> <p>Materil : -</p> <p>Immaterial claim: Rp. 5,250,000,000,-</p> <p>Material claim: -</p>



Perkara Hukum yang sedang Dihadapi Dewan Komisaris dan Direksi yang sedang Menjabat

Selama tahun 2023, tidak terdapat perkara hukum yang sedang dihadapi oleh Dewan Komisaris dan Direksi yang sedang menjabat.

Perkara Hukum yang Sedang Dihadapi Anak Perusahaan

Selama tahun 2023, tidak terdapat perkara hukum yang sedang dihadapi oleh Anak Perusahaan.

Sanksi Administratif yang Dikenakan Kepada Perusahaan, Anggota Dewan Komisaris dan Direksi oleh Otoritas Pasar Modal dan Otoritas Lainnya

Selama 2023, 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.

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:

Legal Cases Faced The Board of Commissioners and Directors In Service

During 2023, there were no legal cases currently being faced by the Board of Commissioners and Board of Directors.

Legal Cases are Facing Subsidiary Companies

During 2023, there were no legal cases being faced by the Subsidiary.

Administrative Sanctions Imposed on The Company, Members of The Board of Commissioners and Directors by The Capital Market Authority and Other Authorities

During 2023, 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.

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

Corporate Secretary Division

Menara/ Tower bank **bjb**

Jl. Naripan No. 12-14, Bandung

☎ : 022-4234868 (hunting)

📠 : 022-4206099

🌐 : www.bank**bjb**.co.id

🎧 : **bjb** call 14049

✉ : @infobank**bjb**

📘 : bank**bjb**official

📷 : bank**bjb**

▶ : bank**bjb**

Investor Relation Group

Investor Relations Group

Menara/ Tower bank **bjb**

Jl. Naripan No. 12-14, Bandung

☎ : 022-4234868 ext 7140/7141

✉ : 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).

Kegiatan *Investor Relation*

Kegiatan *investor relation* yang bertujuan untuk melakukan komunikasi dengan *investor*, *analyst* dan pemegang saham yang dilaksanakan selama tahun 2023 antara lain:

No	Kegiatan Activities	Tanggal Pelaksanaan Implementation Date
1	<i>Earnings Call</i> FY-2022 (<i>Analyst Meeting</i>) Earnings Call FY-2022 (Analyst Meeting)	27 Februari 2023 February 27, 2023
2	<i>Management Meeting</i> Peningkatan Tahunan PEFINDO Tahun 2023 PEFINDO Annual Rating Management Meeting 2023	29 Maret 2023 March 29, 2023
3	Rapat Umum Pemegang Saham Tahunan Tahun Buku 2022 Annual General Meeting of Shareholders for Financial Year 2022	4 April 2023 April 4, 2023
4	<i>Earnings Call</i> 1Q-2023 (<i>Analyst Meeting</i>) Earnings Call 1Q-2023 (Analyst Meeting)	3 Mei 2023 May 3, 2023
5	Rapat Umum Pemegang Saham Luar Biasa Tahun 2023 Extraordinary General Meeting of Shareholders in 2023	25 Mei 2023 May 25, 2023
6	<i>Management Meeting</i> Peningkatan PEFINDO PEFINDO Rating Management Meeting	18 Juli 2023 July 18, 2023
7	<i>Earnings Call</i> 2Q-2023 (<i>Analyst Meeting</i>) Earnings Call 2Q-2023 (Analyst Meeting)	26 Juli 2023 July 26, 2023
8	<i>Management Meeting</i> Peningkatan Tahunan Fitch Ratings Tahun 2023 Fitch Ratings Annual Rating Management Meeting 2023	24 Oktober 2023 October 24, 2023
9	<i>Earnings Call</i> 3Q-2023 (<i>Analyst Meeting</i>) Earnings Call 3Q-2023 (Analyst Meeting)	31 Oktober 2023 October 31, 2023
10	<i>Public Expose</i> Tahun 2023 Public Expose Tahun 2023	31 Oktober 2023 October 31, 2023

Siaran Pers

Salah satu bentuk penyebaran 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 2023, siaran pers yang telah dilakukan bank **bjb** antara lain:

No	Judul Berita	News Title
1	Bandung bjb Tandamata Optimis Ber gelar Juara Ke-4 di Proliga 2023	Bandung bjb Tandamata Optimistic about Presenting the 4th Place Title in the Proliga 2023
2	Diikuti 250 Anak, bank bjb Gelar Gelar Khitanan Massal	Followed by 250 children, bank bjb Held "Khitanan Masal" Event
3	Dukung Kemajuan Pendidikan, bank bjb & Universitas Padjadjaran Resmikan Knowledge Theater	Supporting Educational Progress, bank bjb & Padjajaran University Inaugurate Knowledge Theatre
4	Business Review Semester II 2022 bank bjb	Business Review Semester II 2022 bank bjb
5	Buka Tabungan bank bjb Bisa Dapat Tiket VIP Meraya di Medan 2.0	Open An Account in bank bjb Get a VIP Ticket of Meraya in Medan 2.0
6	bjb WideScreen Banjarmasin Manjakan Nasabah via Nonton Bareng Film Ant-Man and the Wasp Quantumania	bjb WideScreen Banjarmasin Holds a "Nobar" Event for the Film Ant-Man and the Wasp Quantumania

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 Relations Activities

Investor relations activities aimed at communicating with investors, analysts and shareholders carried out during 2023 include:

Press Releases

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 2023, bank **bjb** has made press releases, among others:

No	Judul Berita	News Title
7	Semarak Tahun Baru Imlek 2023, Banyak Program Diskon Menarik dari bank bjb	Vibrant Chinese New Year 2023, Many Interesting Discount Program Offered by bank bjb
8	Meriahkan Bogoria Festival, bank bjb Manjakan Nasabah via Promo Menarik	Celebrating Bogoria Festival, bank bjb Offers Appealing Promos to Customers
9	bjb PESATkan UMKM di Medan Berlangsung Sukses dan Meriah	" bjb PESATkan UMKM" in Medan was Successful and Lively
10	bank bjb Kembali Tawarkan SBR 012, Ada Dua Pilihan Investasi Menarik	bank bjb Re-Offer SBR 012, Two Appealing Investment Options are Available
11	bank bjb Jalin Rangkaian Kerja Sama dengan Yayasan Kartika Eka Paksi	bank bjb Cooperates with Kartika Eka Paksi Foundation
12	Di bank bjb , Nabung Berjangka Langsung Bawa Pulang Sepeda Motor	In bank bjb , Time Savings Directly Can Get You Motorcycle
13	Ikuti Workshop Bisnis bjb PESATkan UMKM di Palembang	Join Business Workshop " bjb PESATkan UMKM" in Palembang
14	Workshop Bisnis bjb PESATkan UMKM Hadir di Lampung	Business Workshop " bjb PESATkan UMKM" is Available in Lampung
15	Ikuti Promo Tiket Murah DIGI Playlist Love Festival 2.0 di bank bjb	Join Cheap Ticket Promotion DIGI Playlist Love Festival 2.0 in bank bjb
16	Segera Top Up Saldo e-Wallet Pakai DIGI, Raih Bonus Saldo DigiCash Jutaan Rupiah	Top Up e-Wallet Balance Soon with DIGI, Get DigiCash Bonus Worth Millions of Rupiah
17	Apresiasi Agen Laku Pandai, bank bjb Bagi-bagi Hadiah untuk Ratusan Agen bjb BiSA	Appreciating Laku Pandai Agents, bank bjb Shares Gifts to Hundreds of bjb BiSA Agents
18	bank bjb Hadirkan Promo Menarik DIGI dan DigiCash Pada Bogor Street Festival 2023	bank bjb Offers DIGI and DigiCash Appealing Promos at Bogor Street Festival 2023
19	Mau Beli Rumah Ada bjb KPR Membumi dengan Suku Bunga Kompetitif dan DP Nol Persen	Want to Buy a House, bjb Grounded KPR Offers Competitive Interest Rates and Zero Percent DP
20	Ikuti Program Join Promo Proteksi dan Investasi, Dapat Perlindungan Plus Hadiah Menarik	Join the Protection and Investment Promo Program, Get Additional Protection and Appealing Rewards
21	Kinerja Bisnis Solid, Bank bjb Berhasil Menjaga Kualitas Aset Di 2022 Dengan NPL 1.16%	Showing Solid Business Performance, bank bjb Succeeded in Maintaining the Asset Quality in 2022 with NPL 1.16%
22	Ajak Teman Dapat Cuan Sampai Dengan Rp350 Ribu	Offering Referrals Earn Rewards up to 350 Thousands Rupiah
23	bank bjb Hadirkan Keseruan di DIGI Chocolate & Sweet Festival Bandung	bank bjb Brings Excitement in Bandung DIGI Chocolate & Sweet Festival
24	Cara Mudah Dapatkan Tiket Now Playing Festival 2023 Bersama bank bjb	Easy Way to Get Tickets to the Now Playing Festival 2023 with bank bjb
25	Dukung Pemkot Surakarta, bank bjb Bantu Pembangunan Ruang Bermain Ramah Anak di Taman Monumen 45 Banjarsari	Supporting Surakarta City Government, bank bjb Helps to Build Child-Friendly Play Ground in 45 Monumen Park Banjarsari
26	Serunya DIGI Playlist Love Festival 2.0, Hadirkan Kolaborasi Lintas Genre	Fun DIGI Playlist Love Festival 2.0, Presenting Cross-Genre Collaboration
27	bank bjb Berangkatkan 112 Nasabah Pemenang Umrah bjb Perjalanan Religi Tahun 2022	bank bjb Departed 112 Winning Customers Umrah bjb Religious Trip in 2022
28	bank bjb Kolaborasi dengan Dapenbun Luncurkan Layanan Otentikasi Terintegrasi	bank bjb Collaborates with Dapenbun to Launch Integrated Authentication Service
29	Kemeriahan Hari Pertama DIGI Playlist Love Festival 2.0	Excitement of the First Day of DIGI Playlist Love Festival 2.0
30	bank bjb Hadirkan Konser Pesta Rakyat 30 Years Career Dewa 19 di Bandung	bank bjb Presents Dewa 19's 30 Years Career Public Celebration Concert in Bandung
31	Festival Meraya di Medan 2.0 Sukses Digelar	Meraya Festival in Medan 2.0 was Successfully Held
32	Dukung Kemajuan UMKM, bank bjb Salurkan Kredit Mesra di Medan	Supporting the Growth of MSME, bank bjb Distributes the Mesra Credit in Medan
33	Tingkatkan Pendapatan Daerah, bank bjb Mudahkan Warga Banten Bayar Retribusi via SIREDA	Increasing Regional Income, bank bjb Facilitates Banten Citizen to Pay Retribution through SIREDA
34	bank bjb Kolaborasi dengan BAIS Tingkatkan Kualitas SDM dan Layanan Perbankan	bank bjb Collaborates with BAIS to Increase the HR Quality and Banking Services

No	Judul Berita	News Title
35	Serunya Nostalgia dalam Pesta Rakyat 30 Years of Career Dewa 19	Fun Nostalgic in Dewa 19's 30 Years of Career Public Celebration
36	bank bjb Sukseskan Gelaran Bali Coast Line Cycling Challenge 2023	bank bjb Succeeded Bali Coast Line Cycling Challenge Event 2023
37	Perkuat Tata Kelola Perusahaan Yang Baik, bank bjb Jalin Kerja Sama dengan Kejati Banten	Strengthen Good Corporate Governance, bank bjb Collaborates with Kejati, Banten
38	NPF 2023 - Seru dan Meriahnya Nonton Now Playing Festival 2023 bersama bank bjb	NPF 2023 – Fun and Exciting Watch Now Playing Festival 2023 Together with bank bjb
39	bank bjb Tawarkan SR 018, Pilihan Berharga untuk Kemandirian Bangsa	bank bjb Offers SR 018, A Valuable Choice to the Nation Independence
40	Kembangkan Budidaya Melon di Jabar, bank bjb dan Pemprov Jabar Kunjungi Farm Hill di Surakarta	Developing Melon Farming in Jabar, bank bjb and West Java Province Government Visited Farm Hill in Surakarta
41	Puluhan Nasabah bank bjb Menangkan Undian Nasional Simpeda di Padang	Dozens of bank bjb Customers Won Simpeda National Draw in Padang
42	Transfer Valas Bisa Bawa Pulang TV LED dan Logam Mulia, Simak Caranya	Transfer Valas Can Get You TV LED and Precious Metal, Here is How.
43	Sukses Bersinergi, Bank Bengkulu sebagai Mitra KUB bank bjb Cetak Pertumbuhan Laba Bersih 30%	Succeeding through Synergy, Bank Bengkulu as the KUB bank bjb Partnership Presents Net Profit Growth 30%
44	Now Playing Festival 2023 Pekan Kedua Sukses Digelar di Bandung bersama bank bjb	The Second Week Now Playing Festival 2023 was Successfully Held in Bandung Together with bank bjb
45	Dukung BBQ RIDE 2023 bank bjb Manjakan Penggemar Modifikasi Mobil dan Motor	Supporting BBQ RIDE 2023 bank bjb Indulges Car and Motorcycle Modification Enthusiasts
46	Brand dan Komunitas Otomotif dari Jawa Tengah Ramaikan BBQ Ride 2023	Brand and Automotive Communities from Central Java Enlivened BBQ Ride 2023
47	Capai Struktur Permodalan yang Makin Solid dan Kuat, Right Issue Belum Jadikan Alternatif	Achieved More Solid and Strong Capital Structure, Right Issue Not Yet Considered as an Alternative
48	Atasi Kredit Bermasalah, bank bjb Jalin Sinergi dengan Askrindo	Addressing Problematic Loans, bank bjb Forges Synergy with Askrindo
49	bank bjb dan Kemenko Perekonomian Dorong Anak Muda Sejahtera Bersama KUR	bank bjb and the Minister of Economic Affairs Encourage Prosperous Youth with KUR
50	Bandung bjb Tandamata Juara Proliga 2023	Bandung bjb Tandamata Champions Proliga 2023
51	bank bjb Raih Penghargaan Sebagai Bank Peduli Perekonomian Masyarakat Desa di Indonesia	bank bjb Receives Award as Best Bank Caring for Rural Economy in Indonesia
52	Juara Proliga 2023, Tim Bandung bjb Tandamata Terima Apresiasi	Proliga 2023 Champion, Bandung bjb Tandamata Team Receives Appreciation
53	bank bjb Terima Penghargaan Bank Penyedia Layanan Pembayaran Zakat Terbaik dari Baznas	bank bjb Receives Award for Best Provider of Zakat Payment Services from Baznas
54	Tingkatkan Pemberdayaan UMKM, bank bjb Resmikan Sentra UMKMPESAT di Surabaya	Increasing MSME's Empowerment, bank bjb Officially Opens UMKMPESAT Centre in Surabaya
55	Promo DIGI Ramadhan Pasar NgaDIGI, Belanja ke Pasar Dapat Hadiah dari bank bjb	DIGI Ramadan Promo at NgaDIGI Market, Shop at the Market and Get Prizes from bank bjb
56	bank bjb Gelar Program THR Lebaran di Rumah Baru, bank bjb Beri Hadiah Diskon hingga Voucher Belanja	bank bjb Hosts Lebaran THR Program at New Home, bank bjb Offers Discounts and Shopping Vouchers
57	bank bjb Gelar Bazar DIGI Ramadhan Wonderful Moslem Carnival 2023 di Bandung	bank bjb Organized DIGI Ramadhan Wonderful Moslem Carnival 2023 Bazaar di Bandung
58	Pembagian Dividen BjBR Meningkatkan dari Rp99,11 menjadi Rp104,55 per Lembar Saham, dengan total Pembagian Dividen sebesar Rp1,1T	BjBR Dividend Distribution Increases from Rp99,11 to Rp104,55 per Share, with a Total Dividend Distribution of Rp1.1T
59	bank bjb Dukung BI Sediakan Uang Rupiah Baru untuk Ramadan dan Idulfitri 2023	bank bjb Supports BI in Providing New Rupiah Currency for Ramadan and Eid al-Fitr 2023
60	Direktur bank bjb Raih Penghargaan Best CEO 2023 dari The Iconomics	bank bjb Director Receives Best CEO 2023 Award from The Iconomics

No	Judul Berita	News Title
61	bank bjb Hadirkan Haji Geyot Demi Hidupkan Kembali Tradisi Ramadan	bank bjb Hadirkan Haji Geyot Demi Hidupkan Kembali Tradisi Ramadan
62	bank bjb Gelar DIGI Ramadhan 1444H Ramadhan Fashion Market	bank bjb Introduces Haji Geyot to Revive Ramadan Tradition
63	Meriahkan Ramadhan, bank bjb sukses Gelar DIGI Ramadhan 1444H Bisa Jadi Berkah 3.0	Vibrant Ramadhan, bank bjb Succeeded in Holding DIGI Ramadhan 1444H Bisa Jadi Berkah 3.0
64	Serunya DIGI Ramadhan Kuliner Festival Majalengka 2023, Bertabur Promo!	Excitement of DIGI Ramadan Culinary Festival in Majalengka 2023, Overflowed with Promotions!
65	Meriahkan Ramadan, bank bjb Sukses Gelar Kompetisi MTQ DIGI FeSRa	Enlivening Ramadan, bank bjb Successfully Holds DIGI MTQ FeSRa Competition
66	bjb Berbagi Ramadan Memberi 1444 H Tebar Kebermanfaatan Bagi Masyarakat	bjb Shares Ramadan Gifts Giving 1444 H to Provide Benefits to the Community
67	Dukung Sektor UMKM dan Bisnis Anak Muda, bank bjb Gelar Ramadan Fest Smeshub Island	Supporting MSMEs and Young Entrepreneurs, bank bjb Holds Ramadan Fest Smeshub Island
68	bank bjb Sabet 8 Penghargaan di 12th Infobank Digital Brand Recognition 2023	bank bjb Wins 8 Awards at the 12th Infobank Digital Brand Recognition 2023
69	Warga Serbu Bazaar Ramadan bank bjb 1444H di Gedung Sate	Residents Flock to bank bjb 's 1444H Ramadan Bazaar at Gedung Sate
70	Sukses Dukung Usaha Kuliner & UMKM, DIGI Ramadhan Kulfest 1444 H di Masjid Cut Meutia	Successfully Supporting Culinary Business & MSMEs, DIGI Ramadan Kulfest 1444 H at Cut Meutia Mosque
71	bank bjb Sukseskan Gelaran BUBOS 7 Bertasbih dan Bazaar Ramadan	bank bjb Made BUBOS 7 Bertasbih Event and Ramadan Bazaar a Success
72	Promo Spesial Idulfitri 1444H bank bjb , Banjir Diskon!	Special Eid al-Fitr 1444H Promo from bank bjb , Flooded with Discounts!
73	bank bjb Manjakan Agen bjb BiSA! dengan Hadiah Voucher Belanja dan Saldo DigiCash	bank bjb Indulges bjb BiSA! Agents with Shopping Voucher Prizes and DigiCash Balance
74	Beri Referral dapat Untung, Yuk Ikutan bjb Beruntung dan Buka Segera Buka Tabungan bjb Tandamata Purnabakti	Giving Referral Get Luck, Join bjb Beruntung Program and Open a bjb Tandamata Purnabakti Account Now
75	Ikuti Promo bjb PASTI, Diskon Premi Asuransi Hingga 100%	Join bjb PASTI Promo, Get Up to 100% Insurance Premium Discount!
76	Gebyar Hadiah bank bjb Remittance Reward Western Union	bank bjb Remittance Reward Western Union Giveaway
77	Triwulan Pertama 2023, bank bjb Tumbuh 10,8%	In the First Quarter of 2023, bank bjb Grows by 10,8%
78	Top Up ShopeePay Pakai DIGI by bank bjb , Dapatkan Hadiah Jutaan Rupiah!	Top Up ShopeePay with DIGI by bank bjb , Get Millions of Rupiah in Prizes!
79	Daftarkan Karyawan Anda di DPLK bank bjb , Berhadiah Puluhan Juta Rupiah!	Register Your Employees in bank bjb 's DPLK, Win Tens of Millions of Rupiah in Prizes!
80	Nabung di bank bjb Bisa Dapat Tiket Nonton Fast X	Saving at bank bjb Can Get You Fast X Movie Tickets
81	bank bjb Raih Predikat Top BUMD 2023 dari Infobank	bank bjb Awarded Top BUMD 2023 by Infobank
82	Direksi bank bjb Raih Predikat Top 100 Outstanding Women Recognition 2023	bank bjb Directors Awarded Top 100 Outstanding Women Recognition 2023
83	Wargi Jabar Bisa Nikah Tanpa Modal di Bucifest 2023	Residents of West Java Can Get Married Without Cost at Bucifest 2023
84	Ratusan Peserta Nikah Massal yang Dibantu bank bjb , Dapat Bantuan Dana Hingga Didoakan Samara oleh Ridwan Kamil	Hundreds of Mass Wedding Participants Assisted by bank bjb Receive Financial Assistance and Blessings from Ridwan Kamil
85	Perjalanan 62 Tahun bank bjb Berkontribusi dan Mengakselerasi Ekonomi	bank bjb 's 62-Year Journey Contributing to and Accelerating the Economy
86	bank bjb Ikut Tawarkan ST010, Ada Cashback Menarik bagi Investor	bank bjb Offers ST010, Attractive Cashback for Investors
87	Nabung di bank bjb Bisa Dapat Tiket Tau-Tau Fest 2023	Saving at bank bjb Can Get You Tau-Tau Fest 2023 Tickets
88	Nabung di bank bjb Bisa Dapat Tiket Konser Diva Bernyanyi	Saving at bank bjb Can Get You Diva Singing Concert Tickets

No	Judul Berita	News Title
89	RUPSLB bank bjb 2023 Tunjuk Pengurus Baru Perkuat Tata Kelola Perusahaan Semakin Baik	RUPSLB bank bjb 2023 Appoints New Management to Strengthen Better Corporate Governance
90	Warga Jatim Kini Bisa Bayar Tagihan PDAM di bank bjb	East Java Residents Can Now Pay PDAM Bills at bank bjb
91	bank bjb Sabet Penghargaan Best Bank 2023 Majalah Investor	bank bjb Wins Best Bank 2023 Award from Investor Magazine
92	Nasabah Sambut Antusias Promo bjb Widescreen di XXI Citimall Cianjur	Customers Enthusiastically Welcome bjb Widescreen Promo at XXI Citimall Cianjur
93	Sukses Digelar, Tau-Tau Fest 2023 Berlangsung Meriah	Successfully Held, Tau-Tau Fest 2023 is Joyous
94	Inagurasi Petani Milenial 2022, bank bjb Hadirkan Dukungan Nyata Bagi Sektor Pertanian	Inauguration of Millennial Farmers 2022, bank bjb Provides Real Support to the Agricultural Sector
95	Nonton The Flash bareng bank bjb , Nabung Bisa Dapat Tiket	Watch The Flash with bank bjb , Saving Can Get You Tickets
96	Optimalkan Jamsostek, bank bjb Raih Paritrana Award 2022 Tingkat Provinsi Jawa Barat	Optimizing Jamsostek, bank bjb Receives Paritrana Award 2022 at West Java Provincial Level
97	Dengan Menabung di bank bjb Bisa Nonton Konser Sobat Festival 2023	By Saving at bank bjb , You Can Watch Sobat Festival 2023 Concerts
98	PT PII & Bank Bjb Kolaborasi dalam Pengembangan Ekosistem Pembiayaan Infrastruktur melalui Skema Kerja sama Pemerintah dengan Badan Usaha (KPBU)	PT PII & Bank Bjb Collaborate in Infrastructure Financing Ecosystem Development through Government-Business Cooperation Scheme (KPBU)
99	Dukung Dunia Pendidikan, bank bjb Kolaborasi dengan Universitas Trisakti	Supporting Education, bank bjb Collaborates with Trisakti University
100	Konser Diva Bernyanyi di Makassar Berlangsung Meriah	Diva Singing Concert in Makassar Held Excitingly
101	Bisa Punya Rumah dengan DP 0 Persen Begini Caranya	Own a House with 0 Percent DP, Here's How
102	Nonton Konser Saloka Fest 2023 Dengan Cara Pintar Bersama bank bjb	Watch Saloka Fest 2023 Concert Smartly with bank bjb
103	Banyak Promo di Reunion Fest 2023, bank bjb Manjakan Pengguna DIGI atau DigiCash	Many Promotions at Reunion Fest 2023, bank bjb Spoils DIGI or DigiCash Users
104	bjb WideScreen Hadirkan Pengalaman Baru Nonton Bareng The Flash di Samarinda	bjb WideScreen Presents New Experience Watching The Flash in Samarinda
105	UMKM Terbang Tinggi Bersama bank bjb	MSMEs Soar with bank bjb
106	bank bjb Kerja Sama dengan UGM, Jajaki Potensi Education Payment	bank bjb Collaborates with UGM, Explores Education Payment Potentials
107	Kredit bjb Mesra bank bjb Raih Penghargaan Detik Jabar Awards 2023	bjb Mesra Credit bank bjb Receives Detik Jabar Awards 2023
108	Miliki Layanan Perbankan Prioritas Handal, bank bjb Raih Tiga Penghargaan di Infobank-MRI Banking Service Excellence Recognition 2023	Having a Reliable Priority Banking Service, bank bjb Wins Three Awards at Infobank-MRI Banking Service Excellence Recognition 2023
109	Sambut Hari Raya Iduladha dengan DIGI Qurban Festival, Ada Diskon Pembelian Hewan Qurban	Welcoming Eid al-Adha with DIGI Qurban Festival, Discount on Qurban Animal Purchases
110	Sukses Digelar, Saloka Fest 2023 Disambut Antusias	Successfully Held, Saloka Fest 2023 Welcomed Enthusiastically
111	Yuk Ikutkan Karyawan Anda di Program Pensiunan, Banyak Hadiah Menarik	Register Your Employees in the Pension Program, Many Exciting Prizes
112	Konsisten Lakukan Inovasi, bank bjb Raih Dua Penghargaan di Ajang Indonesia Innovation Awards 2023	Consistently Innovating, bank bjb Wins Two Awards at Indonesia Innovation Awards 2023
113	Per Triwulan 1 Tahun 2023, Jumlah Pengguna Aplikasi bjb DIGI Tembus 1,2 Juta User	In the First Quarter of 2023, bjb DIGI App Users Reach 1.2 Million Users
114	Kebijakan BI Pertahankan Suku Bunga Acuan Bantu bank bjb Optimalisasi Penyaluran Kredit	BI's Policy to Maintain Benchmark Interest Rates Aids bank bjb in Optimizing Credit Distribution
115	KUB bank bjb dengan Bank Bengkulu Telah Memasuki Proses Akhir	KUB bank bjb and Bank Bengkulu in Final Stages of Collaboration

No	Judul Berita	News Title
116	Pakai Layanan bjb Edupay, Pembayaran Dana Pendidikan Makin Mudah	Use bjb Edupay Service, Education Funding Becomes Easier Joyful Reunion Fest 2023 in Subang
117	Reunion Fest 2023 Subang Berlangsung Meriah	Reunion Fest 2023 Subang Held Joyfully
118	Berlangsung Seru dan Meriah, bank bjb Manjakan Penonton Sobat Festival 2023	Held Excitingly and Joyfully, bank bjb Spoils Sobat Festival 2023 Audience
119	Banjir Promo bjb DIGI di Jakcloth Summerfest Reload x Outfest 2023	Promotions Galore at Jakcloth Summerfest Reload x Outfest 2023 DIGI bjb DIGI
120	bjb Vaganza 2023, Transaksi Valuta Asing di bank bjb Raih Hadiah Logam Mulia	bjb Vaganza 2023, Foreign Exchange Transactions at bank bjb Win Precious Metal Prizes
121	Bertransaksi Obligasi di Pasar Sekunder melalui bank bjb , Bisa Bawa Pulang Logam Mulia	Transact Bonds in the Secondary Market through bank bjb , Take Home Precious Metals
122	Cycling De Jabar 2023, Momentum bank bjb Dorong Potensi Perekonomian di Jabar Selatan	Cycling De Jabar 2023, Opportunity for bank bjb to Boost Economy in South Jabar
123	Kejutan bjb Eduprize, Bayar Kuliah dapat Hadiah!	bjb Eduprize Surprise, Paying Tuition can Get You Prizes!
124	Cara Asyik Dapat Tiket VIP Now Playing Festival Cirebon 2023 di bank bjb	Fun Way to Get VIP Tickets to Now Playing Festival Cirebon 2023 with bank bjb
125	Top Up Google Play melalui DIGI by bank bjb , Praktis dan Bisa Bawa Pulang Rewards Jutaan Rupiah	Top Up Google Play through DIGI by bank bjb , Convenient and Can Bring You Home Millions of Rupiah in Rewards
126	Wakili Indonesia, Bandung bjb Tandamata Siap Berlaga di SEA V League	Representing Indonesia, Bandung bjb Tandamata Ready to Compete in SEA V League
127	bank bjb Gelar Business Review Semester I 2023 dan Executive Workshop 2023	bank bjb Hosts Semester I 2023 Business Review and Executive Workshop 2023
128	Program Desa Digital bank bjb Ikuti ASEAN Village Network	Digital Village Program by bank bjb Joins ASEAN Village Network
129	Salasa Kahiji Season 2023 Sudah Digelar, Jajal Trek Bandung-Lembang dengan Sepeda Plus Dapat Hadiah	Salasa Kahiji Season 2023 Successfully Held, Explore the Bandung-Lembang Trail by Bicycle and Win Prizes
130	Peringati Hari Anak Nasional, OJK dan bank bjb Gelar Kampanye Ayo Menabung di Bogor	Commemorating National Children's Day, OJK and bank bjb Conduct Savings Campaign in Bogor
131	Semester Pertama 2023, Kinerja bank bjb Menunjukkan perkembangan Positif	In the First Semester of 2023, bank bjb 's Performance Shows Positive Development
132	Dukung Sektor UMKM Dengan Kemudahan Akses Finansial, bank bjb Raih Penghargaan	Supporting the SME Sector with Easy Access to Financial Services, bank bjb Receives an Award
133	Didukung Program CSR bank bjb , Baznas Jabar Resmikan Klinik Geriatri Inggit Garnasih	In Collaboration with bank bjb 's CSR Program, Baznas Jabar Inaugurates the Inggit Garnasih Geriatric Clinic
134	DIGI dan DigiCash by bank bjb Dukung Kemudahan Belanja di Pasar Kreatif Jawa Barat	DIGI and DigiCash by bank bjb Support Easy Shopping at West Java's Creative Market
135	Akselerasi Bisnis, bank bjb Teken MoU dengan Asuransi Jasaraharja Putera	Business Acceleration, bank bjb Signs MoU with Jasaraharja Putera Insurance
136	bank bjb Raih "Diamond Trophy" dalam ajang 28th Infobank Banking Appreciation 2023	bank bjb Receives the "Diamond Trophy" at the 28th Infobank Banking Appreciation 2023
137	Sukses Dukung Program Kejar, bank bjb Terima Penghargaan OJK	Successfully Supporting for the Kejar Program, bank bjb Receives an Award from OJK
138	HUT Provinsi Jawa Barat ke-78, bank bjb Berikan Apresiasi Penghargaan Nasabah Setia 2023	78th Anniversary of West Java Province, bank bjb Presents Appreciation Awards to Loyal Customers in 2023
139	Terima Kunjungan Paskibraka Jawa Barat, bank bjb Beri Rewards Istimewa	Receiving a Visit from the West Java Paskibraka, bank bjb Provides Special Rewards
140	bank bjb Memaknai HUT ke-78 RI dengan Berbagai Kegiatan Positif	bank bjb Commemorates the 78th Anniversary of RI with Various Positive Activities
141	Promo HUT RI ke-78 dari bank bjb , Cek Nih Daftarnya!	Promos for the 78th Anniversary of RI from bank bjb , Check Them Out!

No	Judul Berita	News Title
142	Nonton Dewa 19 di Bandung, Dapatkan Potongan Harga Tiket Lewat DIGI dan DigiCash by bank bjb	Watch Dewa 19 in Bandung, Get Ticket Discounts through DIGI and DigiCash by bank bjb
143	Kolaborasi dengan bank bjb , Permprov Jabar Bersama Pemkab Sumedang Resmikan Menara Kujang Sapasang	Collaboration with bank bjb , West Java Provincial Government and Sumedang Regency Government Officially Inaugurate Kujang Sapasang Tower
144	bank bjb Berbagi 100 Paket Sembako kepada Nelayan Warga Pulau Panjang, Serang, Banten	bank bjb Distributes 100 Packages of Basic Commodities to Fishermen on Panjang Island, Serang, Banten
145	bank bjb Turut Berpartisipasi Dalam Peringatan Hari UMKM Nasional Melalui Penyerahan Kredit Usaha Rakyat (KUR) dan Beragam Promo pada Nasional Expo 2023	bank bjb Participates in Commemorating National MSME Day Through the Distribution of People's Business Credit (KUR) and Various Promotions at the National Expo 2023
146	bank bjb Bangun 6 Ruang Kelas Baru di SDN Pondok Cina	bank bjb Builds 6 New Classrooms at SDN Pondok Cina
147	Citra dan Reputasi Perusahaan Terus Meningkatkan, bank bjb Raih 2 Penghargaan di Corporate Reputation Awards 2023	Company Image and Reputation Continue to Improve, bank bjb Receives 2 Awards at the Corporate Reputation Awards 2023
148	Menikmati Keseruan Seuhahhh Festival dengan Banyak Promo dari bank bjb	Enjoy the Excitement of the Seuhahhh Festival with Many Promotions from bank bjb
149	Peresmian Gedung Kantor bank bjb di T Tower, Jakarta	Inauguration of bank bjb Office Building at T Tower, Jakarta
150	Buka Perdagangan Bursa Efek Indonesia, Pemprov Jabar, BEI, OJK, bank bjb serta bjb Sekuritas Siap Akselerasi Literasi & Inklusi Pasar Modal Kepada ASN	Opening of Indonesia Stock Exchange Trading, West Java Provincial Government, IDX, OJK, bank bjb , and bjb Securities Ready to Accelerate Literacy & Capital Market Inclusion for Civil Servants
151	bank bjb Raih Penghargaan Peringkat I BPD Kategori Besar di Ajang BUMD Award 2023	bank bjb Receives the Rank I Award for Large BPD Category at the BUMD Award 2023 Event
152	Tingkatkan Pelayanan Bagi Nasabah di Banjarmasin, bank bjb Relokasi Kantor Baru	Improving Services for Customers in Banjarmasin, bank bjb Relocates to a New Office
153	Nonton Gelaran Delapan Belas Coffe & Music Festival Vol 2 Pakai DIGI dan DigiCash Banyak Untungnya	Watch the Eighteen Coffe & Music Festival Vol 2 Event Using DIGI and DigiCash for Many Benefits
154	bank bjb Dukung Perdagangan Karbon Untuk Cegah Perubahan Iklim	bank bjb Supports Carbon Trading to Prevent Climate Change
155	bjb WideScreen Expendables 4 di Gandaria City Jakarta Disambut Meriah Nasabah bank bjb	bjb WideScreen Expendables 4 at Gandaria City Jakarta Welcomed Merrily by bank bjb Customers
156	Dukung Pertumbuhan Pariwisata, bank bjb Kolaborasi dengan Citilink	Supporting Tourism Growth, bank bjb Collaborates with Citilink
157	bank bjb Akselerasi Sektor Peternakan dan Agribisnis, bank bjb Dukung Silatnas	bank bjb Accelerates the Livestock and Agribusiness Sectors, Supporting National Silatnas
158	bank bjb Raih Top 50 Emiten di 14th IICD Corporate Governance Award 2023	bank bjb Receives Top 50 Issuers at the 14th IICD Corporate Governance Award 2023
159	Asik, Nabung di bank bjb Bisa Dapat Tiket Nonton Expendables 4	Cool, Saving at bank bjb Can Get Tickets to Watch Expendables 4
160	Peringati HAORNAS dan HUT Tangsel, bank bjb Dukung Sport Tourism" Tangsel Marathon 2023"	Commemorating HAORNAS and Tangsel Anniversary, bank bjb Supports Sport Tourism Tangsel Marathon 2023
161	bank bjb Tebar Rewards untuk Pengguna DIGI dan DigiCash di Pentas Seni ABSTRAK VIII	bank bjb Throws Rewards for DIGI and DigiCash Users at ABSTRACT VIII Art Performance
162	Dukung Percepatan Bisnis, bank bjb Resmikan KCP Purwokerto	Supporting Business Acceleration, bank bjb Inaugurates Purwokerto KCP
163	Sukses Kelola Bisnis dengan Baik, bank bjb Sabet Tiga Penghargaan di Ajang TOP GRC Award 2023	Successfully Managing Business, bank bjb Wins Three Awards at the TOP GRC Award 2023 Event
164	bank bjb Berikan Kemudahan Dapatkan Tiket VIP Kerlap Kerlip Festival 2023	bank bjb Makes it Easy to Get VIP Tickets to the Kerlap Kerlip Festival 2023
165	bank bjb Salurkan Tunjangan Operasional ke 1.855 Anggota Babinsa Korem 062 Tarumanegara	bank bjb Distributes Operational Allowances to 1,855 Members of Korem 062 Tarumanegara
166	Harpelnas 2023, bank bjb Komitmen Tingkatkan Layanan Demi Kepuasan Pelanggan	Harpelnas 2023, bank bjb Committed to Improving Services for Customer Satisfaction
167	Dorong Pemberdayaan Wisata, Ekonomi Kreatif Hingga UMKM, bank bjb Dukung Gelaran West Java Festival 2023	Promoting Tourism Empowerment, Creative Economy to MSMEs, bank bjb Supports the West Java Festival 2023 Event

No	Judul Berita	News Title
168	Nasabah bank bjb Bawa Pulang Hadiah Jutaan Rupiah pada Undian Nasional Simpeda di Makassar- Sulawesi Selatan	bank bjb Customers Take Home Millions of Rupiah in Prizes at the National Simpeda Draw in Makassar, South Sulawesi
169	Terpilih Menjadi Ketua Umum Asbanda, Yuddy Dorong BPD Makin Bersinergi	Elected as Chairman of Asbanda, Yuddy Encourages Greater Synergy among BPDs
170	Hanya di bank bjb , Nabung Bisa Bawa Pulang Cashback Menarik	Only at bank bjb , Saving Can Bring Attractive Cashback
171	Perkuat Sinergi, bank bjb Tandatangani Adendum Perpanjangan PKS dengan TNI AD	Strengthening Synergy, bank bjb Signs an Addendum to Extend the PKS with the TNI AD
172	Akselerasi Ekonomi, bank bjb Terlibat dalam Kredit Sindikasi Pembangunan Pabrik Pusri IIIB	Economic Acceleration, bank bjb Participates in Syndicated Loans for the Construction of Pusri IIIB Factory
173	Didukung bank bjb , Kerlap Kerlip Festival Disambut Antusias Pengunjung	Supported by bank bjb , Kerlap Kerlip Festival Welcomed Enthusiastically by Visitors
174	Konsisten Lakukan Inovasi, bank bjb Jadi Jawara di Ajang KIJB 2023 Kategori BUMN BUMD di Jawa Barat	Consistently Innovating, bank bjb Becomes the Champion in the KIJB 2023 Event in the BUMN BUMD Category in West Java
175	Nabung dan Buka DPLK di bank bjb , Bisa Dapat Tiket Konser Cerita Cinta Intimate Collaborate	Save and Open DPLK at bank bjb , Can Get Tickets to the Intimate Collaborate Love Story Concert
176	Mendorong Sinergitas BPD, bank bjb dan Bank Maluku Malut Teken MoU Sinergi Bisnis	Encouraging BPD Synergy, bank bjb and Bank Maluku Malut Sign a Business Synergy MoU
177	Dukung Pembayaran Jalan Tol Nir Sentuh, bank bjb Kolaborasi dengan Roatex dan Dwi	Supporting Payment for Toll Roads Not Reached, bank bjb Collaborates with Roatex and Dwi
178	Ayo Kunjungi Digi Ceria Festival, Banyak Promo dan Hadiah Melimpah	Let's Visit the Digi Ceria Festival, Many Promotions and Abundant Prizes
179	bank bjb Tawarkan ORI 024, Semakin Menarik dengan Tenor hingga 6 Tahun	bank bjb Offers ORI 024, Even More Attractive with Tenors up to 6 Years
180	Dirut bank bjb Yuddy Renaldi Raih Penghargaan Best Performance CEO 2023	bank bjb CEO Yuddy Renaldi Receives the Best Performance CEO 2023 Award
181	bank bjb Dukung Event Celestia, Hadirkan Promo Diskon Hingga Fastlane Untuk Masuk ke Lokasi	bank bjb Supports the Celestia Event, Offers Discounts and Fastlane Entry to the Venue
182	bank bjb Raih Paritran Award 2023 dari BPJS Ketenagakerjaan	bank bjb Receives the Paritran Award 2023 from BPJS Ketenagakerjaan
183	Akselerasi Dunia Olahraga, bank bjb Dukung Acara PORTUE Bandung Championship	Accelerating the World of Sports, bank bjb Supports the PORTUE Bandung Championship Event
184	Perluas Literasi Keuangan, bank bjb Gelar Bankers Cilik Wide Screen	Expand Financial Literacy, bank bjb Holds Bankers Cilik Wide Screen
185	Menparekraf Sandiaga Uno Dukung YEZ 3.0 by bank bjb , Ajak Pebisnis Muda Ikut Serta	Minister of Tourism and Creative Economy Sandiaga Uno Supports YEZ 3.0 by bank bjb , Invites Young Entrepreneurs to Participate
186	Dukung Pemerataan Akses Keuangan, bank bjb Ambil Bagian Dalam Fin Expo 2023	Supporting Financial Access Equality, bank bjb Participates in Fin Expo 2023
187	Sukses Digelar, bank bjb Dukung Bulan Inklusi Keuangan di Jawa Barat	Successfully Held, bank bjb Supports Financial Inclusion Month in West Java
188	Catatkan Laba Rp1,7 Triliun, bank bjb Lanjutkan Pertumbuhan Bisnis Sepanjang Triwulan III 2023	Recorded Profits of Rp1.7 Trillion, bank bjb Continues Business Growth Throughout the Third Quarter of 2023
189	Triwulan III 2023, Penyaluran Kredit bank bjb Tumbuh 10,2%	Third Quarter of 2023, bank bjb 's Credit Disbursement Grows by 10.2%
190	Pengunjung Konser Cerita Cinta Sumringah, Dapat Banyak Promo dari bank bjb	Sumringah Concert Visitors Receive Many Promotions from bank bjb
191	Didukung bank bjb , Konser Atma Asta REINERVA Berlangsung Meriah	Supported by bank bjb , the Atma Asta REINERVA Concert is Held Joyfully
192	Perluas Akses Pembiayaan, bank bjb dan Jamkrindo Jalin Kerja	Expanding Financing Access, bank bjb and Jamkrindo Collaborate
193	Nabung di bank bjb Langsung Dapat Tiket Vindes Sport - Tepok Bulu 2023	Saving at bank bjb Directly Gets Vindes Sport - Tepok Bulu 2023 Tickets
194	bank bjb Terbitkan NCD Untuk Dukung Penyediaan Perumahan melalui BP Tapera	bank bjb Issues NCDs to Support Housing Provision through BP Tapera

No	Judul Berita	News Title
195	Terapkan Prinsip Keberlanjutan, bank bjb Raih Platinum Rank Asia Sustainability Reporting Rating 2023	Implementing Sustainable Principles, bank bjb Receives Platinum Rank in the Asia Sustainability Reporting Rating 2023
196	Didukung bank bjb , Event Soenda Fest 2023 di Batam Berlangsung Meriah	Supported by bank bjb , the Soenda Fest 2023 Event in Batam is Held Joyfully
197	Perkuat Sinergitas, bank bjb Tandatangani PKS Dengan TNI AL	Strengthening Synergy, bank bjb Signs PKS with the TNI AL
198	bank bjb Raih 'Best Digital Technology and IOT Implementation 2023 in Banking Industry' dari Business Asia	bank bjb Receives the 'Best Digital Technology and IOT Implementation 2023 in Banking Industry' Award from Business Asia
199	bank bjb Raih Penghargaan Best Regional Bank dalam CNBC Indonesia Awards 2023	bank bjb Receives the Best Regional Bank Award at the CNBC Indonesia Awards 2023
200	Dukung Sektor Perumahan, bank bjb Tandatangani PKS KPR dengan 27 Pengembang	Supporting the Housing Sector, bank bjb Signs KPR PKS with 27 Developers
201	Dukung Ekonomi Hijau, bank bjb Tawarkan Sukuk Pemerintah ST011 dengan Penawaran Menarik	Supporting Green Economy, bank bjb Offers Government Sukuk ST011 with Attractive Offers
202	bank bjb Hadirkan Berbagai Promo Menarik di Konser Now Playing Festival Iconic Momento 2023	bank bjb Presents Various Attractive Promotions at the Iconic Momento 2023 Now Playing Festival Concert
203	Tingkatkan Sinergi dan Kolaborasi, bank bjb dan Telkomsel Tandatangani MoU	Strengthening Synergy and Collaboration, bank bjb and Telkomsel Sign MoU
204	Optimalkan Lelang Eksekusi, bank bjb Kolaborasi dengan DJKN Kemenkeu	Optimizing Execution Auctions, bank bjb Collaborates with DJKN Ministry of Finance
205	Naik Kelas, BjBR Juara ARA 2022 Kategori Perusahaan Go Publik Keuangan	Moving Up, BjBR Wins ARA 2022 in the Financial Publicly Listed Company Category
206	bank bjb Raih Best 50 Financial Institution Awards 2023 dari The Iconomic	bank bjb Receives the Best 50 Financial Institution Awards 2023 from The Iconomics
207	Konsisten Berkontribusi Jaga Pertumbuhan Ekonomi, bank bjb Raih BI Award 2023	Consistently Contributing to Economic Growth, bank bjb Receives the BI Award 2023
208	Mampu Lahirkan SDM Unggul dan Agile, bank bjb kembali Sabet Human Capital & Performance Awards 2023	Capable of Producing Excellent and Agile Human Resources, bank bjb Once Again Receives Human Capital & Performance Awards 2023
209	Konsisten Berikan Informasi dengan Transparan dan Akuntabel, bjb Raih Anugerah Keterbukaan Informasi Publik 2023	Consistently Providing Transparent and Accountable Information, bjb Receives the Public Information Openness Award 2023
210	Komitmen Terapkan Bisnis Berkelanjutan, bank bjb Sabet Penghargaan di Ajang ESG Disclosure Awards 2023	Commitment to Implement Sustainable Business, bank bjb Receives Awards at the ESG Disclosure Awards 2023 Event
211	bank bjb Raih Best Digital Finance for E-Banking Transactions in Real Time	bank bjb Receives the Best Digital Finance for E-Banking Transactions in Real Time
212	bank bjb Raih Penghargaan Top 20 Financial Institution 2023 dari The Finance	bank bjb Receives the Top 20 Financial Institution 2023 Award from The Finance
213	Perkuat Kerjasama, bank bjb Gelar Gathering dengan Pemred Media Massa dan PWI Pusat	Strengthening Cooperation, bank bjb Holds a Gathering with Mass Media Editors-in-Chief and PWI Central
214	Perkuat Sinergi, bank bjb dan PT Pos Indonesia Perpanjang Perjanjian Kerjasama	Strengthening Synergy, bank bjb and PT Pos Indonesia Extend Cooperation Agreement
215	Program Heboh Awal Tahun Bagi Agen Laku Pandai	Exciting Early Year Program for Laku Pandai Agents
216	Program Pembiayaan bank bjb , Dapat Bunga Khusus Sampai Awal Tahun	bank bjb Financing Program, Special Interest Rates Until the Beginning of the Year
217	Tingkatkan Layanan Digital, bank bjb Semarang Relokasi Kantor Baru dengan Konsep Hybrid Banking	Improving Digital Services, bank bjb Semarang Relocates to a New Office with Hybrid Banking Concept
218	Konsisten Akselerasi Bisnis bank bjb , 3 Direksi bank bjb Raih Penghargaan dari Infobank	Consistently Accelerating bank bjb 's Business, 3 bank bjb Directors Receive Awards from Infobank
219	Konsisten Berikan Informasi dengan Transparan dan Akuntabel, bjb Raih Anugerah Keterbukaan Informasi Publik 2023	Consistently Providing Transparent and Accountable Information, bjb Receives the Public Information Openness Award 2023
220	Konsisten Berkontribusi Jaga Pertumbuhan Ekonomi, bank bjb Raih BI Award 2023	Consistently Contributing to Economic Growth, bank bjb Receives the BI Award 2023
221	Mampu Jaga Pertumbuhan Bisnis, Direksi bank bjb Raih Best CMO Award 2023	Capable of Maintaining Business Growth, bank bjb Directors Receive the Best CMO Award 2023

No	Judul Berita	News Title
222	Mampu Lahirkan SDM Unggul dan Agile, bank bjb kembali Sabet Human Capital & Performance Awards 2023	Capable of Producing Excellent and Agile Human Resources, bank bjb Once Again Receives Human Capital & Performance Awards 2023
223	bank bjb Raih Best Digital Finance for E-Banking Transactions in Real Time	bank bjb Receives the Best Digital Finance for E-Banking Transactions in Real Time
224	Berkontribusi Signifikan Dukung Inklusivitas Keuangan, bank bjb Raih LPS Banking Award 2023	Significantly Contributing to Financial Inclusivity, bank bjb Receives the LPS Banking Award 2023
225	Bisnis terus bertumbuh di tengah tantangan kondisi ekonomi, bjb Fokus lanjutkan strategi KUB di tahun depan	Business Continues to Grow Amid Economic Challenges, bjb Focuses on Continuing KUB Strategies Next Year
226	bjb Mesra, Skema Pinjaman Tanpa Bunga untuk Usaha Mikro	bjb Mesra, Interest-Free Loan Scheme for Micro Businesses
227	Dukung Kelancaran Tugas Babinsa, bank bjb Salurkan Tunjangan Operasional	Supporting the Smoothness of Babinsa Duties, bank bjb Distributes Operational Allowances
228	Jadikan GCG Fondasi Bisnis, bank bjb Raih Penghargaan di Ajang CGPI Award 2023	Making GCG the Business Foundation, bank bjb Receives Awards at the CGPI Award 2023 Event
229	Komitmen Terapkan Bisnis Berkelanjutan, bank bjb Sabet Penghargaan di Ajang ESG Disclosure Awards 2023	Commitment to Implement Sustainable Business, bank bjb Receives Awards at the ESG Disclosure Awards 2023 Event
230	bank bjb Kembali Dipercaya Sebagai Penempatan RKUD Kota Tangsel	bank bjb Once Again Trusted as the Placement of RKUD Kota Tangsel



Buletin

Perseroan secara rutin menerbitkan buletin melalui aplikasi Media komunikasi internal pegawai yaitu *human capital solution - HCS Mobile* dimana setiap harinya kami melakukan *broadcast News* terkini yang penting untuk diketahui Pegawai.

Kategori/Tema yang tersedia di HCS News diantaranya:

- Berita Keluarga Kita
- **Bjb Club**
- **Bjb Info**
- *CEO's Messages*
- *Great People*
- *HC in Action*
- *HC Insight & Innovation*
- *Worklife*

Beberapa *News* yang sudah diposting selama Tahun 2023:



Catat, 6 Makanan Ini Tidak Boleh Disantap Berdekatan dengan Nasi

Bulletin

The Company routinely publishes bulletins through the internal employee communication media application, namely *human capital solution - HCS Mobile*, where every day we broadcast the latest news that is important for employees to know.

Categories/Themes available on HCS News include:

- Berita Keluarga Kita
- **Bjb Club**
- **Bjb Info**
- CEO's Messages
- Great People
- HC in Action
- HC Insight & Innovation
- Worklife

Some news that has been posted during 2023:



bank bjb Hadirkan Layanan Digital Contact Center 24 jam untuk Nasabah Setia



Mana yang Bikin Gemuk, Kalori atau Karbohidrat?



bank bjb Cilegon Berbagi

Majalah **bjb** prioritas di tahun 2023 terdiri dari 4 (empat) edisi dengan tema yang berkesinambungan, sebagai berikut:

Prioritas **bjb** magazine in 2023 consists of 4 (four) editions with continuous themes, as follows:



Transparansi Penyampaian Laporan

Perseroan secara rutin menyampaikan laporan kepada regulator serta melalui *website* Perseroan dengan akurat dan lengkap sehingga memberikan informasi yang tepat untuk para investor. Adapun penyampaian laporan selama tahun 2023 adalah sebagai berikut.

Transparency of Report Submission

The Company routinely submits reports to regulators and via the Company's website accurately and completely so as to provide correct information for investors. The submission of reports during 2023 is as follows.

No	No. Surat Letter Number	Perihal Subject	Tanggal Penyampaian Laporan Report Submission Date
1	003/DIR-MAP/2023	Laporan Informasi atau Fakta Material Penyertaan Modal Lanjutan Report on Information or Material Facts of Advanced Capital Investment	5 Januari 2023 January 5, 2023
2	0013/DIR-CSE/2023	Laporan Bulanan Registrasi Pemegang Efek Periode Desember 2022 Monthly Securities Holder Registration Report for December 2022 Period	10 Januari 2023 January 10, 2023
3	0098/DIR-CSE/2023	Laporan Bulanan Registrasi Pemegang Efek Periode Januari 2024 Monthly Report on Securities Holder Registration for January 2024 Period	10 Februari 2023 February 10, 2023
4	0136/DIR-CSE/2023	Pemberitahuan Rencana Rapat Umum Pemegang Saham Tahunan Notification of Plans for the Annual General Meeting of Shareholders	24 Februari 2023 February 24, 2023
5	0136A/DIR-CSE/2023	Penyampaian Bukti Iklan Pemberitahuan RUPS Submission of Proof of GMS Notification Advertisement	24 Februari 2023 February 24, 2023
6	002/TIM-P3M/2023	Laporan Informasi atau Fakta Material Keterbukaan Informasi dalam rangka rencana Perseroan untuk Melakukan Penambahan Modal Dengan Memberikan Hak Memesan Efek Terlebih Dahulu II (PMHMETD II) Information Report or Material Facts Information Disclosure in the framework of the Company's plan to Increase Capital by Providing Pre-emptive Rights II (PMHMETD II)	24 Februari 2023 February 24, 2023
7	0137/DIR-PKE/2023	Laporan Informasi atau Fakta Material Penyampaian Laporan Keuangan Periode 31 Desember 2022 (Audited) Information Report or Material Facts Submission of Financial Reports for the Period of December 31, 2022 (Audited)	28 Februari 2023 February 28, 2023
8	0158/DIR-CSE/2023	Penyampaian Bukti Iklan Informasi Laporan Keuangan Tahunan Submission of Proof of Advertisement of Annual Financial Report Information	28 Februari 2023 February 28, 2023
9	0165/DIR-CSE/2023	Laporan Bulanan Registrasi Pemegang Efek Periode Februari 2023 Monthly Securities Holder Registration Report for February 2023 Period	8 Maret 2023 March 8, 2023
10	382/CSE-HIN/2023	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka Ownership Report or Any Changes in Ownership of Public Company Shares	10 Maret 2023 March 10, 2023
11	0182/DIR-CSE/2023	Laporan Informasi atau Fakta Material Keterbukaan Informasi mengenai Pembatalan Agenda Persetujuan atas rencana Penambahan Modal Dengan Memberikan Hak Memesan Efek Terlebih Dahulu II (PMHMETD II) Perseroan pada RUPS Tahunan Tahun Buku 2022 Information Report or Material Facts Information Disclosure regarding the Cancellation of the Approval Agenda for the Company's Capital Increase Plan by Providing Pre-emptive Rights II (PMHMETD II) at the Annual GMS for Financial Year 2022	13 Maret 2023 March 13, 2023
12	0180/DIR-CSE/2023	Pemanggilan Rapat Umum Pemegang Saham Tahunan Invitation to the Annual General Meeting of Shareholders	13 Maret 2023 March 13, 2023
13	0181/DIR-CSE/2023	Penyampaian Bukti Iklan Panggilan RUPS Submission of Proof of Advertisement for GMS Invitation	13 Maret 2023 March 13, 2023
14	0179/DIR-CSE/2023	Penyampaian Laporan Tahunan dan Berkelanjutan Tahun 2022 Submission of the 2022 Annual and Sustainable Report	13 Maret 2023 March 13, 2023
15	143/CSE-HIN/2023	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka Ownership Report or Any Changes in Ownership of Public Company Shares	20 Maret 2023 March 20, 2023
16	0233/DIR-CSE/2023	Ringkasan Risalah Rapat Umum Para Pemegang Saham Tahunan Summary of Minutes of the Annual General Meeting of Shareholders	5 April 2023 April 5, 2023
17	0232/DIR-CSE/2023	Penyampaian Bukti Iklan Hasil RUPS Submission of Evidence of Advertisement of GMS Results	5 April 2023 April 5, 2023
18	0233A/DIR-CSE/2023	Keterbukaan Informasi terkait Aksi Korporasi - Dividen Tunai Disclosure of Information related to Corporate Actions - Cash Dividends	5 April 2023 April 5, 2023

No	No. Surat Letter Number	Perihal Subject	Tanggal Penyampaian Laporan Report Submission Date
19	0234/DIR-CSE/2023	Laporan Bulanan Registrasi Pemegang Efek Periode Maret 2023 Monthly Report on Securities Holder Registration for March 2023 Period	10 April 2023 April 10, 2023
20	0239/DIR-CSE/2023	Laporan Hasil Pemeringkatan Pemeringkatan Tahunan Annual Ranking Results Report	10 April 2023 April 10, 2023
21	0628/CSE-HIN/2023	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka Ownership Report or Any Changes in Ownership of Public Company Shares	17 April 2023 April 17, 2023
22	0629/CSE-HIN/2023	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka Ownership Report or Any Changes in Ownership of Public Company Shares	17 April 2023 April 17, 2023
23	0630/CSE-HIN/2023	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka Ownership Report or Any Changes in Ownership of Public Company Shares	17 April 2023 April 17, 2023
24	0631/CSE-HIN/2023	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka Ownership Report or Any Changes in Ownership of Public Company Shares	17 April 2023 April 17, 2023
25	0632/CSE-HIN/2023	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka Ownership Report or Any Changes in Ownership of Public Company Shares	17 April 2023 April 17, 2023
26	0633/CSE-HIN/2023	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka Ownership Report or Any Changes in Ownership of Public Company Shares	17 April 2023 April 17, 2023
27	0634/CSE-HIN/2023	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka Ownership Report or Any Changes in Ownership of Public Company Shares	17 April 2023 April 17, 2023
28	0635/CSE-HIN/2023	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka Ownership Report or Any Changes in Ownership of Public Company Shares	17 April 2023 April 17, 2023
29	0636/CSE-HIN/2023	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka Ownership Report or Any Changes in Ownership of Public Company Shares	17 April 2023 April 17, 2023
30	0260/DIR-CSE/2023	Pemberitahuan Rencana Rapat Umum Pemegang Saham Luar Biasa Notification of Plans for Extraordinary General Meeting of Shareholders	18 April 2023 April 18, 2023
31	0261/DIR-CSE/2023	Penyampaian Bukti Iklan Pemberitahuan RUPS Submission of Proof of GMS Notification Advertisement	18 April 2023 April 18, 2023
32	0270/DIR-CSE/2023	Penyampaian Bukti Iklan Informasi Laporan Keuangan Interim Submission of Proof of Advertisement of Interim Financial Report Information	29 April 2023 April 29, 2023
33	0280/DIR-CSE/2023	Pemanggilan Rapat Umum Pemegang Saham Luar Biasa Invitation to the Extraordinary General Meeting of Shareholders	3 Mei 2023 May 3, 2023
34	0281/DIR-CSE/2023	Penyampaian Bukti Iklan Panggilan RUPS Submission of Proof of Advertisement for GMS Invitation	3 Mei 2023 May 3, 2023
35	0289/DIR-CSE/2023	Risalah Rapat Umum Para Pemegang Saham Tahunan Minutes of the Annual General Meeting of Shareholders	4 Mei 2023 May 4, 2023
36	0286/DIR-CSE/2023	Laporan Bulanan Registrasi Pemegang Efek Periode April 2023 Monthly Securities Holder Registration Report for April 2023 Period	8 Mei 2023 May 8, 2023
37	0730/CSE-HIN/2023	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka Ownership Report or Any Changes in Ownership of Public Company Shares	10 Mei 2023 May 10, 2023
38	0795/CSE-HIN/2023	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka Ownership Report or Any Changes in Ownership of Public Company Shares	16 Mei 2023 May 16, 2023
39	0325/DIR-CSE/2023	Ringkasan Risalah Rapat Umum Para Pemegang Saham Luar Biasa Summary of Minutes of the Extraordinary General Meeting of Shareholders	27 Mei 2023 May 27, 2023
40	0326/DIR-CSE/2023	Perubahan Pengurus Change of Management	27 Mei 2023 May 27, 2023
41	0327/DIR-CSE/2023	Penyampaian Bukti Iklan Hasil RUPS Submission of Evidence of Advertisement of GMS Results	28 Mei 2023 May 28, 2023
42	0336/DIR-CSE/2023	Laporan Bulanan Registrasi Pemegang Efek Periode April 2023 Monthly Securities Holder Registration Report for April 2023 Period	9 Juni 2023 June 9, 2023
43	17/DKO/2023	Laporan Evaluasi terhadap pelaksanaan pemberian jasa audit atas informasi keuangan historis tahunan oleh AP dan atau KAP Audit of annual historical financial information by AP and/or KAP	21 Juni 2023 June 21, 2023

No	No. Surat Letter Number	Perihal Subject	Tanggal Penyampaian Laporan Report Submission Date
44	0389/DIR-CSE/2023	Risalah Rapat Umum Para Pemegang Saham Luar Biasa Minutes of the Extraordinary General Meeting of Shareholders	23 Juni 2023 June 23, 2023
45	10053/DIR-APE/2023	Laporan Informasi atau Fakta Material Perubahan Pemegang Saham Pengendali (PSP) PT BPR Karya Utama Jabar Information Report or Material Facts on Changes in Controlling Shareholders (PSP) of PT BPR Karya Utama West Java	3 Juli 2023 July 3, 2023
46	0417/DIR-CSE/2023	Laporan Bulanan Registrasi Pemegang Efek Periode Juni 2023 Monthly Report on Securities Holder Registration for the Period of June 2023	10 Juli 2023 July 10, 2023
47	0476/DIR-CSE/2023	Penyampaian Bukti Iklan Informasi Laporan Keuangan Interim Submission of Proof of Advertisement of Interim Financial Report Information	27 Juli 2023 July 27, 2023
48	0493/DIR-TRE/2023	Laporan Hasil Pemeringkatan Pemeringkatan Tahunan Annual Ranking Results Report	2 Agustus 2023 August 2, 2023
49	0503/DIR-CSE/2023	Laporan Bulanan Registrasi Pemegang Efek Periode Juli 2023 Monthly Securities Holder Registration Report for the Period of July 2023	8 Agustus 2023 August 8, 2023
50	0524/DIR-CSE/2023	Laporan Informasi atau Fakta Material Pengefektifan Pengurus - Dewan Komisaris Information Report or Material Facts on the Effectiveness of Management - Board of Commissioners	11 Agustus 2023 August 11, 2023
51	0580/DIR-TRE/2023	Laporan Informasi atau Fakta Material Kesiapan Perusahaan Untuk Pembayaran Obligasi Jatuh Tempo atas Obligasi Berkelanjutan I bank bjb Tahap II Tahun 2018 Seri B Information Report or Material Facts on the Company's Readiness for Payment of Maturity Bonds on bank bjb Continuous Bonds I Phase II 2018 Series B	5 September 2023 September 5, 2023
52	0573/DIR-CSE/2023	Laporan Bulanan Registrasi Pemegang Efek Periode Agustus 2023 Monthly Securities Holder Registration Report for the Period of August 2023	8 September 2023 September 8, 2023
53	1561/CSE-HIN/2023	Laporan Informasi atau Fakta Material Siaran Pers Penandatanganan Nota Kesepahaman Sinergi Bisnis bank bjb dengan Bank Maluku Malut Information Report or Material Facts Press Release Signing of Memorandum of Understanding on bank bjb Business Synergy with Bank Maluku Malut	5 Oktober 2023 October 5, 2023
54	0654/DIR-CSE/2023	Laporan Bulanan Registrasi Pemegang Efek Periode September 2023 Monthly Report on Securities Holder Registration for the Period of September 2023	10 Oktober 2023 October 10, 2023
55	1608/CSE-HIN/2023	Rencana Penyelenggaraan Public Expose - Tahunan Plan for Organizing Public Expose - Annually	17 Oktober 2023 October 17, 2023
56	0727/DIR-CSE/2023	Penyampaian Bukti Iklan Informasi Laporan Keuangan Interim Submission of Proof of Advertisement of Interim Financial Report Information	25 Oktober 2023 October 25, 2023
57	1689/CSE-HIN/2023	Penyampaian Materi Public Expose - Tahunan Submission of Public Expose Material - Annually	26 Oktober 2023 October 26, 2023
58	1740/CSE-HIN/2023	Laporan Hasil Public Expose - Tahunan Public Expose Results Report - Annual	2 November 2023 November 2, 2023
59	0753/DIR-CSE/2023	Laporan Informasi atau Fakta Material Penyampaian Hasil Pemeringkatan oleh PT Fitch Ratings Indonesia Information Report or Material Facts Submission of Rating Results by PT Fitch Ratings Indonesia	7 November 2023 November 7, 2023
60	0749/DIR-CSE/2023	Laporan Bulanan Registrasi Pemegang Efek Periode Oktober 2023 Monthly Report on Securities Holder Registration for the Period of October 2023	9 November 2023 November 9, 2023
61	1893/CSE-HIN/2023	Laporan Informasi atau Fakta Material Siaran Pers Penandatanganan Nota Kesepahaman Sinergi Bisnis bank bjb dengan Bank Jambi Information Report or Material Facts Press Release Signing of Memorandum of Understanding on bank bjb Business Synergy with Bank Jambi	30 November 2023 November 30, 2023
62	0817/DIR-CSE/2023	Laporan Bulanan Registrasi Pemegang Efek Periode November 2023 Monthly Report on Securities Holder Registration for the Period of November 2023	8 Desember 2023 December 8, 2023
63	0890/DIR-MAP/2023	Pengefektifan Penyertaan Modal Lanjutan Kepada PT BPR Intan Jabar Effectiveness of Further Capital Inclusion to PT BPR Intan Jabar	22 Desember 2023 December 22, 2023

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 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. Kode Etik Perseroan diintegrasikan ke dalam strategi dan operasi korporasi termasuk sistem manajemen risiko dan struktur remunerasi. 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/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., 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:

Standar Etika Usaha Business Ethic Standard	Standar Tata Perilaku Code of Conduct
<ul style="list-style-type: none"> • Etika Perusahaan dengan pegawai. • Etika Perusahaan dengan nasabah. • Etika Perusahaan dengan pesaing. • Etika Perusahaan dengan penyedia barang/jasa. • Etika Perusahaan dengan <i>stakeholder</i>. • Etika Perusahaan dengan <i>shareholder</i>. • Etika Perusahaan dengan pemerintah. • Etika Perusahaan dengan masyarakat. • Etika Perusahaan dengan media massa. • Etika Perusahaan dengan organisasi profesi. <ul style="list-style-type: none"> • Company Ethics with employees. • Company Ethics with customers. • Company Ethics with competitors. • Company Ethics with providers of goods/services. • Company Ethics with stakeholders. • Corporate Ethics with shareholders. • Corporate Ethics with the government. • Company Ethics with the community. • Company Ethics with mass media. • Company Ethics with professional organizations. 	<ul style="list-style-type: none"> • Etika kerja sesama insan bank bjb. • Menjaga kerahasiaan data dan informasi perusahaan. • Menjaga harta perusahaan. • Mencatat data dan pelaporan. • Menghindari benturan kepentingan dan penyalahgunaan jabatan. • Menerima hadiah atau fasilitas. • Menolak penerimaan hadiah atau fasilitas. • Memberi hadiah atau fasilitas. • Permintaan hadiah atau fasilitas. • Penyalahgunaan narkoba dan obat terlarang (narkoba). • Tidak melanggar pakta integritas. • Aktivitas politik. <ul style="list-style-type: none"> • Work ethic among bank bjb employees. • Maintain the confidentiality of company data and information. • Safeguard the company's assets. • Recording data and reporting. • Avoid conflicts of interest and abuse of office. • Receive gifts or perks. • Refuse to accept gifts or facilities. • Giving gifts or facilities. • Requests for gifts or perks. • Abuse of narcotics and illegal drugs (drugs). • Does not violate the integrity pact. • Political activity.

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. The Company's Code of Ethics is integrated into corporate strategy and operations including the risk management system and remuneration structure. 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/DIR-KP/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:

Kepatuhan Terhadap Kode Etik

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 Dewan Komisaris, Direksi dan 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. Selama tahun 2023, telah dilaksanakan sosialisasi kode etik pada kantor pusat dan 20 (dua puluh) Kantor Cabang.

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

Standar Operasional Prosedur (SOP) Disiplin Pegawai memiliki bentuk sanksi kepegawaian antara lain:

1. Ganti Kerugian
2. Sanksi Administratif

Tingkat dan Jenis Sanksi Administratif terdiri dari:

- a. Sanksi administratif Ringan berupa Pembinaan dan Teguran
- b. Sanksi administratif Sedang berupa Peringatan I, Peringatan II, dan Peringatan III
- c. Sanksi administratif Berat berupa Pernyataan Tidak Puas dan Pemberhentian Sebagai Pegawai

Jumlah Pelanggaran dan Sanksi yang Diberikan

Pemberian sanksi telah dilaksanakan berdasarkan Pedoman Disiplin Pegawai No. 0539/SK/DIR-HC/2021 yang ditetapkan pada tanggal 30 Juli 2021. Selama tahun 2023, sanksi yang diberikan kepada pegawai sebanyak 100 orang dengan rincian sebagai berikut:

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 employees bank **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. During 2023, socialization of the code of ethics has been carried out at the head office and 20 (twenty) branch offices.

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

Standard Operational Prosedur (SOP) the Employee Discipline Guidelines take the form of staffing sanctions including:

1. Indemnification
2. Administrative Sanctions

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. 0539/SK/DIR-HC/2021 which was stipulated on July 30, 2021. During 2023, sanctions were given to 100 employees with details as follows:

Jenis Sanksi Sanctions	Jumlah Total		
	2023	2022	2021
Berat Severe	33	18	26
Ringan Mild	29	74	37
Sedang Moderate	38	29	35
Grand Total Grand Total	100	121	98

Whistleblowing System

Whistleblowing System 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 meningkatkan efektivitas penerapan *Good Corporate Governance* melalui peran aktif para pelapor (*whistleblower*) maka bank telah membentuk Sistem Pengaduan Pelanggaran berupa **bjbWBS** (*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.

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** *Whistle Blowing System* (**bjbWbs**), yaitu <https://bjbwbs.bankbjb.co.id/> dengan mengisi, melampirkan data dan dokumen pendukung pada Form Pengaduan.

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

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 **bjbWBS** (*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.

Whistleblowing System Management

Submission of Violation Reports

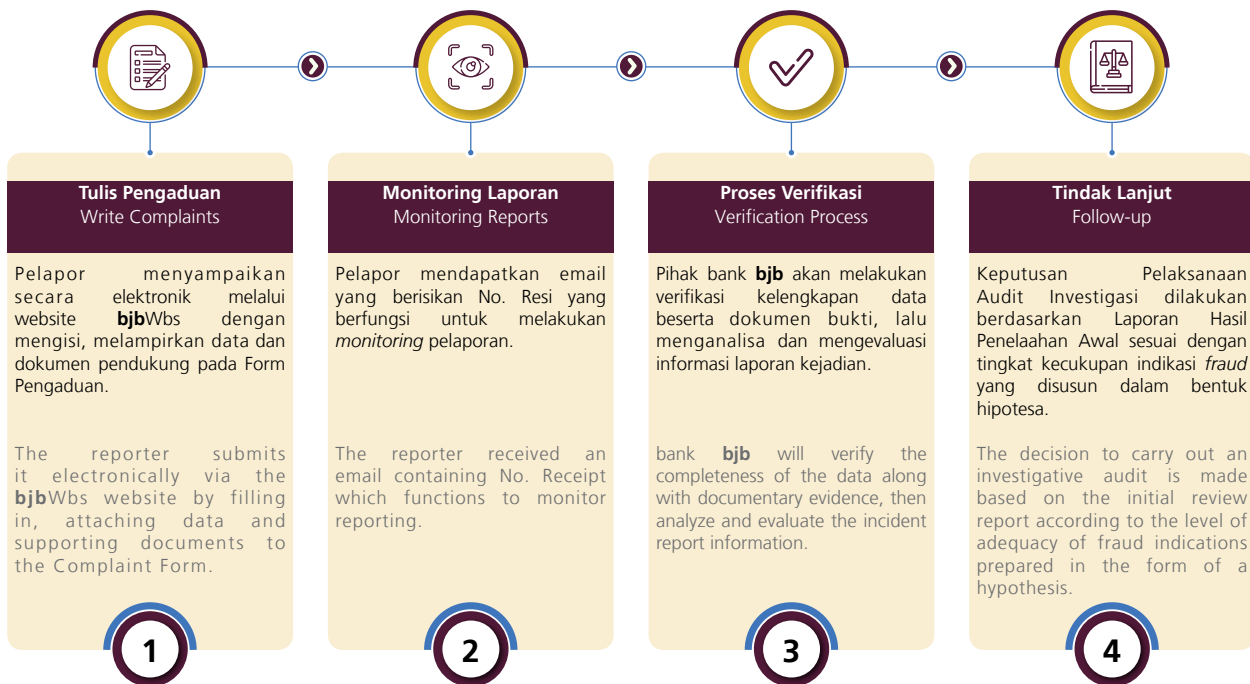
All parties, both internal and external, can submit reports of incidents indicating *fraud* (*whistleblowing*) to bank **bjb** via the bank **bjb** *Whistle Blowing System* (**bjbWbs**) website, namely <https://bjbwbs.bankbjb.co.id/> by filling in, attaching data and supporting documents to the Complaint Form.

The means of submitting reports for disclosing incidents indicating *fraud* is an independent, free and confidential communication facility, so that every report submitted will be received directly by the *Whistleblowing System* manager.

Penanganan Pengaduan

1. Setiap proses penanganan laporan pengungkapan kejadian indikasi *fraud* merupakan kewenangan pengelola *Whistleblowing 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 dan penanganan laporan pelanggaran adalah sebagai berikut.



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 diadakan kepada pihak manapun.

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**.

The flow chart for submitting and handling violation reports is as follows.

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. 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.
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

Types of Violations That Can Be Reported

Adapun jenis pelanggaran yang dapat dilaporkan adalah sebagai berikut.

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 Aset 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 menyebarkan 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 unauthorized 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 apa pun (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. 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:

To increase the effectiveness of report handling, reporters can submit the following information:

1. Identitas diri, meliputi nama pelapor (diperbolehkan anonim), nomor telepon atau alamat email yang dapat dihubungi.
1. Identity, including the name of the reporter (allowed to be anonymous), telephone number or email address that can be contacted.

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

Pengelola Laporan Pelanggaran

Pengelolaan *Whistleblowing System* bank **bjb** dilaksanakan oleh Satuan Kerja Audit Internal yang bertanggung jawab secara langsung kepada Direktur Utama serta memiliki hubungan komunikasi kepada Dewan Komisaris.

Sosialisasi *Whistleblowing System*

Pelaksanaan sosialisasi **bjb** Wbs menjadi satu bagian tidak terpisahkan saat melaksanakan sosialisasi strategi *Anti Fraud* yang dilaksanakan oleh SKAI dengan jumlah pelaksanaan sosialisasi adalah sebagai berikut:

Triwulan Quarterly	Jumlah Laporan Number of Reports
Triwulan I Quarter I	3 Kantor Cabang 3 Branch Offices
Triwulan II Quarter II	4 Kantor Cabang 4 Branch Offices
Triwulan III Quarter III	7 Kantor Cabang 7 Branch Offices
Triwulan IV Quarter IV	3 Kantor Cabang 3 Branch Offices
Total Total	17 Kantor Cabang 17 Branch Offices

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

Management of Violation Reports

The management bank **bjb** Whistleblowing System is carried out 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.

Socialization of Whistleblowing System

The implementation of **bjb**Wbs socialization is an inseparable part when implementing the anti-fraud strategy socialization implemented by SKAI with the number of socialization implementations being as follows

Jumlah Pengaduan dan Tindak Lanjutnya

Pada tahun 2023 terdapat 33 (tiga puluh tiga) pengaduan melalui *Whistleblowing System* dengan rincian sebagai berikut:

Number of Complaints and Its Follow Up

In 2023 there are 33 (thirty-three) complaints through the *Whistleblowing System* with the following details:

Media Penyampaian Laporan Report Submission Media	Jumlah Pengaduan Number of Complaints	Tindakanlanjut 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 - Internal Report completed - Internal	Laporan Selesai - Diteruskan Kepada Penyidik Report completed - Forwarded to Investigator
PENGADUAN MELALUI WBS / COMPLAINTS VIA WBS					
Aplikasi bjb WBS bjb WBS application	33	32*	-	1	-
PELAPORAN INTERNAL FRAUD/ INTERNAL FRAUD REPORTING					
Surat atau Melaporkan secara Langsung Letter or Report Directly	19	1	-	14	4

*Atas 32 (tiga puluh dua) laporan tersebut merupakan laporan pengaduan layanan nasabah yang diteruskan ke Unit Kerja terkait.
* The 32 (thirty-two) reports are customer service complaint reports which are forwarded to the relevant Work Unit.

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 nomor 0500/SK/DIR-KAP/2022 tanggal 13 September 2022 tentang Pedoman Sistem Manajemen Anti Penyuapan (SMAP) serta Surat Keputusan Direksi nomor 0176/SK/DIR-KAP/2023 tanggal 06 Juni 2023 tentang Perubahan Pedoman Sistem Manajemen Anti Penyuapan (SMAP).

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

Anti-Corruption Program

Programs and Procedures in Overcoming Corruption, Kickbacks, Fraud, Bribery and/ or Gratitude 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 Directors' Decree number 0500/SK/DIR-KAP/2022 dated September 13 2022 concerning Anti-Bribery Management System Guidelines (SMAP) and Directors' Decree number 0176/SK/DIR-KAP/2023 dated June 6 2023 concerning Changes to Anti-Bribery Management System Guidelines Bribery (SMAP).

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

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 dimana 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.

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 penilaian 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.

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.

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 occurred 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.

Kebijakan Gratifikasi

Dalam upaya melakukan pencegahan Korupsi, Kolusi dan Nepotisme (KKN), bank **bjb** telah membentuk program pengendalian gratifikasi yang sebagaimana tertuang dalam Surat Keputusan Direksi Nomor 0148/SK/DIR-KAP/2022 tanggal 31 Mei 2022 tentang Pedoman Pengendalian Gratifikasi yang memberikan arah serta acuan bagi segenap organisasi Bank di dalam menanggulangi praktik saling memberi (penerimaan, penolakan, maupun pemberian) di lingkungan perseroan sehingga pengelolaan gratifikasi pada Bank dapat sesuai dengan prinsip-prinsip tata kelola perusahaan yang baik. Dengan ditetapkannya pedoman ini, Bank diharapkan dapat mendorong terlaksananya etika bisnis yang tinggi serta mencegah timbulnya benturan kepentingan, kecurangan serta perilaku penyimpangan lain di lingkungan Bank.

bank **bjb** secara berkesinambungan melakukan *monitoring* dan evaluasi program pengendalian gratifikasi sebagai bentuk komitmen bank **bjb** dengan KPK dalam melaksanakan program pengendalian gratifikasi dan perseroan telah melaksanakan sosialisasi yang diselenggarakan dalam bentuk bimbingan teknis kepada seluruh pegawai dengan jabatan *Account Officer* dan *Frontliner* di bank **bjb**.

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 didalamnya 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

Gratuity Policy

To prevent Corruption, Collusion and Nepotism (KKN), bank **bjb** has established a gratification control program as stated in the Gratification Control Guidelines Directors Decree Number 0148/SK/DIR-KAP/2022 dated 31 May 2022 concerning Gratification Control Guidelines which provides direction and reference for all Company organizations in dealing with practices. mutual giving (acceptance, rejection 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. By establishing these guidelines, the Company is expected to be able to encourage the implementation of high business ethics and prevent conflicts of interest, fraud, and other deviant behaviours within the company.

bank **bjb** continuously monitored and evaluated the gratuity control program as a form of bank **bjb**'s commitment to the KPK in implementing the gratuity control program and the company carried out socialization which was held in the form of technical guidance to all employees with the positions of Account Officer and Frontliner at bank **bjb**.

Gratuity control program became a set of tools and a series of activities as well as a continuous gratuity control mechanism in order to maintain the integrity of employees from prohibited gratuity practices. The gratuity 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 gratuity Control Program. The implementation of the gratuity 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 gratuity 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 gratuity control program consisted of making a set of rules on gratuity control, business ethics and code of conduct, establishing an organization that managed gratuity control, outreach/dissemination activities on gratuity control rules and

tentang aturan pengendalian gratifikasi dan peningkatan kesadaran individu dan organisasi tentang gratifikasi serta implementasi pengelolaan pelaporan penerimaan gratifikasi yang berkoordinasi dengan pihak KPK.

PENGLOLAAN 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 analisa dan *review* atas laporan penerimaan gratifikasi sejak diterimanya laporan hingga penginputan melalui sistem aplikasi Gratifikasi *Online* (GOL) dengan SLA 7 hari kerja;
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 semester.

SOSIALISASI KEBIJAKAN GRATIFIKASI

Dalam melaksanakan program pengendalian gratifikasi telah melaksanakan sosialisasi yang diselenggarakan kepada perwakilan managerial di Kantor Cabang serta pelaksanaan bimbingan teknis kepada pegawai dengan jabatan *Account Officer* dan *Frontliner* di bank **bjb**.

LAPORAN GRATIFIKASI TAHUN 2023

Dalam implementasi pengelolaan pelaporan gratifikasi selama tahun 2023 telah diterima sebanyak 81 (delapan puluh satu) laporan penerimaan gratifikasi, dimana terdapat 73 (tujuh puluh tiga) pelaporan yang telah mendapatkan keputusan penetapan dari KPK dan 8 (delapan) laporan belum mendapatkan penetapan dari KPK.

increasing individual and organizational awareness about gratuity as well as implementing gratuities reporting management in coordination with the KPK.

GRATIFICATION CONTROL MANAGEMENT

Gratuity Control Unit was a unit that had the capacity to carry out the function of gratuity management at bank **bjb**, both in the preparation of guidelines for gratuity control to coordinating with the Corruption Eradication Commission (KPK). The gratuity Control Unit of bank **bjb** in carrying out the function of gratuity management, both complaints, handling and submission of reports on acceptance/rejection of gratuity 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 gratuity 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 gratuity application system (GOL) with an SLA of 7 working days;
3. The realization of the implementation that had been carried out from receiving the gratuity report to inputting the gratuity 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 gratuity, managing the goods or objects of the reported gratuity;
5. Implement the gratuity control work program that has been submitted to the KPK and report the implementation of the gratuity control work program to the KPK every semester.

GRATIFICATION POLICY SOCIALIZATION

In carrying out the gratification control program has conducted socialization held for managerial representatives at Branch Offices as well as providing technical guidance to employees with the positions of Account Officer and Frontliner at bank **bjb**.

2023 GRATIFICATION REPORT

In the implementation of the management of gratification reporting during 2023, 81 (eighty one) reports of receiving gratification have been received, of which there are 73 (seventy-three) reports that have received a decision from the Corruption Eradication Committee and 8 (eight) reports that have not yet received a decision from the KPK.

Pelatihan/Sosialisasi Anti Korupsi Kepada Karyawan

Anti-Corruption Training/Socialization for Employees

No	Jenis Pelatihan Type of Training	Tanggal Mulai Start Date	Tanggal Selesai Start Date	Penyelenggara Organizer
1.	e-Learning bimbingan teknis program pengendalian gratifikasi e-Learning technical guidance for gratification control programs	4 Mei 2023 May 4, 2023	13 Mei 2023 May 13, 2023	bjb University
2.	Pembelajaran <i>Manager Development Program</i> (MDP) Manager Development Program (MDP) Learning	26 Mei 2023 May 26, 2023	26 Mei 2023 May 26, 2023	bjb University
3.	<i>Tes Awareness</i> PPG dan SMAP PPG and SMAP Awareness Tests	18 Desember 2023 December 18, 2023	28 Desember 2023 December 28, 2023	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 perilaku 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 bersih 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 Direksi Nomor 0149/SK/DIR-KAP/2022 Tanggal 31 Mei 2022 Tentang Pedoman Laporan Harta Kekayaan Penyelenggara Negara (LHKPN). Pada tahun pelaporan 2023, bank **bjb** menetapkan jumlah Wajib Lapor sebanyak 1.458 orang, dengan tingkat kepatuhan pelaporan LHKPN sebesar 100%.

Penerapan Keuangan Berkelanjutan, Termasuk Penerapan Tanggung Jawab Sosial dan Lingkungan

Infomasi terkait Penerapan Keuangan Berkelanjutan, termasuk Penerapan Tanggung Jawab Sosial dan Lingkungan dijelaskan pada Laporan Keberlanjutan bank **bjb** Tahun 2023.

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 0149/SK/DIR-KAP/2022 dated May 31, 2022 concerning Guidelines of State Administrators Wealth Reports (LHKPN). In the 2023 reporting year, bank **bjb** has set the number Reporting Obligations to be 1,458 people, with an LHKPN reporting compliance level of 100%.

Implementation of Sustainable Finance, Including Implementation of Social and Environmental Responsibility

Information related to the Implementation of Sustainable Finance, including the Implementation of Social and Environmental Responsibility is explained in the 2023 bank **bjb** Sustainability Report.

Jumlah Penyimpangan (*Internal Fraud*) dan Upaya Penyelesaian

Total Internal Fraud and Attention Attempts

Internal <i>Fraud</i> dalam 1 Tahun Internal Fraud in 1 Year	Jumlah <i>fraud</i> yang dilakukan (<i>Internal</i>) Number of frauds committed (<i>Internal</i>)					
	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 (2022) Previous Year (2022)	Tahun Berjalan (2023) Current Year (2023)	Tahun Sebelumnya (2022) Previous Year (2022)	Tahun Berjalan (2023) Current Year (2023)	Tahun Sebelumnya (2022) Previous Year (2022)	Tahun Berjalan (2023) Current Year (2023)
Total <i>Fraud</i> Total <i>Fraud</i>	-	-	10	10	-	-
Telah Diselesaikan Resolved the Bank's Interna	-	-	10	10	-	-
Dalam Proses Penyelesaian di Internal Bank In the Settlement Process in the Bank's Interna	-	-	-	-	-	-
Belum Diupayakan Penyelesaian Not Resolved Yet	-	-	-	-	-	-
Telah Ditindaklanjuti Melalui Proses Hukum Has Been Followed Up Through Legal Process	-	-	5	4	-	-

Pemberian Dana Kegiatan Sosial dan/atau Politik

Pemberian Dana Kegiatan Sosial

Selain menjalankan kegiatan operasional bank **bjb** juga tidak melupakan peran sosialnya untuk membantu untuk turut berperan dalam meningkatkan kesejahteraan masyarakat. Selama tahun 2023 Perseroan telah memberikan dana sumbangan sebesar Rp826.135.000,- dan menyalurkan dana CSR Rp131.430.879.606,- dimana tercatat sebesar 8,1% tersalurkan pada sektor prasarana dan fasilitas umum, senilai 40,8% pada sektor sosial kemasyarakatan, senilai 2,7% pada sektor lingkungan hidup, senilai 18,7% pada sektor keagamaan, senilai 8,9% pada sektor kesehatan, dan senilai 20,8% pada sektor pendidikan.

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

Funding of Social and/or Political Activities

Funding of Social Activities

In addition to carrying out operational activities bank **bjb** also does not forget its social role in helping to play a role in improving community welfare. During 2023, the Company has provided donations amounting to IDR 826,135,000 and distributed CSR funds IDR 131,430,879,606, of which 8.1% was distributed to the public infrastructure and facilities sector, 40.8% to the social sector, worth 2.7% in the environmental sector, worth 18.7% in the religious sector, worth 8.9% in the health sector, and worth 20.8% in the education sector.

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

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** 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. Oleh karena itu, bank **bjb** tidak memberikan dana untuk kegiatan politik.

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 I. 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.

Buyback Saham dan Buyback Obligasi

Selama tahun 2023, bank **bjb** tidak melakukan *buyback* saham maupun *buyback* obligasi.

Share Buyback and Bond Buyback

During 2023, the bank **bjb** did not buyback shares or buyback bonds.

Rencana Strategis Bank

Arah Kebijakan Bank

Memasuki tahun terakhir dari fase II (*portfolio optimization*) di tahun 2023, bank **bjb** tetap akan melanjutkan inisiatif digitalisasi *tools* per segmen, akuisisi *funding ritel* dan optimalisasi kredit produktif. Peran dari *system intelligence (analytics)* terus dilakukan *enhancement* sehingga dapat memberikan dukungan dalam mendesain *customer profiling* dan *monitoring* melalui pemanfaatan *data analytic*.

The Bank's Strategic Plan

Bank Policy Directions

Entering the final year of phase II (*portfolio optimization*) in 2023, bank **bjb** will continue the initiative of digitizing tools per segment, acquiring retail funding and optimizing productive credit. The role of system intelligence (*analytics*) continues to be enhanced so that it can provide support in designing customer profiling and monitoring using analytical data.



Berdasarkan *roadmap* di tahun 2023, bank **bjb** memasuki fase II (*portfolio optimization*) akhir menuju fase III (*sustainable growth*). Fase *portfolio optimization* di tahun 2023 akan menjadi pondasi untuk fase berikutnya. Untuk itu, digitalisasi *tools* per segmen, akuisisi *funding ritel* dan optimalisasi kredit produktif akan dioptimalkan pada tahun 2023.

bank **bjb** memiliki potensi yang besar untuk menjadikan bisnis komersial dan UMKM sebagai pendorong pertumbuhan kredit produktif. Selain akselerasi pertumbuhan kredit produktif, salah satu target portofolio bank **bjb** adalah peningkatan *funding ritel* melalui peningkatan peran digitalisasi dalam layanan perbankan.

Strategi Jangka Pendek

Uraian strategi jangka pendek bank **bjb** adalah sebagai berikut.

1. Ekspansi Kredit Secara Selektif dengan Mengoptimalkan Ekosistem Bisnis

- a. Pertumbuhan Kredit Yang Sehat dan 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.
 - 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.

Based on the roadmap in 2023, bank **bjb** is entering phase II (*portfolio optimization*) towards the end of phase III (*sustainable growth*). The portfolio optimization phase in 2023 will be the foundation for the next phase. For this reason, digitalization of tools per segment, acquisition of retail funding and optimization of productive credit will be optimized in 2023.

Bank **bjb** has great potential to make commercial businesses and MSMEs a driver of productive credit growth. Apart from accelerating productive credit growth, one of bank **bjb**'s portfolio targets is increasing retail funding through increasing the role of digitalization in banking services.

Short Term Strategy

The description of bank **bjb**'s short-term strategy is as follows.

1. Selective Credit Expansion by Optimizing the Business Ecosystem

- a. Healthy and Sustainable Credit Growth
 - Improving services through developing digitalization of the credit process by strengthening risk mitigation.
 - Increasing the KPR portfolio through optimizing utilization in collaboration with third parties and playing an active role in distributing government program credit.
 - Creating a digital business ecosystem with a focus on working on superior economic sectors in each region to encourage regional economic empowerment and create community economic sector actors.
 - Increasing regional infrastructure financing to support the acceleration of the regional economy.
 - Encouraging credit growth by maximizing value chain potential and system integration with the business ecosystem as a source of credit potential data.
 - Increasing financing contributions that support sustainable growth by considering economic, environmental, and social aspects.
- b. Maintaining Selective and Quality Credit Growth
 - Maintaining quality credit growth through improving business processes and selectively determining debtors.
 - Increasing the active role of the credit risk function as four eyes in the credit granting process and in the process of rescuing problem debtors.
 - Optimizing the use of credit risk Loan Management System (LMS) functions and credit risk dashboards to increase risk mitigation.

- 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.
 - 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.
- Strengthening risk and compliance awareness to support quality and sustainable credit growth.
 - 2. Strengthening Liquidity to Support Bank Performance**
 - a. Optimizing product holding to increase the growth of third-party funds and other businesses.
 - b. Strengthening liquidity by creating a business ecosystem through developing 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 to strengthen the position of financial ratios and 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 synergy with strategic partners to accelerate business growth through channelling, asset buying and partnership patterns.
 - c. Expanding cooperation with fintech, e-commerce and e-marketplace 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 in 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 Regional Government transaction electronification services and implementing a village digital ecosystem to help improve the village economy.
 - c. Work process efficiency by implementing automation and simplification of repetitive and manual business activities.
 - d. Optimizing risk exposure monitoring through digitalization of risk monitoring tools.
 - e. Increasing IT security and IT cyber defence in implementing 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 still paying attention to financial ratios.

- 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. Peningkatan 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.

7. Penguatan Governance, Risk and Compliance (GRC) Untuk Mendukung Bisnis

- a. Berperan aktif membantu perusahaan dalam mencapai tujuan dengan pendekatan yang sistematis dan konsisten melalui peningkatan kualitas tata kelola, kepatuhan dan manajemen risiko.

- Increasing fee-based income through feature development and product innovation.
- Increasing efforts to recover write-off credits to provide a more optimal contribution to income.

b. Efficient Cost Management

- Effectiveness and efficiency of business processes and bank operations through integration and automation of work systems.
- Managing an office network based on productivity and effectiveness.
- Cost management by prioritizing work programs that provide added value to the bank's business.

6. Maintaining Capital Structure and Encouraging Increased Human Capital Productivity

a. Maintaining the composition of the capital structure to support business expansion.

- Increasing profitability growth to strengthen capital structure.
- Carrying out corporate actions to strengthen capital, including through preparation of a rights issue and/or issuing perpetual bonds.
- Selective business growth by considering the impact on the RWA weight ratio calculation.

b. Increased human capital productivity.

- Strengthening the agile organizational structure model as a support for improving performance.
- Improving the performance monitoring and evaluation function based on commitment to key performance indicators in efforts to achieve targets.
- Increasing the role of human capital as a strategic business partner by optimizing the authority and function of human capital which reaches all work units.
- Developing an integrated learning system to support increased employee productivity.
- Supporting project management life cycle on time, on target and effectively in producing strategic projects.

7. Strengthening Governance, Risk and Compliance (GRC) to support business.

- a. Playing an active role in helping the company achieve its goals with a systematic and consistent approach by improving the quality of governance, compliance, and risk management.

- | | |
|---|---|
| <ul style="list-style-type: none"> b. Pengembangan metodologi manajemen risiko guna mendukung aktivitas bisnis dan permodalan bank. c. Meningkatkan efektivitas sistem pengendalian internal untuk mendukung bisnis. d. Mengembangkan <i>compliance management system</i> untuk penguatan <i>risk and compliance awareness</i>. 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. | <ul style="list-style-type: none"> b. Development of risk management methodology to support business activities and bank capital. c. Increasing the effectiveness of the internal control system to support business. d. Developing a compliance management system to strengthen risk and compliance awareness. e. Developing an information system for managing the APU PPT program according to business needs and digitizing services. f. Effective risk management and compliance in supporting KUB and financial conglomerates. |
|---|---|

Strategi Jangka Menengah dan Jangka Panjang

Dalam mencapai target keuangan dan portofolio di tahun 2025 bank **bjb** dihadapkan beberapa *key challenges* yaitu pada segmen *lending* kredit bank **bjb** masih bertumpu pada kredit konsumen ASN dan belum optimalnya sinergi antar divisi dalam peningkatan kredit produktif, pada segmen *funding* komposisi *funding* bank **bjb** masih didominasi oleh nasabah institusi dan rendahnya penetrasi *digital* khususnya *mobile banking* bank **bjb**.

1. Kredit

Untuk mencapai target keuangan 2025 bank **bjb** perlu mengakselerasi pertumbuhan kredit produktif sebesar 25% dan optimalisasi pertumbuhan kredit konsumtif sebesar 6%. Hal ini dikarenakan *market* kredit konsumen (khususnya ASN) sudah menuju fase *mature* dan terbatas, sehingga bank **bjb** hanya perlu mengoptimalkan kredit konsumen, market kredit produktif masih memiliki potensi yang besar sehingga bank **bjb** perlu mengakselerasi pertumbuhan kredit produktif sebagai *main engine growth* demi mencapai target keuangan 2025.

2. Funding

Untuk mengoptimalkan *cost of fund* dan pemenuhan NSFR bank **bjb** harus memprioritaskan *funding* ritel dan CASA untuk pemenuhan target *funding*. Hal ini dikarenakan persentase CASA berpengaruh terhadap persentase *cost of fund* dan persentase *funding ritel* berpengaruh terhadap persentase NSFR.

Dalam mencapai target *positioning* sebagai elit bank, target keuangan, dan juga target portofolio yang telah dijabarkan sebelumnya, bank **bjb** akan menerapkan strategi korporasi yang diilustrasikan melalui *strategy house* bank **bjb** berikut ini.

Medium- and Long-Term Strategies

In achieving financial and portfolio targets in 2025, bank **bjb** is faced with several key challenges, namely in the lending segment, bank **bjb** credit still relies on ASN consumer credit and there is not yet optimal synergy between divisions in increasing productive credit, in the funding segment, bank **bjb**'s funding composition is still dominated by customers institutions and low digital penetration, especially bank **bjb** mobile banking.

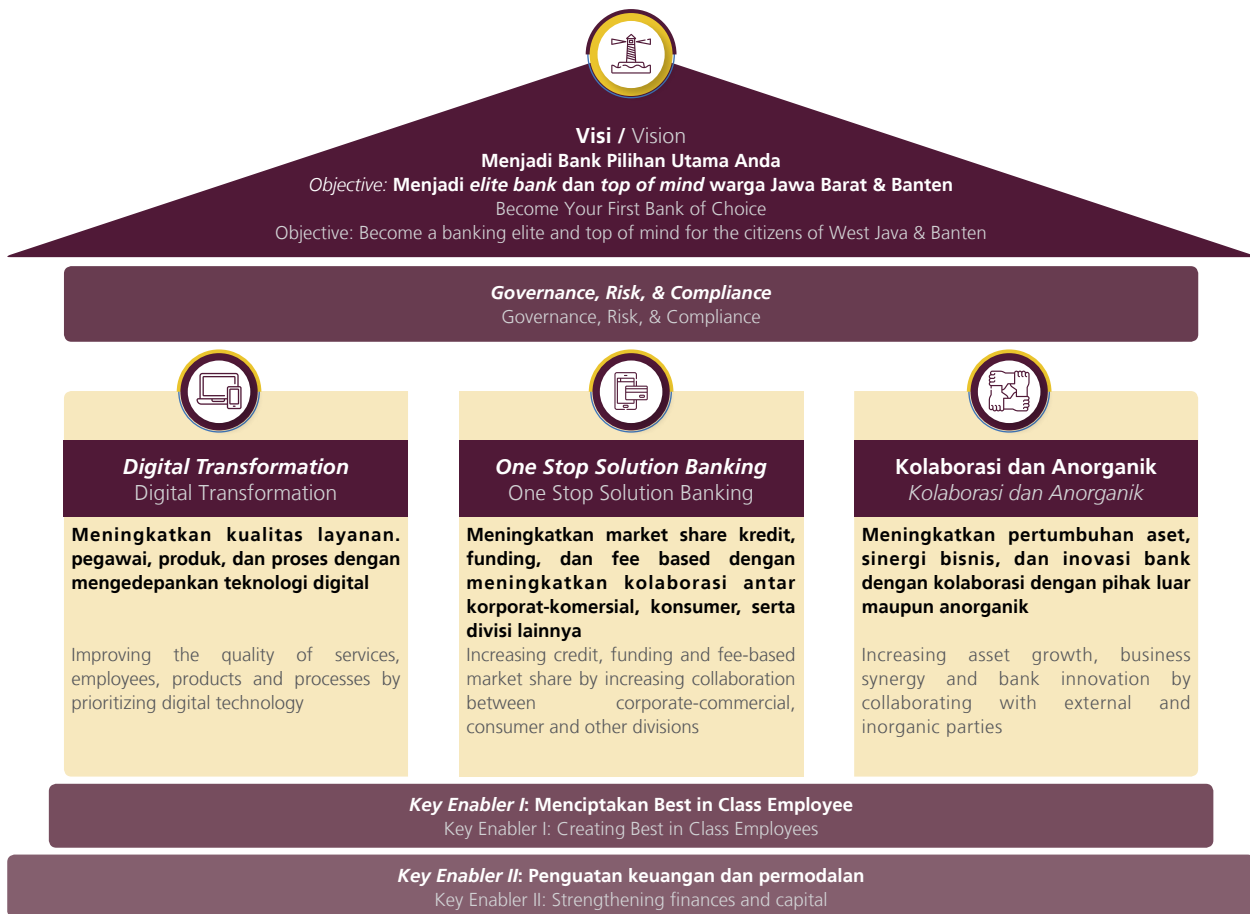
1. Credit

To achieve the 2025 financial target, bank **bjb** needs to accelerate productive credit growth by 25% and optimize consumer credit growth by 6%. This is because the consumer credit market (especially ASN) has entered a mature and limited phase, so bank **bjb** only needs to optimize consumer credit, the productive credit market still has great potential so bank **bjb** needs to accelerate productive credit growth as the main engine of growth to achieve financial targets 2025.

2. Funding

To optimize the cost of funds and fulfil the NSFR, bank **bjb** must prioritize retail funding and CASA to meet funding targets. This is because the CASA percentage influences the cost of funds percentage and the retail funding percentage influences the NSFR percentage.

In achieving the positioning target as an elite bank, financial targets, and portfolio targets that have been described previously, bank **bjb** will implement a corporate strategy which is illustrated through the following bank **bjb** house strategy.



Strategi korporasi bank **bjb** terdiri dari 3 (tiga) pilar strategi bisnis dan 2 (dua) fondasi strategi *enabler*. Masing - masing penjelasan terkait pilar strategi adalah sebagai berikut:

Pilar I – Digital Transformation

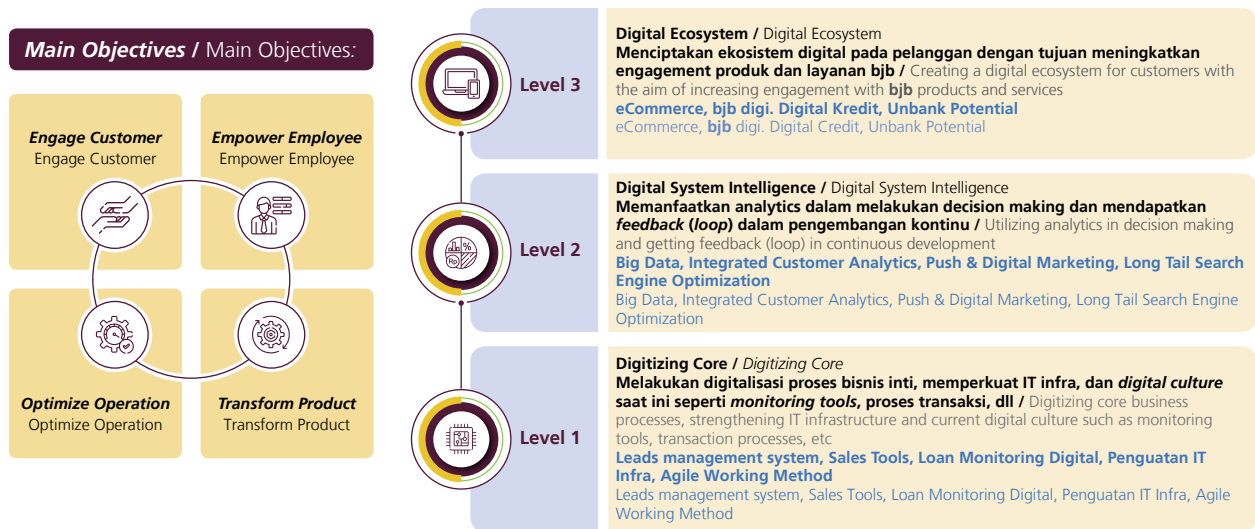
Pada pilar *digital transformation*, bank **bjb** memiliki empat tujuan utama yang ingin dicapai pada tahun 2025 yaitu: (i) meningkatkan engagement kepada nasabah; (ii) memperkuat kinerja pegawai; (iii) transformasi produk dan layanan digital; dan (iv) optimalisasi operasional. Dalam mencapai empat tujuan tersebut bank **bjb** perlu melakukan *digital transformation* yang terdiri dari tiga level transformasi, digitalisasi *core*, menciptakan *system intelligence* (*analytics*), dan menciptakan *digital ecosystem*. Ilustrasi terkait *digital transformation* dapat dilihat pada gambar di bawah ini.

Bank **bjb**'s corporate strategy consists of 3 (three) business strategy pillars and 2 (two) enabler strategy foundations. Each explanation regarding the strategy pillars is as follows:

Pillar I – Digital Transformation

In the digital transformation pillar, bank **bjb** has four main goals to be achieved by 2025, namely: (i) increasing engagement with customers; (ii) strengthening employee performance; (iii) digital product and service transformation; and (iv) operational optimization. In achieving these four goals, bank **bjb** needs to carry out digital transformation which consists of three levels of transformation, core digitalization, creating an intelligence system (*analytics*), and creating a digital ecosystem. An illustration related to digital transformation can be seen in the image below.

Gambar Level Digital Transformation bjb



Pilar II – One Stop Solution Banking

Pada pilar *one stop solution banking*, bank **bjb** perlu untuk meningkatkan potensi *cross selling* baik ke nasabah turunan melalui *value chain* maupun ke produk turunannya. Dalam menjalankan *one stop solution banking*, bank **bjb** perlu menerapkan 4 (empat) inisiatif:

1. Menjalankan System Account Planning

Account planning merupakan kegiatan rutin yang bertujuan untuk mengidentifikasi peluang potensi *cross selling* melalui *wallet size analysis* dan *value chain analysis*. Umumnya *account planning* terdiri dari empat kegiatan utama:

- Data collection*: Pengumpulan data *cross* divisi untuk memetakan overall relationship dan profitability nasabah.
- wallet sizing dan value chain analysis*: melakukan analisa peluang *cross selling* baik secara vertikal maupun horizontal.
- Penentuan target dan rencana aksi: melakukan penetapan target dan lintas divisi.
- Monitoring dan engagement*: melakukan implementasi rencana dan *monitoring*.

2. Membentuk Unit Kerja Account Solution

Dalam memastikan keberjalanan sistem *account planning*, diperlukan sebuah unit/divisi yang bertugas dalam mengakomodir dan mengkordinir kegiatan *account planning* yang bersifat lintas divisi. Unit *account solution* akan berperan dalam mengkordinir kegiatan *account planning* dan *supporting* dalam pengumpulan data, *wallet sizing*, *value chain analysis*, dan *monitoring* rencana aksi. Berdasarkan kondisi **bjb** saat ini, unit kerja *account solution* diusulkan didirikan dalam bentuk unit kerja yang berada pada Direktorat Komersial dan UMKM.

3. Menerapkan Model Sales Hunter – Farmer Melalui AO Senior dan AO Junior

Dengan berjalannya *system one stop solution*, diperlukan sebuah peran *sales* yang mampu menjaga *overall relationship* dalam memahami kebutuhan nasabah dan turunannya serta

Pillar II – One Stop Solution Banking

In the *one stop solution banking* pillar, bank **bjb** needs to increase the potential for *cross selling* both to derivative customers through the value chain and to derivative products. In implementing *one stop solution banking*, bank **bjb** needs to implement 4 (four) initiatives:

1. Executing System Account Planning

Account planning is a routine activity that aims to identify potential *cross selling* opportunities through *wallet size analysis* and *value chain analysis*. Generally, *account planning* consists of four main activities:

- Data collection*: Collecting *cross*-division data to map overall customer relationships and profitability.
- Wallet sizing and value chain analysis*: analyzing *cross selling* opportunities both vertically and horizontally.
- Determining targets and action plans: carrying out target setting and *cross*-divisional work.
- Monitoring and engagement*: implementing plans and *monitoring*.

2. Establishing an Account Solution Work Unit

To ensure the operation of the *account planning* system, a unit/division is needed to take a responsibility for accommodating and coordinating *cross*-divisional *account planning* activities. The *account solution* unit will play role in coordinating *account planning* and *supporting* activities in data collection, *wallet sizing*, *value chain analysis*, and *monitoring* action plans. Based on the current conditions of bank **bjb**, the *account solution* work unit is proposed to be established in the form of a work unit under the Commercial and MSME Directorate.

3. Implementing the Hunter – Farmer Sales Model through AO Senior and AO Junior

With the running of *one stop solution* system, a *sales* role is required to be able to maintain the *overall relationship* in understanding customer needs and their derivatives and

mampu menawarkan produk atau layanan melalui *cross selling*. Munculnya kebutuhan tersebut mendorong perlunya penerapan model *sales hunter – farmer*. Dimana peran *farmer* akan dimiliki oleh *Junior AO* yang nantinya akan didukung langsung oleh unit *account solution* dalam memberikan gambaran mengenai kebutuhan dan *overall relationship* maupun *profitability* seorang nasabah

4. Penyesuaian *Shared KPI Product Holding*

Salah satu faktor kunci keberhasilan menjadi *one stop solution banking* adalah dengan terlibat aktifnya semua peran baik dari *top management level* hingga *working level* dan baik dari direktorat bisnis maupun *supporting*. Oleh karena itu dalam menuju satu tujuan bersama, *sharing KPI product holding* merupakan *key enabler* keberhasilan *one stop solution banking bjb*.

Pilar III – Kolaborasi dan Anorganik

Dalam menunjang target pertumbuhan aset dan bisnis, bank **bjb** perlu melakukan kolaborasi dengan pihak ketiga serta akuisisi anak usaha.

1. Kolaborasi

Terdapat beberapa peluang kolaborasi yang dapat meningkatkan sinergi bisnis bank **bjb** seperti kolaborasi dengan perusahaan *fintech* dalam rangka perluasan kanal, BPR, dan *asset management company* serta *debt collection agency* dalam rangka penyelesaian kredit hapus buku.

2. Akuisisi Anak Usaha

Berdasarkan kondisi saat ini dan kebutuhan bisnis bank **bjb**, akuisisi anak usaha modal ventura *digital* dan pialang asuransi merupakan opsi strategi anorganik yang sesuai bank **bjb** dalam mencapai target keuangan maupun bisnis di tahun 2025.

Fondasi I – Menciptakan *Best in Class Employee*

Terdapat empat pilar penguatan *human capital* yang bank **bjb** perlu lakukan yaitu: (i) *Capacity fulfillment strategy*; (ii) *capability development*; (iii) *performance management*; dan (iv) struktur organisasi.

able to offer products or services through cross selling. The emergence of this need encourages the implementation of the hunter - farmer sales model in which the role of farmer will be run by Junior AO. Then, the Junior AO will later be supported directly by the account solution unit in providing an overview of the needs and overall relationship and profitability of a customer.

4. Adjustment of *Shared KPI Product Holding*

One of the key success factors in becoming a one stop banking solution is the active involvement of all roles, from top management level to working level and from both business and supporting directorates. Therefore, in achieving one common goal, sharing product holding KPIs is a key enabler for the success of **bjb's** one stop banking solution.

Pillar III – Collaboration and Inorganic

To support the growth of asset and business targets, bank **bjb** needs to collaborate with third parties and acquires subsidiaries.

1. Collaboration

There are several collaboration opportunities that can increase bank **bjb's** business synergy, such as collaboration with *fintech* companies for channel expansion, BPR, and asset management companies as well as debt collection agencies for settling write-off credits.

2. Acquisition of Subsidiaries

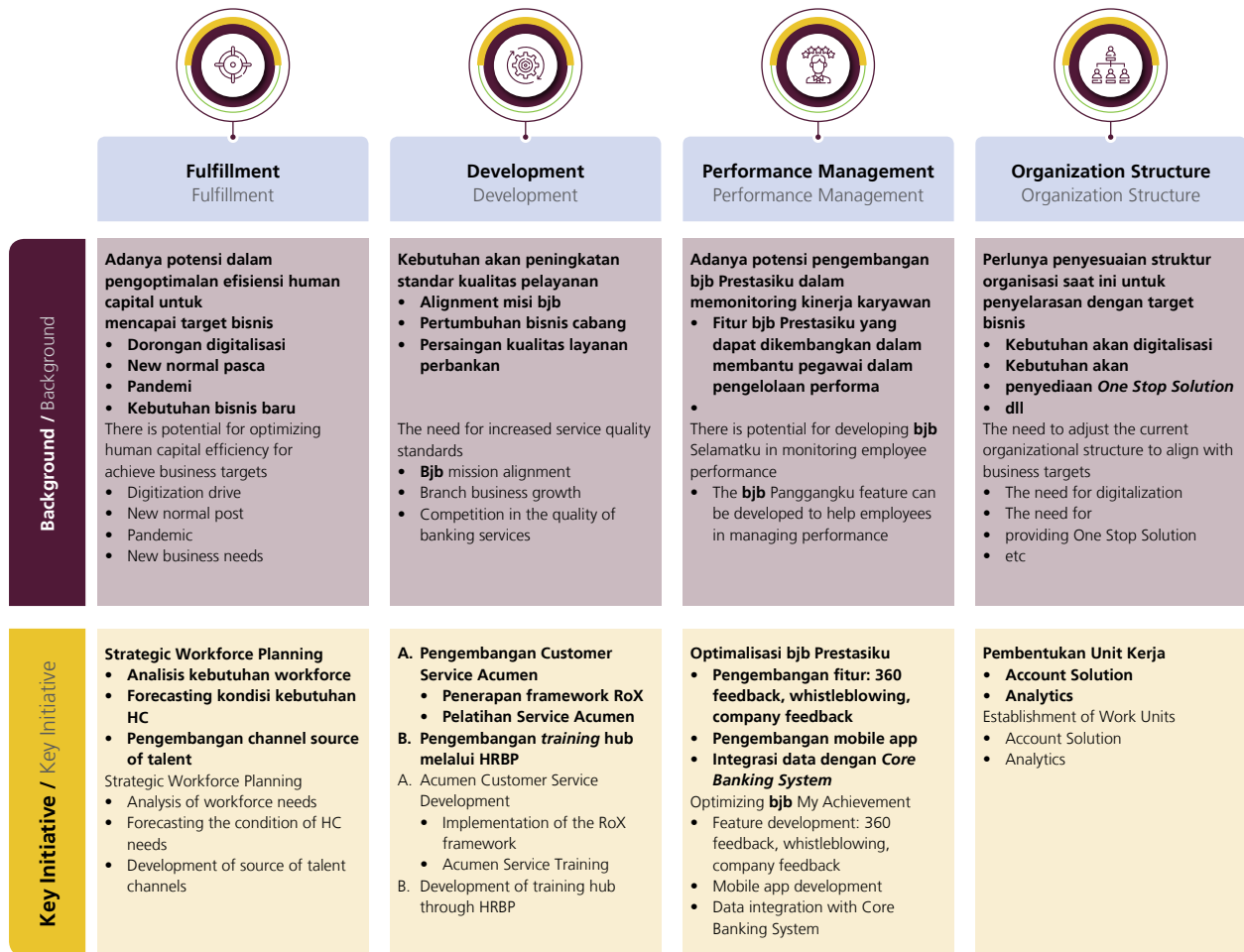
Based on current conditions and bank **bjb's** business needs, the acquisition of digital venture capital subsidiaries and insurance brokers is an inorganic strategy option that is suitable for bank **bjb** in achieving its financial and business targets in 2025.

Foundation I – Creating *Best in Class Employee*

There are four pillars of strengthening human capital that bank **bjb** needs to do, namely: (i) *Capacity fulfillment strategy*; (ii) *capability development*; (iii) *performance management*; and (iv) organizational structure.

Gambar Fondasi Strategi *Human Capital* bjb

A Figure of the Foundation of the bjb Human Capital Strategy



Fondasi II – Penguatan Keuangan dan Permodalan

Dalam mendukung target pertumbuhan aset bank **bjb** di tahun 2025 dan pemenuhan kebutuhan rasio keuangan yang sehat, **bjb** perlu melakukan strategi permodalan yang terdiri dari beberapa opsi: (i) *right issue* dan (ii) *sub-debt* (obligasi subordinasi).

Perselisihan Internal

Selama tahun 2023 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

Foundation II – Strengthening Finance and Capital

In supporting bank **bjb**'s asset growth target in 2025 and meeting the need for healthy financial ratios, **bjb** needs to carry out a capital strategy consisting of several options: (i) rights issue and (ii) sub-debt (subordinated bonds).

Internal Disputes

During 2023 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

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.

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 2023 2023 amount	
		Number of Account (NoA)	Nominal (dalam jutaan Rupiah) nominal (in million rupiah)
1	Kepada Pihak Terkait/ To Related Parties	25	603,612
2	Kepada 50 Debitur Inti/ To 50 Core Debtors		
	a. Individu/ Individual	6	6,426,706
	b. Grup/ Group	10	5,357,252
	Total Debitur Inti/ Total Core Debtors	26	11,783,958

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 0705/SK/DIR-KAP/2021 tanggal 27 Oktober 2021 tentang Kebijakan Tata Kelola;
2. Surat Keputusan Direksi Nomor 0077/SK/DIR-CS/2019 tanggal 14 Januari 2019 tentang Kebijakan Tata Tertib Kerja Direksi;
3. Surat Keputusan Dewan Komisaris Nomor 02/SK/DKO/2022 tanggal 04 Januari 2022 tentang Pedoman dan Tata Tertib Kerja Dewan Komisaris.
4. Surat Keputusan Direksi Nomor 0422/SK/DIR-KAP/2022 tanggal 05 Agustus 2022 tentang Pedoman Benturan Kepentingan;

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.

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 Directors number 0705/SK/DIR-KAP/2021 dated October 27, 2021 concerning Corporate Governance Policy;
2. Decree of Directors number 0077/SK/DIR-CS/2019 dated January 14, 2019 concerning Directors' Work Procedures Policy;
3. Decree of Board of Commissioners number 02/SK/DKO/2022 dated January 04, 2022 concerning the Board of Commissioners Work Guidelines and Procedures.
4. Decree of the Directors number 0422/SK/DIR-KAP/2022 dated August 05, 2022 concerning Guidelines for Conflict of Interest;

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.

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 Bank terkait *Insider Trading* telah 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.

Bank 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. Selama tahun 2023 tidak terdapat *insider trading*.

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 perusahaan. 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 Perusahaan juga media cetak nasional dan lokal terpilih.
3. Laporan Tahunan bank **bjb** disusun sesuai ketentuan yang berlaku dan disampaikan kepada stakeholder maupun *shareholder* Perusahaan 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 Perusahaan secara aktif.
6. Informasi lainnya yang mendukung keterbukaan informasi, edukasi keuangan, dan layanan kepada masyarakat dilakukan melalui media informasi dan publikasi yang dimiliki Perusahaan termasuk penyelenggaraan kegiatan korporasi.

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.

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. During 2023 there was no insider trading.

Transparency of Financial and Nonfinancial 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 of financial and nonfinancial 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 ke depannya 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:

- Pelaksanaan Fungsi Kepatuhan Terintegrasi pada konglomerasi keuangan bank **bjb** dilaksanakan oleh Divisi Kepatuhan & APU-PPT Grup Tata Kelola & Pengendalian Gratifikasi;
- 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:

- 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;
- 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 AN. Fahlino F. Sjuib
- b. 1 (satu) Komisaris Utama Independen sebagai anggota AN. Farid Rahman
- c. 1 (satu) Komisaris sebagai anggota AN. Muhadi
- d. Pihak Independen sebagai anggota AN. Dinan Sufendi RAE
- e. 5 (lima) orang anggota *ex officio* dari Dewan Komisaris dan Dewan Pengawas Perusahaan anak (dalam bentuk seperti ini karena belum dilakukan penyesuaian oleh Dewan Komisaris terkait Dewan Pengawas BPR seharusnya dari 2 (dua) menjadi 1 (satu))

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:

Ketua merangkap anggota tetap: Direktur Entitas Utama yang membidangi Fungsi Manajemen Risiko

Sekretaris merangkap anggota tetap: Pemimpin Divisi Manajemen Risiko Entitas Utama

Anggota tetap:

- Direktur Entitas Utama yang membidangi fungsi Pengelolaan Anak Perusahaan;
- Direktur yang membidangi fungsi Manajemen Risiko dari masing-masing Lembaga Jasa Keuangan dalam Konglomerasi Keuangan;
- Pemimpin Divisi Manajemen Anak Perusahaan Entitas Utama

- 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. 5 (five) *ex officio* members of the Board of Commissioners and Supervisory Board of subsidiary companies (in this form because adjustments have not been made by the Board of Commissioners regarding the BPR Supervisory Board, it should be from 2 (two) to 1 (one))

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:

Chairman concurrently as permanent member: Director of Main Entity in charge of Risk Management Function

Secretary concurrently permanent member: Risk Management Division Head of Main Entity

Permanent Member:

- Main Entity Director in charge of Subsidiary Management functions;
- Director in charge of the Risk Management function of each Financial Services Institution in the Financial Conglomeration;
- Head of Main Entity Subsidiary Management Division

Anggota Tidak Tetap:

- Para undangan sesuai dengan materi pembahasan.

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 didalamnya 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.

Non-Permanent Members:

- The invitees correspond to the discussion material.

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

In accordance with the OJK Circular Letter 15/SEOJK.03/2015 dated 25 May 2015 concerning 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 from the end of the financial year, and publish the annual report on the Main Entity website no later than 5 (five) months from the end of the financial year.

Assessment Tata Kelola Terintegrasi

Hasil *Assessment* Tata Kelola Terintegrasi Periode Januari – Juni 2023 adalah sebagai berikut.

Integrated Governance Assessment

The results of the Integrated Governance Assessment for the January – June 2023 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	Mencerminkan manajemen Bank telah melakukan penerapan Tata Kelola yang secara umum Sangat Baik. Hal ini tercermin dari pemenuhan yang sangat memadai atas prinsip Tata Kelola. Dalam hal terdapat kelemahan penerapan prinsip Tata Kelola, secara umum kelemahan tersebut tidak signifikan dan dapat segera dilakukan perbaikan oleh manajemen Bank. Reflects that the Bank's management has implemented Governance which is generally very good. This is reflected in the very adequate fulfillment of Governance principles. In the event that there are weaknesses in the application of Governance principles, in general these weaknesses are not significant and can be immediately corrected by Bank management.

Kesimpulan:

Berdasarkan analisis terhadap indikator pada seluruh faktor penilaian pelaksanaan Tata Kelola Terintegrasi disimpulkan bahwa:

Conclusion:

Based on an analysis of indicators on all factors evaluating the implementation of Integrated Governance, it was concluded that:

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 anggota 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 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.

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 have been declared to have passed the fit and proper test conducted by the Financial Services Authority so that they meet the requirements for integrity, competency and financial reputation required in 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 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. The Main Entity Integrated Compliance Work Unit acts independently of existing operational work units, and consists of qualified human resources as members of the Integrated Compliance Work Unit.
5. The Internal Audit Work Unit is independent of the Operational Work Unit as the Main Entity in the Financial Conglomerate with an Internal Audit Charter and Organizational Structure Guidelines.
6. The Main Entity's Board of Directors has fulfilled the need for quality 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 has an adequate organizational structure for the Financial Conglomerate.
8. The Main Entity has an Integrated Risk Management Policy which is contained in the Risk Management Policy which includes Risk Management management in accordance with what has been determined by the regulator.
9. The Integrated Governance Policy contained in the Bank Governance Policy consists of an Integrated Governance framework for Main Entities and Financial Services Institutions.
10. The Integrated Governance Framework for Main Entities and Financial Services Institutions is in accordance with regulatory provisions

Hasil Penilaian Sendiri Pelaksanaan Tata Kelola Terintegrasi Self Assessment Results Implementation of Integrated Governance

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 Discussion* 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 I sebanyak 17 (tujuh belas) kali, dan rapat internal semester I sebanyak 13 (tiga belas) 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 internal 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 Januari sampai dengan Juni Tahun 2022 sebanyak 2 (dua) 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 I tahun 2023.
 - 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 I Tahun 2023.
 - 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 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. 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 has held joint meetings between the Board of Commissioners and the Board of Directors during the first semester 17 (seventeen) times, and internal meetings in the first semester 13 (thirteen) times.
 - 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 has carried out an evaluation of the implementation of Integrated Governance, both assessing the adequacy of internal control and the implementation of the Integrated Compliance function through holding Integrated Governance Committee meetings.
 - h. The Integrated Governance Committee has held Integrated Governance Committee meetings during the period January to June 2022 2 (two) times.
 - 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 has carried out monitoring, quality improvement and inspection of the implementation of the Internal Audit function in Financial Services Institutions in Financial Conglomerates during the first semester of 2023.
 - k. The Main Entity has 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 and workshops on Integrated Governance in Financial Conglomerates during the first semester of 2023.
 - 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 reflect weaknesses in the Integrated Governance process aspects of the Financial Conglomerate are the existence of entities not conducting the follow up toward the results of the review as a form of improvement of the implementation of the Risk Management function, compliance function, and internal audit function of the Main Entity.

Hasil Penilaian Sendiri Pelaksanaan Tata Kelola Terintegrasi Self Assessment Results Implementation of Integrated Governance

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 Januari – Juni Tahun 2023.
 - f. Hasil rapat Komite Tata Kelola Terintegrasi telah didokumentasikan dengan baik dalam notula rapat dan selama pelaksanaan rapat pada periode Januari – Juni Tahun 2023 tidak terdapat *Dissenting Opinions*.
 - g. Satuan Kerja Kepatuhan Terintegrasi telah menyampaikan laporan pelaksanaan tugas dan tanggung jawabnya periode Triwulan I kepada Direktur yang membawahkan fungsi Kepatuhan Entitas Utama.
 - h. Satuan Kerja Audit Internal Terintegrasi telah menyampaikan laporan Audit Internal Terintegrasi periode Januari – Juni 2023 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 obyektif 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 di seluruh Lembaga Jasa Keuangan.
 - n. Terdapat 9 (sembilan) Perusahaan yang sudah membukukan laba sampai dengan bulan Juni 2023.
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.
 - d. Masih terdapat 2 (dua) perusahaan yang masih membukukan rugi sampai dengan bulan Juni 2023.

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. The Main Entity's Board of Directors has monitored and monitored audit findings and recommendations on general audits carried out by the Integrated Internal Audit Work Unit, External Auditors, the results of OJK supervision, supervision of other authorities including Bank Indonesia, supervision of head offices and branches located abroad.
 - 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 has carried out evaluation activities on the implementation of Integrated Governance through meetings during the period January – June 2023.
 - f. The results of the Integrated Governance Committee meetings have been well documented in the meeting minutes and during the meetings in the January - June 2023 period there were no *Dissenting Opinions*.
 - g. The Integrated Compliance Work Unit has submitted a report on the implementation of its duties and responsibilities for the first quarter period to the Director in charge of the Main Entity Compliance function.
 - h. The Integrated Internal Audit Work Unit has submitted the Integrated Internal Audit report for the period January – June 2023 to the Director appointed to supervise 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 have reflected that the Main Entity and LJK in the Financial Conglomerate have implemented the principles of good governance in accordance with applicable regulations, which is reflected in the implementation of *Focus Group Discussion* activities, *workshop* activities on Integrated Governance in Financial Conglomerates, *review* of the framework infrastructure for implementing the Internal Audit function, Compliance function and Risk Management function throughout the Financial Services Institution.
 - n. There are 9 (nine) companies that have accounted profits until June 2023.
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 OJK Regulation.
 - c. There were still insufficient follow-ups on the results of inspections by the Internal Audit Work Unit at LJK in the Financial Conglomerate.
 - d. There are still 2 (two) companies that are still accounting losses until June 2023.

Hasil *Assessment* Tata Kelola Terintegrasi Periode Juli - Desember 2023 adalah sebagai berikut:

The results of the Integrated Governance Assessment for the July - December 2023 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	<p>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.</p> <p>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.</p>

Kesimpulan

Berdasarkan analisis terhadap indikator pada seluruh faktor penilaian pelaksanaan Tata Kelola Terintegrasi disimpulkan bahwa:

Conclusion

Based on an analysis of indicators on all factors evaluating the implementation of Integrated Governance, it could be concluded that:

A. Struktur Tata Kelola Terintegrasi

Nilai-nilai yang mencerminkan kekuatan aspek struktur Tata Kelola Terintegrasi Konglomerasi Keuangan adalah:

- 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;
- 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;
- Jumlah dan komposisi Dewan Komisaris Entitas Utama yang menjadi anggota telah sesuai dengan kebutuhan Konglomerasi Keuangan serta efisiensi dan efektivitas pelaksanaan tugas Komite telah memenuhi keterwakilan masing-masing sektor jasa keuangan;
- Satuan Kerja Kepatuhan Terintegrasi Entitas Utama bertindak secara independen terhadap satuan kerja operasional yang ada, dan terdiri dari sumber daya manusia yang memadai sebagai anggota Satuan Kerja Kepatuhan Terintegrasi;
- Satuan Kerja Audit Internal Terintegrasi bertindak secara independen terhadap Satuan Kerja Operasional sebagai Entitas Utama pada Konglomerasi Keuangan yang telah dinyatakan dalam Piagam Audit Internal dan Pedoman Struktur Organisasi;
- 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;
- Sebagai wujud penerapan Manajemen Risiko yang baik, Entitas Utama telah memiliki struktur organisasi yang memadai bagi Konglomerasi Keuangan;
- 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;
- Kebijakan Tata Kelola Terintegrasi yang tertuang dalam Kebijakan Tata Kelola Bank terdiri dari kerangka Tata kelola Terintegrasi bagi Entitas Utama dan Lembaga Jasa Keuangan;
- Kerangka Tata Kelola Terintegrasi bagi Entitas Utama dan Lembaga Jasa Keuangan telah sesuai dengan ketentuan regulator.

A. Integrated Governance Structure

The values that reflected the strength of the structural aspects of the Financial Conglomerate Integrated Governance were:

- 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;
- 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;
- 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;
- 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;
- 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;
- 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;
- As a form of implementing good Risk Management, the Main Entity had an adequate organizational structure for the Financial Conglomeration;
- 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;
- The Integrated Governance Policy contained in the Bank's Governance Policy consisted of an Integrated Governance framework for Main Entities and Financial Services Institutions;
- The Integrated Governance Framework for Main Entities and Financial Services Institutions complied with regulatory requirements.

Hasil Penilaian Sendiri Pelaksanaan Tata Kelola Terintegrasi

Self Assessment Results Implementation of Integrated Governance

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 dalam bentuk Piagam Korporasi Konglomerasi Keuangan yang telah ditandatangani oleh bank **bjb** selaku Entitas Utama dan 11 (sebelas) 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 Discussion* 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 14 kali, dan rapat internal semester II sebanyak 8 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 internal 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 s.d Desember tahun 2023 sebanyak 2 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 dan peningkatan kualitas fungsi audit internal, serta pemeriksaan secara menyeluruh pada Lembaga Jasa Keuangan dalam Konglomerasi Keuangan selama periode Semester II tahun 2023;
 - 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*, Komite Manajemen Risiko Terintegrasi, pelaporan risiko terintegrasi dalam Konglomerasi Keuangan selama periode Semester II Tahun 2023;
 - 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 masih terdapat entitas Lembaga Jasa Keuangan yang belum sepenuhnya menindaklanjuti hasil *review* sebagai bentuk pengembangan atas penerapan fungsi Manajemen Risiko, fungsi kepatuhan dan fungsi audit internal dari Entitas Utama serta masih terdapat kekosongan pengurus pada Lembaga Jasa Keuangan.

B. Integrated Governance Process

1. The values that reflected the strength of the aspects of the Financial Conglomerate Integrated Governance process were:
 - a. The Directors of the Main Entity have submitted Integrated Governance Guidelines to the Directors of Financial Services Institutions in the Financial Conglomerate in the form of a Financial Conglomerate Corporate Charter which has been signed by bank **bjb** as the Main Entity and 11 (eleven) Financial Services Institutions in the Financial Conglomerate;
 - 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 14 joint meetings between the Board of Commissioners and the Board of Directors during the second semester, and 8 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 has held 2 Integrated Governance Committee meetings during the July to December 2023 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 Conglomerate;
 - j. The Internal Audit Work Unit has carried out monitoring and improving the quality of the internal audit function, as well as comprehensive inspections of Financial Services Institutions in Financial Conglomerates during Semester II 2023;
 - k. The Main Entity has 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, integrated risk management committees, integrated risk reporting in Financial Conglomerates during the period of Semester II 2023;
 - 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 reflect weaknesses in the Integrated Governance process aspects of the Financial Conglomerate are the existence of entities not fully conducting the follow up toward the results of the review as a form of improvement of the implementation of the Risk Management function, compliance function, and internal audit function of the Main Entity and the vacancy of administrators at Financial Services Institutions.

Hasil Penilaian Sendiri Pelaksanaan Tata Kelola Terintegrasi Self Assessment Results Implementation of Integrated Governance

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, hasil pengawasan Bank Indonesia dan pengawasan otoritas lainnya;
 - 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 2023;
 - f. Hasil rapat Komite Tata Kelola Terintegrasi telah didokumentasikan dengan baik dalam notula rapat dan selama pelaksanaan rapat pada periode Juli – Desember Tahun 2023 tidak terdapat *Dissenting Opinions*;
 - g. Satuan Kerja Kepatuhan Terintegrasi telah menyampaikan laporan pelaksanaan tugas dan tanggung jawabnya periode Triwulan III & IV tahun 2023 kepada Direktur yang membawahkan fungsi Kepatuhan Entitas Utama;
 - h. Satuan Kerja Audit Internal Terintegrasi telah menyampaikan laporan Audit Internal Terintegrasi periode Juli – Desember 2023 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 obyektif 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 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 di seluruh 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, fungsi kepatuhan dan fungsi Audit Internal di LJK dalam Konglomerasi Keuangan masih belum sepenuhnya berjalan sesuai dengan ketentuan OJK namun bank **bjb** sebagai Entitas Utama telah melakukan upaya perbaikan antara lain melalui *Focus Group Discussion (FGD)*, *Workshop*, pelatihan dan asistensi.

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. The Main Entity's Board of Directors has monitored and supervised audit findings and recommendations on general audits carried out by the Integrated Internal Audit Work Unit, External Auditors, OJK supervision results, Bank Indonesia supervision results and supervision by other authorities;
 - 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 has carried out evaluation activities on the implementation of Integrated Governance through meetings during the period July – December 2023;
 - f. The results of the Integrated Governance Committee meetings have been well documented in the meeting minutes and during the meetings in the period July – December 2023 there were no *Dissenting Opinions*;
 - g. The Integrated Compliance Work Unit has submitted a report on the implementation of its duties and responsibilities for the third & fourth quarter of 2023 to the Director in charge of the Main Entity Compliance function;
 - h. The Integrated Internal Audit Work Unit has submitted the Integrated Internal Audit report for the period July – December 2023 to the Director appointed to supervise LJK in the Financial Conglomerate, 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 Conglomerate, review of the framework infrastructure for the implementation of the Internal Audit function, Compliance function, and Risk Management function in all Financial Services Institutions.
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. The implementation of the risk management function, compliance function and Internal Audit function at LJK in the Financial Conglomerate is still not fully conducted in accordance with OJK provisions, yet bank **bjb** as the Main Entity has made improvements, including through Focus Group Discussions (FGD), workshops, training and assistance.

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 OJK Circular Letter 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.	<p>Rekomendasi 1: Perusahaan Terbuka memiliki cara atau prosedur teknis pengumpulan suara (voting) baik secara terbuka maupun tertutup yang mengedepankan independensi, dan kepentingan pemegang saham.</p> <p>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.</p> <p>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.</p>	<p>Comply Bank telah memiliki tata cara pengumpulan suara (<i>voting</i>) baik secara terbuka maupun tertutup dalam Rapat Umum Pemegang Saham yang diatur pada Anggaran Dasar Perseroan.</p>

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	Comply or Explain Comply or Explain
	<p>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.</p> <p>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.</p> <p>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.</p>	<p>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.</p>
A.1.2.	<p>Rekomendasi 2: Seluruh anggota Direksi dan anggota Dewan Komisaris Perusahaan Terbuka hadir dalam RUPS Tahunan.</p> <p>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.</p> <p>Recommendation 2: All members of the Directors and members of the Board of Commissioners of a Public Company attended the Annual GMS.</p> <p>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 occurred or questions raised by shareholders related to the agenda at the GMS.</p>	<p>Comply Seluruh anggota Direksi dan anggota Dewan Komisaris hadir pada penyelenggaraan RUPS Tahun Buku 2022 yang diselenggarakan pada bulan April 2023.</p> <p>Comply All members of the Board of Directors and members of the Board of Commissioners were present at the 2022 Financial Year GMS held in April 2023.</p>
A.1.3.	<p>Rekomendasi 3: Ringkasan risalah RUPS tersedia dalam Situs Web Perusahaan Terbuka paling sedikit selama 1 (satu) tahun.</p> <p>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.</p>	<p>Comply Perseroan telah menyediakan ringkasan risalah RUPS tersedia dalam Situs Web Perseroan.</p>

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	<p>Recommendation 3: The summary of the minutes of the GMS was available on the Public Company Website for at least 1 (one) year.</p> <p>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.</p>	<p>Comply The Company has provided a summary of the minutes of the GMS available on the Company's Website.</p>
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.	<p>Rekomendasi 4: Perusahaan Terbuka memiliki suatu kebijakan komunikasi dengan pemegang saham atau investor.</p> <p>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.</p> <p>Kebijakan komunikasi dengan para pemegang saham atau investor menunjukkan 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.</p> <p>Recommendation 4: The Public Company had a communication policy with shareholders or investors.</p> <p>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.</p>	<p>Comply Perseroan telah memiliki kebijakan mengenai komunikasi dengan pemegang saham atau investor, yang dalam hal ini dilakukan melalui <i>Analyst Meeting</i>, <i>Public Expose</i>, serta melakukan pertemuan dengan investor atau calon investor.</p> <p>Comply The Company has a policy regarding communication with shareholders or investors, which is carried out through Analyst Meetings, Public Expos and holding meetings with investors or potential investors.</p>
A.2.2.	<p>Rekomendasi 5: Perusahaan Terbuka mengungkapkan kebijakan komunikasi Perusahaan Terbuka dengan pemegang saham atau investor dalam Situs Web.</p> <p>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.</p>	<p>Comply Perseroan telah memiliki kebijakan komunikasi dalam rangka transparansi dan memberikan kesetaraan kepada Pemegang Saham atau Investor yang dapat diakses pada situs resmi perseroan www.bankbjb.co.id</p>

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	<p>Recommendation 5: The Public Company disclosed the Public Company's communication policies with shareholders or investors on the Website.</p> <p>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.</p>	<p>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.bankbjb.co.id</p>
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.	<p>Rekomendasi 6: Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi Perusahaan Terbuka.</p> <p>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 diantara Perusahaan Terbuka. Namun demikian, jumlah anggota Dewan Komisaris yang terlalu besar berpotensi dapat mengganggu efektivitas pelaksanaan fungsi Dewan Komisaris.</p> <p>Recommendation 6: The determination of the number of members of the Board of Commissioners considered the conditions of the Public Company.</p> <p>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.</p>	<p>Comply Penentuan jumlah Dewan Komisaris serta pemilihan anggota Dewan Komisaris telah mempertimbangkan kondisi Perseroan.</p> <p>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.</p>
B.1.2.	<p>Rekomendasi 7: Penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan.</p> <p>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.</p>	<p>Comply Komposisi anggota Dewan Komisaris telah memperhatikan keberagaman keahlian, pengetahuan dan pengalaman yang dibutuhkan oleh Perseroan.</p>

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	<p>Recommendation 7: The determination of the composition of the members of the Board of Commissioners considered the diversity of expertise, knowledge, and experience required.</p> <p>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.</p>	<p>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.</p>
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.	<p>Rekomendasi 8: Dewan Komisaris mempunyai kebijakan penilaian sendiri (self assessment) untuk menilai kinerja Dewan Komisaris.</p> <p>Penjelasan: Kebijakan penilaian sendiri (self assessment) Dewan Komisaris merupakan suatu pedoman yang digunakan sebagai bentuk akuntabilitas atas penilaian kinerja Dewan Komisaris secara kolegal. Self assessment atau penilaian sendiri dimaksud dilakukan oleh masing-masing anggota untuk menilai pelaksanaan kinerja Dewan Komisaris secara kolegal, 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.</p> <p>Dalam kebijakan tersebut 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.</p> <p>Recommendation 8: The Board of Commissioners had a self-assessment policy to assess the performance of the Board of Commissioners.</p> <p>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.</p> <p>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.</p>	<p>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.</p> <p>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.</p>

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B.2.2.	<p>Rekomendasi 9: Kebijakan penilaian sendiri (<i>self assessment</i>) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan Perusahaan Terbuka.</p> <p>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.</p> <p>Recommendation 9: The self-assessment policy to assess the performance of the Board of Commissioners is disclosed through the Public Company Annual Report.</p> <p>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.</p>	<p>Comply Hasil penilaian sendiri (<i>self assessment</i>) Dewan Komisaris telah diungkapkan Perseroan melalui Laporan Tahunan Perusahaan Terbuka.</p> <p>Comply The Company has disclosed the results of the Board of Commissioners' self-assessment through the Public Company Annual Report.</p>
B.2.3.	<p>Rekomendasi 10: Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p>	<p>Comply Kebijakan pengunduran diri Dewan Komisaris telah diatur pada Anggaran Dasar Perseroan.</p> <p>Comply The policy for the resignation of the Board of Commissioners has been regulated in the Company's Articles of Association.</p>

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B.2.4.	<p>Rekomendasi 11: Dewan Komisaris atau Komite yang menjalankan fungsi Nominasi dan Remunerasi menyusun kebijakan suksesi dalam proses Nominasi anggota Direksi.</p> <p>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.</p> <p>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.</p> <p>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.</p>	<p>Comply Dewan Komisaris melalui Komite Nominasi dan Remunerasi telah mempunyai kebijakan suksesi dalam proses Nominasi anggota Direksi, yang tertuang dalam Pedoman Nominasi bank bjb.</p> <p>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.</p>
C.	<p>ASPEK 3: FUNGSI DAN PERAN DIREKSI ASPECT 3: FUNCTION AND ROLE OF DIRECTORS</p>	
C.1.	<p>Prinsip 5: Memperkuat Keanggotaan dan Komposisi Direksi. Principle 5: Strengthening the Membership and Composition of Directors.</p>	
C.1.1.	<p>Rekomendasi 12: Penentuan jumlah anggota Direksi mempertimbangkan kondisi Perusahaan Terbuka serta efektivitas dalam pengambilan keputusan.</p> <p>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.</p> <p>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.</p> <p>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.</p>	<p>Comply Penentuan jumlah anggota Direksi telah mempertimbangkan kondisi Perseroan serta efektivitas dalam pengambilan keputusan.</p> <p>Comply The determination of the number of members of the Directors has taken into account the Company's condition and effectiveness in decision making.</p>

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	Comply or Explain Comply or Explain
C.1.2.	<p>Rekomendasi 13: Penentuan komposisi anggota Direksi memperhatikan, keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan.</p> <p>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.</p> <p>Recommendation 13: The determination of the composition of the members of the Directors takes into account the diversity of expertise, knowledge, and experience required.</p> <p>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.</p>	<p>Comply Penentuan komposisi anggota Direksi telah memperhatikan, keberagaman keahlian, pengetahuan dan pengalaman yang dibutuhkan oleh Perseroan.</p> <p>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</p>
C.1.3.	<p>Rekomendasi 14: Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi.</p> <p>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.</p> <p>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.</p>	<p>Comply Anggota Direksi yang membawahi bidang akuntansi atau keuangan telah memiliki keahlian dan/atau pengetahuan di bidang akuntansi.</p>

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	Comply or Explain Comply or Explain
	<p>Recommendation 14: Members of the Directors in charge of accounting or finance have expertise and/or knowledge in accounting.</p> <p>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.</p> <p>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.</p>	<p>Comply Members of the Directors in charge of accounting or finance have expertise and/or knowledge in accounting.</p>

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.	<p>Rekomendasi 15: Direksi mempunyai kebijakan penilaian sendiri (<i>self assessment</i>) untuk menilai kinerja Direksi.</p> <p>Penjelasan: Seperti halnya pada Dewan Komisaris, kebijakan penilaian sendiri (<i>self assessment</i>) Direksi merupakan suatu pedoman yang digunakan sebagai bentuk akuntabilitas atas penilaian kinerja Direksi secara kolegial. <i>Self assessment</i> 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 <i>self assessment</i> ini diharapkan masing-masing anggota Direksi dapat berkontribusi untuk memperbaiki kinerja Direksi secara berkesinambungan.</p> <p>Dalam kebijakan tersebut 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.</p>	<p>Comply Dewan Komisaris telah mempunyai kebijakan penilaian sendiri (<i>self assessment</i>) 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.</p>
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No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	Comply or Explain Comply or Explain
	<p>Recommendation 15: The Directors has a self-assessment policy to assess the performance of the Directors.</p> <p>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.</p> <p>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.</p>	<p>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.</p>
C.2.2.	<p>Rekomendasi 16: Kebijakan penilaian sendiri (<i>self assessment</i>) untuk menilai kinerja Direksi diungkapkan melalui laporan tahunan Perusahaan Terbuka.</p> <p>Penjelasan: Pengungkapan kebijakan <i>self assessment</i> 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 <i>check and balance</i> terhadap kinerja Direksi.</p> <p>Recommendation 16: The self-assessment policy to assess the performance of the Directors is disclosed in the Public Company's annual report..</p> <p>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.</p>	<p>Comply Hasil penilaian sendiri (<i>self assessment</i>) Direksi telah diungkapkan Perseroan melalui Laporan Tahunan ini.</p> <p>Comply The Company has disclosed the results of the Directors' self-assessment through this Annual Report.</p>
C.2.3.	<p>Rekomendasi 17: Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan.</p> <p>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.</p> <p>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.</p>	<p>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.</p>

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	Comply or Explain Comply or Explain
	<p>Recommendation 17: The Directors has a policy regarding the resignation of members of the Directors if they are involved in financial crimes.</p> <p>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.</p>	<p>Comply</p> <p>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.</p>
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.	<p>Rekomendasi 18: Perusahaan Terbuka memiliki kebijakan untuk mencegah terjadinya insider trading.</p> <p>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.</p> <p>Recommendation 18: The Public Company has a policy to prevent insider trading.</p> <p>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.</p>	<p>Comply Kebijakan Perseroan tentang <i>Insider Trading</i> diatur dalam:</p> <p>Surat Keputusan Direksi nomor 709/SK/DIR-KP/2014 tanggal 7 Oktober 2014 tentang Etika Usaha dan Tata Perilaku (<i>Code of Conduct</i>) 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.</p> <p>Comply The Company's policy regarding Insider Trading is regulated in:</p> <p>Decree of the Directors number 709/SK/DIRKP/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.</p>
D.1.2.	<p>Rekomendasi 19: Perusahaan Terbuka memiliki kebijakan anti korupsi dan anti fraud.</p> <p>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.</p>	<p>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 tanggal 31 Mei 2022 tentang Pedoman Laporan Harta Kekayaan Penyelenggara Negara (LHKPN) dan Surat Keputusan Direksi Nomor 0148/SK/DIR-KAP/2022 tanggal 31 Mei 2022 tentang Pedoman Pengendalian Gratifikasi.</p>

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	Comply or Explain Comply or Explain
	<p>Recommendation 19: The Public Company has an anti-corruption and anti-fraud policy.</p> <p>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.</p>	<p>Comply The Company has established guidelines for controlling gratification and guidelines for reporting LHKPN in the context of anti-corruption and antifraud prevention efforts as stated in the Decree of the Directors Number 0149/SK/DIR-KAP/2022 May 31, 2022, concerning Guidelines of State Administrators Wealth Reports (LHKPN) Decision of the Directors Number 0148/SK/DIRKAP/2022 May 31, 2022, concerning Guidelines for Gratification Control.</p>
D.1.3.	<p>Rekomendasi 20: Perusahaan Terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor.</p> <p>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 (<i>supply chain</i>) berjalan dengan efisien dan efektif. Kemampuan pemasok atau vendor dalam memasok/memenuhi barang atau jasa yang dibutuhkan perusahaan akan mempengaruhi kualitas output perusahaan.</p> <p>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.</p> <p>Perseroan memiliki kebijakan terkait pengadaan barang dan jasa yang berisi tentang seleksi dan peningkatan kemampuan pemasok atau vendor yang tertuang dalam standar Pedoman Procurement.</p>	<p>Comply Dalam rangka pelaksanaan pengadaan barang dan jasa, Perseroan telah menetapkan kebijakan barang dan jasa yang didalamnya terdapat ketentuan mengenai seleksi dan peningkatan kemampuan pemasok yang tertuang dalam surat keputusan Direksi Nomor 0423/SK/DIR-UMU/2023 tanggal 6 November 2023 dan surat keputusan Direksi Nomor 0523/SK/DIR-UMU/2023 tanggal 29 Desember 2023 tentang Perubahan Standar Operasional Prosedur Pengadaan Barang/ Jasa.</p>
D.1.3.	<p>Recommendation 20: The Public Company has a policy regarding the selection and capacity building of suppliers or vendors.</p> <p>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.</p> <p>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.</p> <p>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</p>	<p>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.</p>
D.1.4.	<p>Rekomendasi 21: Perusahaan Terbuka memiliki kebijakan tentang pemenuhan hak-hak kreditur.</p> <p>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.</p>	<p>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.</p>

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	Comply or Explain Comply or Explain
	<p>Recommendation 21: The Public Company has a policy regarding the fulfillment of creditors' rights.</p> <p>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 followup actions in fulfilling the obligations of the Public Company to creditors.</p>	<p>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.</p>
D.1.5.	<p>Rekomendasi 22: Perusahaan Terbuka memiliki kebijakan sistem <i>whistleblowing</i>.</p> <p>Penjelasan: Kebijakan sistem <i>whistleblowing</i> 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 <i>whistleblowing</i> mencakup antara lain jenis pelanggaran yang dapat dilaporkan melalui sistem <i>whistleblowing</i>, cara pengaduan, perlindungan dan jaminan kerahasiaan pelapor, penanganan pengaduan, pihak yang mengelola aduan, dan hasil penanganan dan tindak lanjut pengaduan.</p>	<p>Comply Perseroan telah menetapkan kebijakan sistem <i>whistleblowing</i> 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 Laporan Pelanggaran (<i>Whistleblowing</i>) 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) <i>Whistleblowing System</i>.</p>
D.1.5.	<p>Recommendation 22: Public Companies have a whistleblowing system policy.</p> <p>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.</p>	<p>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 (<i>Whistleblowing</i>) 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 <i>Whistleblowing System</i>.</p>
D.1.6.	<p>Rekomendasi 23: Perusahaan Terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan.</p> <p>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 meningkatkan 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.</p>	<p>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 0171/SK/DIR-HCA/2023 tanggal 5 Juni 2023 tentang Standar Operasional Prosedur Pengelolaan Penghasilan dan Kepegawaian.</p>

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	Comply or Explain Comply or Explain
	<p>Recommendation 23: The Public Company has a policy of providing long-term incentives to the Directors and employees..</p> <p>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.</p> <p>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..</p>	<p>Comply The Company has a policy of providing longterm 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.</p>
E.	ASPEK 5: KETERBUKAAN INFORMASI ASPECT 5: INFORMATION DISCLOSURE	
E.1.	<p>Prinsip 8: Meningkatkan Pelaksanaan Keterbukaan Informasi. Principle 8: Improving Implementation of Information Disclosure</p>	
E.1.1.	<p>Rekomendasi 24: Perusahaan Terbuka memanfaatkan penggunaan teknologi informasi secara lebih luas selain Situs Web sebagai media keterbukaan informasi.</p> <p>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.</p> <p>Recommendation 24: Public Companies utilize the use of information technology more broadly than the Website as a medium for information disclosure.</p> <p>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.</p>	<p>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.</p> <p>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.</p>

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	Comply or Explain Comply or Explain
E.1.2.	<p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p>	<p>Comply Perseroan telah mengungkapkan mengenai kepemilikan saham Perseroan paling sedikit 5% serta Pemegang Saham Utama dan Pengendali.</p> <p>Comply The Company has disclosed the ownership of the Company's shares at least 5% as well as the Major and Controlling Shareholders.</p>

Penilaian Tata Kelola Perusahaan yang Baik

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.

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*.

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

Assessment Criteria

The Self Assessment is conducted periodically every semester, namely in June and December in the current year. This selfassessment 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*

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. Obyektivitas 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 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 party*) 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.

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 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.

Skor Penilaian

The Score of Assessment

Hasil *Self Assessment* Periode Januari – Juni 2023

Self Assessment Results for the Period January – June 2023

Hasil Penilaian Sendiri (Self Assessment) Pelaksanaan GCG Results of Self-Assessment Implementation of Governance		
	PERINGKAT RANK	DEFINISI PERINGKAT RANK DEFINITION
Individual	2	<p>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.</p> <p>Reflects that the Bank's management has implemented generally good governance. This is reflected in adequate fulfillment of Governance principles. In the event that there are weaknesses in the application of Governance principles, in general these weaknesses are less significant and can be resolved with normal actions by Bank management.</p>

Hasil Penilaian Sendiri (Self Assessment) Penerapan Tata Kelola Results of Self-Assessment Implementation of Governance	
<p>Kesimpulan: Berdasarkan analisis terhadap seluruh kriteria atau indikator penilaian tersebut di atas, disimpulkan bahwa:</p> <p>A. Governance Structure Faktor positif aspek governance structure adalah:</p> <ol style="list-style-type: none"> 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 <i>monitoring</i> serta penanganan yang diperlukan dalam hal terjadi <i>Non Performing Loan</i>; 	<p>Conclusion: Based on the analysis of all the assessment criteria or indicators mentioned above, it was concluded that:</p> <p>a. Governance Structure Positive factors aspects of governance structure are:</p> <ol style="list-style-type: none"> 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;

Hasil Penilaian Sendiri (*Self Assessment*) Penerapan Tata Kelola Results of Self-Assessment Implementation of Governance

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 mengidentifikasi kelemahan dan ancaman dan telah sesuai dengan visi dan misi serta rencana korporasi (*corporate plan*) Bank.

Faktor negatif aspek *governance structure* adalah:

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, Hal tersebut dikarenakan dalam pelaksanaan proses pengkinian mengutamakan skala prioritas dari kebutuhan Bank.

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 2022 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 2023 telah dilaksanakan sebanyak 12 kali, dan rapat gabungan Dewan Komisaris dan Direksi sebanyak 16 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:

The Bank's operational activities have been regulated in the Bank's policies, systems and procedures, however there are still several internal provisions which are still in the process of being updated so there is a potential risk of business development conditions not being in accordance with existing provisions. This is because the implementation of the updating process prioritizes priority scale of Bank needs.

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 2022 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 its supervisory duties, the Board of Commissioners has directed, monitored and evaluated the implementation of the Bank's strategic policies through the mechanism of Board of Commissioners meetings which in the period January - June 2023 were held 12 times, and joint meetings of the Board of Commissioners and Directors 16 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;

Hasil Penilaian Sendiri (*Self Assessment*) Penerapan Tata Kelola Results of Self-Assessment Implementation of Governance

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| <p>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;</p> <p>9. Satuan Kerja Kepatuhan telah membuat dan merumuskan strategi langkah-langkah dalam rangka mendukung terciptanya Budaya Kepatuhan;</p> <p>10. Satuan Kerja Kepatuhan telah melaksanakan <i>review</i> dan/atau merekomendasikan pengkinian dan penyempurnaan kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank;</p> <p>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;</p> <p>12. Dalam rangka peningkatan fungsi <i>quality assurance</i> dan <i>corrective action</i>, Bank melalui satuan kerja terkait telah melakukan sosialisasi pada seluruh jaringan kantor Bank mengenai Budaya Risiko, Budaya Kepatuhan serta <i>fraud awareness</i>;</p> <p>13. Bank senantiasa melakukan penguatan Fungsi Kepatuhan khususnya Budaya Kepatuhan melalui pelaksanaan kegiatan sosialisasi penerapan Budaya Kepatuhan, fungsi <i>Quality Assurance</i> dengan cara menetapkan <i>Compliance Sheet</i>, 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;</p> <p>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;</p> <p>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;</p> <p>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;</p> <p>17. Satuan Kerja Audit Internal telah melaporkan seluruh temuan hasil pemeriksaan sesuai ketentuan yang berlaku;</p> <p>18. Satuan Kerja Audit Internal telah menyusun dan mengkinikan pedoman kerja Auditor Internal;</p> <p>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;</p> <p>20. Akuntan Publik dan Kantor Akuntan Publik yang ditunjuk, mampu bekerja secara independen, memenuhi standar profesional akuntan publik serta ruang lingkup audit yang ditetapkan;</p> <p>21. Bank telah menetapkan prosedur di dalam melakukan proses identifikasi, pengukuran, <i>monitoring</i> dan pengendalian risiko secara berkala yang disesuaikan dengan kebutuhan bisnis Bank, dan setiap jenis risiko melalui <i>tools</i> yang telah dikembangkan oleh Bank, termasuk diantaranya yaitu Pedoman Profil Risiko dan ICCAP, Dimana didalamnya telah diatur Profil Risiko Kantor Cabang dan Profil Risiko Kantor Wilayah;</p> <p>22. Bank telah menerapkan pengendalian intern yang menyeluruh serta memadai, dimana pelaksanaan prinsip <i>segregation of duties</i> dan konsep <i>dual control</i> telah melekat dalam kebijakan dan pedoman aktivitas operasional yang menjadi panduan pelaksanaan kegiatan operasional sehari – hari;</p> <p>23. Satuan Kerja Audit Internal, Satuan Kerja Kepatuhan dan Satuan Kerja Manajemen Risiko telah melaksanakan tugasnya sesuai dengan ketentuan yang berlaku;</p> <p>24. Pelaksanaan <i>review</i> atas kebijakan, sistem dan prosedur penyediaan dana kepada pihak terkait serta penyediaan dana besar telah dilaksanakan secara berkala sesuai dengan ketentuan yang berlaku;</p> <p>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;</p> | <p>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;</p> <p>9. The Compliance Work Unit has made and formulated a strategic step in order to support the creation of a Compliance Culture;</p> <p>10. The Compliance Unit has reviewed and/or recommended updating and improving the Bank's policies, provisions, systems and procedures;</p> <p>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;</p> <p>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;</p> <p>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;</p> <p>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;</p> <p>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;</p> <p>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;</p> <p>17. The Internal Audit Unit has reported all audit findings in accordance with applicable regulations;</p> <p>18. The Internal Audit Unit has compiled and updated the Internal Auditor's work guidelines;</p> <p>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;</p> <p>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;</p> <p>21. The Bank has established procedures for carrying out the process of identifying, measuring, monitoring and controlling risks on a regular basis that are tailored to the Bank's business needs, and each type of risk through tools that have been developed by the Bank, including the Risk Profile and ICCAP Guidelines, which are regulated therein. Branch Office Risk Profile and Regional Office Risk Profile;</p> <p>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;</p> <p>23. The Internal Audit Unit, the Compliance Unit and the Risk Management Work Unit have carried out their duties in accordance with applicable regulations;</p> <p>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;</p> <p>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;</p> |
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Hasil Penilaian Sendiri (Self Assessment) Penerapan Tata Kelola
Results of Self-Assessment Implementation of Governance

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 dan ISO 9001: 2015 *Trade Processing Service fot Export Import*.

Faktor negatif aspek governance process adalah:

1. Pelaksanaan supervise/pengawasan atasan terhadap pegawai yang menjadi kewenangannya dalam hal melaksanakan fungsi dan tugas masing-masing pegawai kiranya perlu melakukan penguatan kualitas guna mencegah adanya pelanggaran-pelanggaran terhadap ketentuan internal maupun eksternal.
2. 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 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 2022 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 2023 mencapai sebesar Rp113,07 Triliun atau **100,68%** dari target yang ditetapkan sebesar Rp112,30 Triliun;
 - b) Realisasi Laba Bersih posisi 30 Juni 2023 mencapai sebesar Rp894,5 Miliar atau **106,08%** dari target yang ditetapkan sebesar Rp843,3 Miliar;
 - c) Realisasi NPL gross posisi 30 Juni 2023 adalah sebesar **1,22%**, lebih baik dari target yang ditetapkan sebelumnya sebesar 1,25%.
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 2022 tanggal 04 April 2023;

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. The 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 and ISO 9001: 2015 Trade Processing Service photo Export Import.

Negative factors aspects of governance process are:

1. The implementation of supervisory supervision over employees who are under their authority in carrying out the functions and duties of each employee may need to strengthen quality in order to prevent violations of internal and external regulations.
2. The literacy level of employees in reading the applicable regulations to prevent violations of internal and external regulations 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 2022 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 2023 reached IDR 113.07 trillion or **100.68%** of the target set at IDR 112.30 trillion;
 - b) Realized Net Profit as of June 30 2023 reached IDR 894.5 billion or **106.08%** of the target set at IDR 843.3 billion;
 - c) Realization of gross NPL as of June 30 2023 was **1.22%**, better than the previously set target of 1.25%.
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 2022 Annual GMS on April 04, 2023;

Hasil Penilaian Sendiri (Self Assessment) Penerapan Tata Kelola
Results of Self-Assessment Implementation of Governance

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| <ol style="list-style-type: none"> 7. Satuan Kerja Audit Internal telah melaksanakan pemeriksaan sesuai dengan RKAT tahun 2023 dan pemantauan hasil audit dilakukan secara berkesinambungan dimana penyelesaian untuk posisi Juni 2023 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 <i>Management Letter</i> telah menggambarkan permasalahan Bank; 9. Hasil audit atas laporan keuangan per 31 Desember 2022 dan <i>Management Letter</i> 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 2023 tidak terdapat penyediaan dana yang melampaui BMPK; 15. Bank telah menyampaikan informasi keuangan dan non-keuangan secara transparan dan berkala 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. | <ol style="list-style-type: none"> 7. The Internal Audit Unit has carried out inspections in accordance with the 2023 RKAT and monitoring of audit results is carried out on an ongoing basis where the completion for the position in June 2023, 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, 2022 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 2023, 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. |
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Faktor negatif aspek Governance Outcome adalah:
Selama periode Januari – Juni Tahun 2023, masih terdapat adanya sanksi denda akibat pelanggaran ketentuan regulator, selain itu masih terdapat *fraud* yang terjadi di Bank.

Negative factors aspects of Governance Outcome are:
During the period January - June 2023, there will still be fines due to violations of regulatory provisions, apart from that there are still frauds occurring at the Bank.

Hasil *Self Assessment* Periode Juli - Desember 2023

Self Assessment Results for the Period July - December 2023

Hasil Penilaian Sendiri (Self Assessment) Penerapan Tata Kelola
Results of Self-Assessment Implementation of Governance

	PERINGKAT RANK	DEFINISI PERINGKAT RANK DEFINITIONS
Individual	1	Mencerminkan Manajemen Bank telah melakukan penerapan Tata Kelola yang secara umum sangat baik . Hal ini tercermin dari pemenuhan yang sangat memadai atas prinsip Tata Kelola. Dalam hal terdapat kelemahan penerapan prinsip Tata Kelola, secara umum kelemahan tersebut tidak signifikan dan dapat segera dilakukan perbaikan oleh manajemen Bank. Reflects that Bank Management has implemented Governance which is generally very good . This is reflected in the very adequate fulfillment of Governance principles. In the event that there are weaknesses in the application of Governance principles, in general these weaknesses are not significant and can be immediately corrected by Bank 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. Dalam pengkinian struktur organisasi Bank telah melakukan beberapa hal sebagai upaya penguatan sistem pengendalian internal diantaranya membentuk Divisi IT Security, melakukan pemisahan Satuan Kerja Manajemen Risiko menjadi 2 yaitu Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi dan Manajemen Risiko Operasional serta melakukan pemindahan kewenangan fungsi Kontrol Internal Wilayah dan Kontrol Internal Cabang di bawah kewenangan Divisi Manajemen Risiko Operasional yang berada pada Direktorat Kepatuhan Dimana sebelumnya di bawah kewenangan Satuan Kerja Audit Internal yang berada pada Direktorat Utama;
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. In updating the organizational structure, the Bank has done several things to strengthen the internal control system, including establishing an IT Security Division, separating the Risk Management Work Unit into 2, namely the Credit, Market & Integrated Risk Management and Operational Risk Management Divisions and transferring the authority of the Control function. Regional Internal and Branch Internal Control are under the authority of the Operational Risk Management Division under the Compliance Directorate. Previously under the authority of the Internal Audit Work Unit under the Main Directorate;
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;

Hasil Penilaian Sendiri (*Self Assessment*) Penerapan Tata Kelola Results of Self-Assessment Implementation of Governance

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 2022 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 mengidentifikasi kelemahan dan ancaman dan telah sesuai dengan visi dan misi serta rencana korporasi (*corporate plan*) Bank.

Faktor negatif aspek *governance structure* adalah:

Kegiatan Operasional Bank telah diatur dalam kebijakan, sistem, dan prosedur Bank, namun demikian masih terdapat beberapa ketentuan internal yang perlu dilakukan pengkinian ataupun penyusunan yaitu sebanyak 177 ketentuan internal atau sebesar 42% dari total sebanyak 424 ketentuan internal Bank existing pada tahun 2023, sehingga dapat berpotensi risiko adanya kondisi bisnis & operasional Bank yang belum sesuai dengan ketentuan yang ada. Pelaksanaan proses pengkinian ketentuan dilaksanakan dengan skala prioritas sesuai kebutuhan Bank.

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 2022 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:

Bank Operational Activities have been regulated in Bank policies, systems and procedures, however there are still several internal provisions that need to be updated or drafted, namely 177 internal provisions or 42% of the total of 424 existing Bank internal provisions in 2023, so that they can There is a potential risk that the Bank's business & operational conditions are not in accordance with existing regulations. The process of updating provisions is carried out on a priority scale according to the Bank's needs.

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;

Hasil Penilaian Sendiri (*Self Assessment*) Penerapan Tata Kelola

Results of Self-Assessment Implementation of Governance

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| <ol style="list-style-type: none"> 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 <i>review</i> 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 <i>quality assurance</i> dan <i>corrective action</i>, Bank melalui satuan kerja terkait telah melakukan sosialisasi pada seluruh jaringan kantor Bank mengenai Budaya Risiko, Budaya Kepatuhan serta <i>fraud awareness</i>; 13. Bank senantiasa melakukan penguatan Fungsi Kepatuhan khususnya Budaya Kepatuhan melalui pelaksanaan kegiatan sosialisasi penerapan Budaya Kepatuhan, fungsi <i>Quality Assurance</i> dengan cara menetapkan <i>Compliance Sheet</i>, bjb Sipatuh, KMS (<i>Knowledge Management System</i>) 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 partisipasi 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, <i>monitoring</i> dan pengendalian risiko secara berkala yang disesuaikan dengan kebutuhan bisnis Bank, dan setiap jenis risiko melalui <i>tools</i> 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 <i>segregation of duties</i> dan konsep <i>dual control</i> 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 <i>review</i> 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; | <ol style="list-style-type: none"> 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 always strengthens the Compliance Function, especially the Compliance Culture, through the implementation of socialization activities on the implementation of the Compliance Culture, the Quality Assurance function by establishing a Compliance Sheet, bjb Sipatuh, KMS (<i>Knowledge Management System</i>) and bjb AMOLA to be used in the Bank's operational activities so that the activities in question can be implemented. carried out consistently and still paying attention to the principles of good governance and the principles of healthy banking; 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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Hasil Penilaian Sendiri (*Self Assessment*) Penerapan Tata Kelola Results of Self-Assessment Implementation of Governance

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| <p>26. Bank telah menyusun laporan yang berkaitan dengan informasi keuangan dan non-keuangan secara transparan sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan;</p> <p>27. Rencana Korporasi (<i>Corporate Plan</i>) dan Rencana Bisnis Bank (<i>Business Plan</i>) 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;</p> <p>28. Direksi telah melaksanakan evaluasi terhadap pelaksanaan RBB secara berkala melalui kegiatan rapat Direksi ataupun rapat kerja wilayah.</p> <p>29. Dalam rangka penguatan pelaksanaan penerapan tata kelola yang baik, Bank telah menerapkan ISO, dengan rincian sebagai berikut:</p> <ol style="list-style-type: none"> ISO 37001 :2016 Sistem Manajemen Anti Penyuapan (SMAP) pada segmen komersial dan korporasi di Kantor Pusat dan Kantor Cabang Utama Bandung serta proses pengadaan barang/jasa di Kantor Pusat; ISO 37301: 2021 Sistem Manajemen Kepatuhan (SMK) pada segmen kredit komersial dan korporasi di Kantor Pusat dan Kantor Cabang Utama Bandung serta penerapan Fungsi Kepatuhan pada Divisi Kepatuhan & APU PPT; ISO/IEC 27001 : 2022 <i>The Information Security Management Systems in the Provision of IT Operation for DIGI</i> by bank bjb (<i>Mobile Banking, SMS Banking, Internet Banking</i>), bjb DigiCash, bank bjb e-KYC and e-Procurement bank bjb applications; ISO/IEC 20000-1 : 2018 <i>The service management system of Information Technology Division that delivers Internet Banking, Mobile Banking, SMS Banking and bjb DigiCash Services to Digital Banking Division in accordance with the latest service catalogue</i>; ISO 9001 : 2015 <i>Trade Processing Service for Export Import</i>. <p>30. Dalam rangka penguatan sistem pengendalian internal Bank telah melakukan peningkatan fungsi <i>second line</i> melalui optimalisasi peran dan fungsi Kontrol Internal Cabang dan Kontrol Internal Wilayah dimana salah satunya yaitu melakukan <i>review</i> implementasi fungsi kepatuhan dan manajemen risiko pada Kantor Cabang dan Kantor Wilayah;</p> <p>31. Dalam rangka menunjang mewujudkan penerapan Tata Kelola Bank yang baik dari sisi proses Bank telah memiliki beberapa sistem aplikasi untuk mendukung hal tersebut diantaranya:</p> <ol style="list-style-type: none"> FDS (<i>Fraud Detection System</i>) adalah aplikasi untuk mendeteksi pola transaksi mencurigakan kemudian memberikan alert kepada user untuk ditinjau dan ditindaklanjuti; bjb AMOLA adalah aplikasi yang dirancang untuk memantau pengguna jasa dan transaksi yang patut diduga terkait APU PPT; E-Procurement adalah aplikasi yang digunakan didalam proses pengadaan barang dan jasa; bjb LMS adalah aplikasi yang digunakan pada seluruh segmen kredit, dari proses analisa kredit hingga pencairan kredit bjb; KMS (<i>Knowledge Management System</i>) adalah aplikasi yang dapat digunakan untuk mengakses ketentuan - ketentuan internal yang berlaku di bank bjb; bjb <i>Whistle Blowing System</i> adalah aplikasi pelaporan adanya tindakan ketidakpatuhan, yang menjamin kerahasiaan pelapornya; bjb SiPatuh adalah aplikasi yang dapat digunakan dalam proses monitoring kewajiban pelaporan, monitoring rasio-rasio, SLA Pengkajian Kebijakan dan Prosedur, dan penyampaian notifikasi ketentuan eksternal terbaru kepada unit kerja; Elbu adalah aplikasi yang digunakan dalam proses pembelajaran; bjb <i>digi</i> adalah aplikasi yang memberikan layanan digitalisasi terkait transaksi keuangan. | <p>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;</p> <p>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;</p> <p>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.</p> <p>29. In order to strengthen the implementation of good governance, the Bank has implemented ISO, with the following details:</p> <ol style="list-style-type: none"> ISO 37001 :2016 Anti-Bribery Management System (SMAP) in the commercial and corporate segments at the Head Office and Main Branch Office in Bandung as well as the goods/services procurement process at the Head Office; ISO 37301: 2021 Compliance Management System (SMK) in the commercial and corporate credit segments at the Head Office and Main Branch Office in Bandung as well as the implementation of the Compliance Function in the Compliance & APU PPT Division; ISO/IEC 27001 : 2022 The Information Security Management Systems in the Provision of IT Operation for DIGI/ by bank bjb (Mobile Banking, SMS Banking, Internet Banking), bjb DigiCash, bank bjb e-KYC and e-Procurement bank bjb applications; ISO/IEC 20000-1 : 2018 The service management system of Information Technology Division that delivers Internet Banking, Mobile Banking, SMS Banking and bjb DigiCash Services to Digital Banking Division in accordance with the latest service catalogue; ISO 9001 : 2015 Trade Processing Service for Export Import. <p>30. In order to strengthen the internal control system, the Bank has improved the second line function by optimizing the role and function of Branch Internal Control and Regional Internal Control, one of which is reviewing the implementation of compliance and risk management functions at Branch Offices and Regional Offices;</p> <p>31. In order to support the implementation of good Bank Governance from a process perspective, the Bank has several application systems to support this, including:</p> <ol style="list-style-type: none"> FDS (Fraud Detection System) is an application to detect suspicious transaction patterns and then provide alerts to users for review and follow-up; bjb AMOLA is an application designed to monitor service users and transactions that are suspected to be related to APU PPT; E-Procurement is an application used in the process of procuring goods and services; bjb LMS is an application used in all credit segments, from the credit analysis process to bjb credit disbursement; KMS (Knowledge Management System) is an application that can be used to access the internal provisions that apply at bank bjb; bjb Whistle Blowing System is an application for reporting acts of non-compliance, which guarantees the confidentiality of the reporter; bjb SiPatuh is an application that can be used in the process of monitoring reporting obligations, monitoring ratios, SLA Review of Policies and Procedures, and delivering notifications of the latest external provisions to work units; Elbu is an application used in the learning process; bjb <i>digi</i> is an application that provides digitalization services related to financial transactions. |
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Faktor negatif aspek *governance process* adalah:

Pelaksanaan supervisi/pengawasan atasan terhadap pegawai yang menjadi kewenangannya dalam hal pelaksanaan fungsi dan tugas masing-masing pegawai kiranya perlu dilakukan peningkatan kualitas pengawasan/penyelesaian guna mencegah adanya pelanggaran-pelanggaran terhadap ketentuan internal maupun eksternal.

Negative factors aspects of *governance process* are:

The implementation of supervision/supervision by superiors over employees who are under their authority in terms of carrying out the functions and duties of each employee would need to improve the quality of supervision/supervision in order to prevent violations of internal and external regulations.

Hasil Penilaian Sendiri (Self Assessment) Penerapan Tata Kelola
Results of Self-Assessment Implementation of Governance

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 2022 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 pertumbuhan kinerja bank **bjb** telah menunjukkan kinerja yang baik hal ini tercermin dari pertumbuhan aset posisi 31 Desember 2023 (*unaudited*) mencapai sebesar Rp176,66 Triliun dan naik sebesar 3,71 % atau tumbuh sebesar Rp6,3 Triliun dari tahun lalu dan mencatatkan laba bersih pada 31 Desember 2023 (*unaudited*) sebesar Rp1,81 Triliun dengan rata-rata pertumbuhan bulanan laba bersih selama tahun 2023 yaitu sebesar 6,2% lebih besar dari tahun lalu yang sebesar 2,9%;
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 2022 tanggal 04 April 2023;
7. Pemeriksaan yang dilakukan oleh Satuan Kerja Audit Internal telah sesuai dengan rencana yang ditetapkan dengan cakupan sesuai pengkinian assessment profil risiko auditee. Pemantauan hasil audit dilakukan secara berkesinambungan dan penyelesaian komitmen tindak lanjut hasil audit per 31 Desember 2023 sebagian besar telah sesuai dengan komitmen dan sisanya masih dalam batas waktu komitmen;
8. Akuntan Publik dan Kantor Akuntan Publik telah melakukan audit dan menerbitkan Management Letter periode 31 Desember 2022 atas audit tahun 2022 dan telah dipenuhi/ ditindaklanjuti oleh manajemen Bank;
9. Hasil audit atas laporan keuangan per 31 Desember 2022 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 2023 tidak terdapat penyediaan dana yang melampaui BMPK;
15. Bank telah menyampaikan informasi keuangan dan non-keuangan secara transparan dan berkala melalui media cetak maupun media elektronik yang dapat dengan mudah diakses oleh seluruh pemangku kepentingan;

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 2022 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, bank **bjb**'s performance growth has shown good performance, this is reflected in the growth of assets as of 31 December 2023 (*unaudited*) reaching IDR 176.66 trillion and an increase of 3.71% or growth of IDR 6.3 trillion from last year and recorded a net profit on 31 December 2023 (*unaudited*) of IDR 1.81 trillion with an average monthly growth in net profit during 2023 of 6.2%, greater than last year's 2.9%;
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 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 2022 Annual GMS on April 04, 2022;
7. The inspection carried out by the Internal Audit Work Unit is in accordance with the plan determined with the scope according to the auditee's updated risk profile assessment. Monitoring of audit results is carried out continuously and the completion of the commitment to follow up on audit results as of 31 December 2023 is largely in accordance with the commitment and the remainder is still within the commitment time limit;
8. The Public Accountant and Public Accounting Firm have conducted an audit and issued a Management Letter for the period 31 December 2022 regarding the 2022 audit and this has been fulfilled/ followed up by Bank management;
9. The results of the audit of the financial statements as of December 31, 2022 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 2023, 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;

Hasil Penilaian Sendiri (*Self Assessment*) Penerapan Tata Kelola Results of Self-Assessment Implementation of Governance

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|---|--|
| <p>16. Rencana Bisnis Bank yang disusun oleh Direksi telah disetujui oleh Dewan Komisaris dan telah dikomunikasikan kepada seluruh para pemegang saham dalam RUPS Tahunan dan seluruh jenjang organisasi melalui forum <i>Business Review</i>;</p> <p>17. Realisasi rencana bisnis dan rencana korporasi disampaikan kepada para pemegang saham dalam Laporan Pertanggung Jawaban Direksi yang menjadi agenda rutin dalam RUPS Tahunan.</p> <p>18. Rencana Bisnis Bank telah menggambarkan proyeksi pertumbuhan kinerja keuangan Bank selama 3 tahun kedepan dalam proyeksi neraca dan laba rugi pada Revisi RBB. Secara YoY kinerja Bank mengalami pertumbuhan positif dari Desember 2023 (<i>unaudited</i>) yang dibandingkan dengan periode Desember 2022 (<i>audited</i>) dengan rincian sebagai berikut:</p> <ol style="list-style-type: none"> Aset mengalami kenaikan sebesar 3,71 % dari Rp 170,33 Triliun menjadi Rp 76,66 Triliun; Kredit mengalami kenaikan sebesar 7,55% dari Rp 07,99 Triliun menjadi Rp 16,14 Triliun yang berdampak pada pertumbuhan pendapatan bunga sebesar 4,45% dari Rp 2,60 Triliun menjadi Rp 13,16 Triliun. Adapun dalam hal mitigasi risiko kredit, beban CKPN mengalami kenaikan sebesar 81,07% dari Rp 280 Miliar menjadi Rp 508 Miliar; Dana Pihak Ketiga mengalami kenaikan sebesar 3,87% dari Rp 21,74 Triliun menjadi Rp 26,45 Triliun yang berdampak pada peningkatan beban bunga sebesar 38,71 o/o dari Rp 4,46 Triliun menjadi Rp 6,18 Triliun; <i>Fee Based</i>, Operasional lain, dan instrumen Keuangan mengalami pertumbuhan sebesar 9,61% dari Rp 0,82 Triliun menjadi Rp 0,99 Triliun; Terdapat efisiensi pada pos Beban Operasional selain bunga yang mengalami penurunan sebesar 9,20% dari Rp 6,87 Triliun menjadi Rp 6,24 Triliun. <p>19. Dalam rangka evaluasi dan meningkatkan penerapan Tata Kelola Bank yang Baik, Bank telah dinilai oleh pihak ketiga independen diantaranya :</p> <ol style="list-style-type: none"> <i>The Indonesian Institute for Corporate Governance</i> (IICG) melalui program penilaian <i>Corporate Governance Perception Index</i> (CGPI) termasuk predikat Indonesia <i>Most Trusted Companies</i> dengan nilai 87.03; <i>Indonesian Institute for Corporate Directorship</i> (IICD) melalui program penilaian <i>Asean Corporate Governance Scorecard</i> (ACGS) termasuk predikat <i>Very Good</i> dengan nilai 99.32; PT Deloitte Konsultan Indonesia melalui penilaian <i>maturity level</i> penerapan <i>Governance Risk and Compliance</i> (GRC) termasuk predikat <i>Transformed</i> dengan nilai 3.72. | <p>16. The Bank Business Plan prepared by the Board of Directors has been approved by the Board of Commissioners and has been communicated to all shareholders at the Annual GMS and all levels of the organization through the <i>Business Review</i> forum;</p> <p>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.</p> <p>18. The Bank's Business Plan has described the projected growth of the Bank's financial performance over the next 3 years in the balance sheet and profit and loss projections in the Revised RBB. On a YoY basis, the Bank's performance experienced positive growth from December 2023 (<i>unaudited</i>) compared to the December 2022 (<i>audited</i>) period with the following details:</p> <ol style="list-style-type: none"> Assets increased by 3.71% from IDR 170.33 trillion to IDR 76.66 trillion; Credit increased by 7.55% from IDR 07.99 Trillion to IDR 16.14 Trillion which had an impact on interest income growth of 4.45% from IDR 2.60 Trillion to IDR 13.16 Trillion. As for credit risk mitigation, CKPN expenses increased by 81.07% from IDR 280 billion to IDR 508 billion; Third Party Funds experienced an increase of 3.87% from IDR 21.74 Trillion to IDR 26.45 Trillion which resulted in an increase in interest expenses of 38.71 o/o from IDR 4.46 Trillion to IDR 6.18 Trillion; <i>Fee Based</i>, other operations and financial instruments experienced growth of 9.61% from IDR .82 trillion to IDR .99 trillion; There was efficiency in the Operational Expenses item other than interest which decreased by 9.20% from IDR 6.87 trillion to IDR 6.24 trillion. <p>19. In order to evaluate and improve the implementation of Good Bank Governance, the Bank has been assessed by independent third parties including:</p> <ol style="list-style-type: none"> The Indonesian Institute for Corporate Governance (IICG) through the Corporate Governance Perception Index (CGPI) assessment program includes the title of Indonesia Most Trusted Companies with a score of 87.03; Indonesian Institute for Corporate Directorship (IICD) through the Asean Corporate Governance Scorecard (ACGS) assessment program including the Very Good predicate with a score of 99.32; PT Deloitte Consultant Indonesia, through a maturity level assessment for the implementation of Governance Risk and Compliance (GRC), included the Transformed predicate with a score of 3.72. |
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Faktor negatif aspek *Governance Outcome* adalah:

Selama periode Juli - Desember Tahun 2023, masih terdapat adanya sanksi denda akibat pelanggaran ketentuan regulator, selain itu masih terdapat *fraud* yang terjadi di Bank, namun demikian Bank telah melakukan mitigasi dan tindak lanjut berupa *corrective action* termasuk melakukan upaya-upaya untuk meningkatkan *recovery* sehingga kerugian Bank dapat diselesaikan secara optimal.

Negative factors aspects of *Governance Outcome* are:

During the period July - December 2023, there will still be fines due to violations of regulatory provisions, apart from that there are still frauds occurring at the Bank, however the Bank has carried out mitigation and follow-up in the form of *corrective action* including making efforts to increase *recovery* resulting in Bank losses. can be solved optimally.

Rekomendasi dan Tindaklanjutnya

Tidak terdapat rekomendasi dari Otoritas Jasa Keuangan atas *Self Assessment* Tahun Buku 2023.

Corporate Governance Perception Index (CGPI)

The Indonesian Institute for Corporate Governance (IICG) melalui penilaian program *Corporate Governance Perception Index* (CGPI)

Recommendations and Follow Up

There is no recommendation by the OJK for the 2023 Financial Year Self Assessment.

Corporate Governance Perception Index (CGPI)

The Indonesian Institute for Corporate Governance (IICG) through the assessment of the Corporate Governance Perception Index

melakukan penilaian terhadap GCG bank **bjb** dengan hasil *Trusted Company*.

(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
<ul style="list-style-type: none"> • Governance Structure Struktur organisasi, visi, misi, strategi, dan kebijakan serta dinamika persaingan. • Governance Structure 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 Process Governance systems and mechanisms in response to competitive dynamics build excellence. • Governance Outcome Capaian kinerja keuangan dan non keuangan yang menjadikan perusahaan unggul. • Governance Outcome Financial and non-financial performance achievements that make the company superior. 	Analisis Analysis	<ol style="list-style-type: none"> 1. Self Assessment, Pengisian kuesioner oleh responden perusahaan dari internal dan eksternal. 2. Sistem Dokumentasi, Kelengkapan dokumen perusahaan terkait GCG dan Manajemen perusahaan. <ol style="list-style-type: none"> 1. Self Assessment, Completion of questionnaires by company respondents from internal and external. 2. Sistem Dokumentasi, Complete company documents related to GCG and company management.
	Observasi Observation	Klarifikasi hasil analisis melalui presentasi oleh Perusahaan dan diskusi dengan Organ Perusahaan. Clarification of analysis results through presentations by the Company and discussions with Company Organs.

Pihak yang Melakukan Assessment

Penilaian program *Corporate Governance Perception Index* (CGPI) Tahun 2022 yang diselenggarakan oleh *The Indonesian Institute For Corporate Governance* (IICG).

Parties That Conduct Assessment

Assessment of the 2022 Corporate Governance Perception Index (CGPI) program was organized by The Indonesian Institute for Corporate Governance (IICG).

Skor Penilaian

Hasil penilaian CGPI 2022 dengan tema “Membangun Ketangkasn Perusahaan dalam Kerangka *Good Corporate Governance*” di PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk menunjukkan skor **87,03**. Hasil pemeringkatan berdasarkan skor tersebut, bank **bjb** berada dalam kategori predikat “**Sangat Terpercaya**”. Rincian dari capaian nilai untuk setiap aspek penilaian adalah sebagai berikut:

1. Aspek Struktur Tata Kelola (*Governance Structure*) memperoleh nilai **28,75**.
2. Aspek Proses Tata Kelola (*Governance Process*) memperoleh nilai **28,58**.
3. Aspek Hasil Tata Kelola (*Governance Outcome*) memperoleh nilai **29,70**.

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 **87,03**. 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 **28,75**.
2. The Governance Process aspect scored **28,58**.
3. The Governance Outcome aspect scored **29,70**.



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.

Rekomendasi dan Tindaklanjutnya

Hasil *assessment* telah menjadi dasar untuk melakukan *continues improvement* dengan menindaklanjuti hasil *assessment* (rekomendasi) yang telah diperoleh.

Asean Corporate Governance Scorecard (ACGS)

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 Organization 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

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.

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 (ACGS)

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 Stakeholder.
4. Disclosure and Transparency.
5. Responsibilities of Directors and Commissioners

Pihak yang Melakukan *Assessment*

Penilaian ACGS (*Asean Corporate Governance Scorecard*) Tahun 2022 yang dilaksanakan oleh IICD (*Indonesian Institute for Corporate Directorship*).

Skor Penilaian

Penilaian atas penerapan GCG melalui *ASEAN Corporate Governance Scorecard* (ACGS) dengan hasil nilai skor **99,32** atau predikat "Very Good".

Rekomendasi dan Tindaklanjutnya

Hasil *assessment* telah menjadi dasar untuk melakukan *continues improvement* dengan menindaklanjuti hasil *assessment* (rekomendasi) yang telah diperoleh.

Third-Party Assessor

The 2022 ACGS (*Asean Corporate Governance Scorecard*) assessment carried out by IICD (*Indonesian Institute for Corporate Directorship*).

Assessment Score

Assessment of the implementation of GCG through the *ASEAN Corporate Governance Scorecard* (ACGS) with a score of 99.32 or the predicate "Very Good".

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 karyawan 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





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).

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.

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.

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).

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.

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 DAN ACGS

OJK Reference Index and ACGS



10



KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
UMUM / GENERAL			
Laporan Tahunan harus dicetak dan dijilid. Annual Report is well printed and bound.		√	POJK 29
Laporan Tahunan harus dapat diperbanyak dalam bentuk salinan dokumen cetak dan salinan dokumen elektronik. Annual Report must be reproduced in the form of printed copies of documents and electronic copies of documents.		√	POJK 29
Laporan Tahunan wajib disajikan dalam Bahasa Indonesia dan bahasa asing. Annual Reports are presented in Indonesian and foreign languages.		√	POJK 29
Laporan Tahunan wajib dimuat dalam Situs Web Emiten atau Perusahaan Publik pada tanggal yang sama dengan penyampaian Laporan Tahunan kepada Otoritas Jasa Keuangan. Annual Report must be published on the Issuer's or Public Company's Website on the same date as the submission of the Annual Report to the Financial Services Authority.		√	POJK 29
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.	25	SEOJK 16
	2. Laba bruto. / Gross profit.	25	
	3. Laba Operasional. / Operational profit.	25	SEOJK 9
	4. Laba sebelum pajak. / Profit before tax.	25	
	5. Laba bersih. / Net profit.	25	
	6. Laba (rugi). / Profit and loss.	26	SEOJK 16
	7. Total laba (rugi) komprehensif. / Total comprehensive profit (loss).	26	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.	26	SEOJK 16
	9. Total laba (rugi) komprehensif. / Total comprehensive profit (loss).	26	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.	26	
	11. Laba (rugi) per saham. / Earnings (loss) per share.	26	SEOJK 9 SEOJK 16
	12. Jumlah aset. / Total assets.	23	
	13. Jumlah liabilitas. / Total liabilities.	24	
14. Jumlah ekuitas. / Total equity.	24		

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	15. Dana pihak ketiga. / Third-party funds.	23	SEOJK 9
	16. Pinjaman yang diterima. / Loans received.	23	
	17. Rasio laba (rugi) terhadap jumlah aset. / Ratio of profit (loss) to total assets.	29	SEOJK 16
	18. Rasio laba (rugi) terhadap ekuitas. / Profit (loss) to equity ratio.	29	
	19. Rasio laba (rugi) terhadap pendapatan/penjualan. / Profit (loss) to revenue/sales ratio.	29	
	20. Rasio lancar. / Current ratio.	29	
	21. Rasio liabilitas terhadap ekuitas. / Liability to equity ratio.	29	
	22. Rasio liabilitas terhadap jumlah aset. / Ratio of liabilities to total assets.	29	
	23. Rasio KPMM. / CAR ratio.	28	
	24. Aset produktif. / Productive assets.	29	
	25. Rasio <i>Non-performing Loans</i> (NPL). / Non-performing loans (NPL) ratio.	29	
	26. Rasio Beban Operasional terhadap Pendapatan Operasional (BOPO). / Ratio of Operating Expenses to Operating Income (BOPO).	29	
	27. <i>Cost to Income Ratio</i> (CIR).	29	SEOJK 9
	28. Rasio <i>Net Interest Margin</i> (NIM). / Net Interest Margin (NIM) ratio.	29	
	29. Persentase pelanggaran dan pelampauan Batas Maksimum Pemberian Kredit (BMPK). / Percentage of violations and exceedances of the Legal Lending Limit (BMPK).	29	
	30. Rasio Giro Wajib Minimum (GWM). / Statutory Reserve Ratio (GWM).	29	
	31. Rasio Posisi Devisa Neto (PDN). / Net Open Position (NOP) Ratio.	29	
	32. 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.	29	
Informasi Saham Stock Information	Informasi saham bagi Perusahaan Terbuka paling sedikit memuat: Information on shares for Public Companies at least contains:		SEOJK 9 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:	33-35	
	a. Jumlah saham yang beredar. / Number of outstanding shares.		
	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.		
	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.		
	d. <i>Volume</i> perdagangan pada bursa efek tempat saham dicatatkan. / <i>Volumetrading</i> on the stock exchange where the shares are listed.		
	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.		

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	<p>2. Dalam hal terjadi aksi korporasi yang menyebabkan terjadinya perubahan pada saham, seperti pemecahan saham (<i>stock split</i>), penggabungan saham (<i>reverse stock</i>), 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:</p> <p>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:</p> <p>a. Tanggal pelaksanaan aksi korporasi. / The date of implementation of the corporate action.</p> <p>b. Rasio pemecahan saham (<i>stock split</i>), penggabungan saham (<i>reverse stock</i>), dividen saham, saham. / Stock split ratios, reverse stock ratios, stock dividends.</p> <p>c. bonus, jumlah efek konversi yang diterbitkan, dan perubahan nilai nominal saham. / bonus shares, number of convertible securities issued, and changes in share nominal value.</p> <p>d. Jumlah saham beredar sebelum dan sesudah aksi korporasi. / The number of outstanding shares before and after the corporate action.</p> <p>e. Jumlah efek konversi yang dilaksanakan (jika ada). / The number of effect conversions implemented (if any).</p> <p>f. Harga saham sebelum dan sesudah aksi korporasi. / Stock prices before and after corporate actions.</p>	35	SEOJK 16
	<p>3. Dalam hal terjadi penghentian sementara perdagangan saham (<i>suspension</i>) dan/atau pembatalan pencatatan saham (<i>delisting</i>) dalam tahun buku, dijelaskan alasan penghentian sementara perdagangan saham (<i>suspension</i>) dan/atau pembatalan pencatatan saham (<i>delisting</i>) tersebut. / In the event of a temporary suspension of share trading (<i>suspension</i>) and/or delisting of shares during the financial year, the reasons for the temporary suspension of share trading (<i>suspension</i>) and/or delisting of shares (<i>delisting</i>) shall be explained.</p>	35	SEOJK 16
	<p>4. Dalam hal penghentian sementara perdagangan saham (<i>suspension</i>) sebagaimana dimaksud pada angka 3) dan/ atau proses pembatalan pencatatan saham (<i>delisting</i>) masih berlangsung hingga akhir periode Laporan Tahunan, dijelaskan tindakan yang dilakukan untuk menyelesaikan penghentian sementara perdagangan saham (<i>suspension</i>) dan/atau pembatalan pencatatan saham (<i>delisting</i>) tersebut. / In the event that the temporary suspension of share trading (<i>suspension</i>) as referred to in number 3) and/or the process of canceling the listing of shares (<i>delisting</i>) is still ongoing until the end of the Annual Report period, the actions taken to resolve the temporary suspension of share trading (<i>suspension</i>) and/or cancellation are explained. listing of shares (<i>delisting</i>).</p>	35	SEOJK 16
LAPORAN DIREKSI DAN DEWAN KOMISARIS / REPORT OF BOARD OF DIRECTORS AND BOARD OF COMMISSIONERS			
<p>Laporan Direksi Directors Report</p>	<p>Laporan Direksi paling sedikit memuat uraian singkat mengenai: The Board of Directors' report contains at least a brief description of:</p> <p>1. Kinerja Emiten atau Perusahaan Publik, paling sedikit memuat: Performance of Issuers or Public Companies, at least includes:</p> <p>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).</p>	59-61	SEOJK 9 SEOJK 16

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	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.	59	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.	59	
	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.	62	SEOJK 9 SEOJK 16
	e. Kendala yang dihadapi Emiten atau Perusahaan Publik. / Obstacles faced by Issuers or Public Companies.	62	
	f. Struktur organisasi. / Organizational structure.	53	SEOJK 9
	g. Aktivitas utama. / Main activity.	52	
	h. Teknologi informasi. / Information Technology.	54	
	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.	52-53	
	j. Tingkat suku bunga penghimpunan dan penyediaan dana./ Interest rates for raising and providing funds.	56-59	
	k. Perkembangan perekonomian dan target pasar. / Economic development and target market.	54-56	
	l. Jaringan kerja dan mitra usaha di dalam dan/atau di luar negeri. / Networks and business partners at home and/or abroad.	53	
	m. Jumlah, jenis, dan lokasi kantor. / Number, type and location of offices.	53	
	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.	N/A	
	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.	N/A	
	p. Hal-hal penting yang diperkirakan terjadi pada masa mendatang. / Important things that are expected to happen in the future.	62-63	
	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.	53-54	
	2. Gambaran tentang prospek usaha Emiten atau Perusahaan Publik. / An overview of the business prospects of the Issuer or Public Company.	62-64	SEOJK 9 SEOJK 16
	3. Penerapan tata kelola Emiten atau Perusahaan Publik. / Implementation of Issuer or Public Company governance.	65-69	

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
<p>Laporan Dewan Komisaris Report of the Board of Commissioners</p>	<p>Laporan Dewan Komisaris paling sedikit memuat uraian singkat mengenai: The Board of Commissioners' report contains at least a brief description of:</p> <ol style="list-style-type: none"> 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. 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. 3. Pandangan atas penerapan tata kelola Emiten atau Perusahaan Publik. / Views on the implementation of governance of the Issuer or Public Company. 4. 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. 5. Frekuensi dan cara pemberian nasihat kepada anggota Direksi. / Frequency and method of providing advice to members of the Board of Directors. 	<p>76-78 78-79 79-83 84-85 76</p>	<p>SEOJK 16 SEOJK 9 SEOJK 9</p>
<p>Surat Pernyataan Anggota Direksi dan Anggota Dewan Komisaris Statement Letter from Members of the Board of Directors and Members of the Board of Commissioners</p>	<p>Surat Pernyataan Anggota Direksi dan Anggota Dewan Komisaris tentang Tanggung Jawab atas Laporan Tahunan Surat pernyataan anggota Direksi dan anggota Dewan Komisaris tentang tanggung jawab atas Laporan Tahunan disusun sesuai dengan format Surat Pernyataan Anggota Direksi dan Anggota Dewan Komisaris tentang Tanggung Jawab atas Laporan Tahunan. Statement Letter from Members of the Board of Directors and Members of the Board of Commissioners regarding Responsibility for the Annual Report. Statement letter from members of the Board of Directors and members of the Board of Commissioners regarding responsibility for the Annual Report is prepared in accordance with the format of Statement Letter from Members of the Board of Directors and Members of the Board of Commissioners regarding Responsibility for the Annual Report.</p>	<p>88-89</p>	<p>SEOJK 16 POJK 29</p>
PROFIL PERUSAHAAN / COMPANY PROFILE			
<p>Nama dan alamat lengkap perusahaan Company name and full address</p>	<p>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:</p> <ol style="list-style-type: none"> 1. Alamat / Address 2. Nomor telepon / Phone number 3. Alamat surat elektronik / Email address 4. Alamat situs web / Website address 	<p>62-63</p>	<p>SEOJK 9 SEOJK 16</p>

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
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)	<p>Memuat informasi antara lain: Contains information including:</p> <ol style="list-style-type: none"> Nama dan alamat entitas anak, meliputi: Name and address of the subsidiary, including: <ol style="list-style-type: none"> Alamat / Address Nomor telepon / Phone number Alamat surat elektronik / E-mail address Alamat situs web / Website address Nama dan alamat kantor cabang/perwakilan, meliputi: Name and address of the branch/representative office, including: <ol style="list-style-type: none"> Alamat / Address Nomor telepon / Phone number Alamat surat elektronik / E-mail address Alamat situs web / Website address <p>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.</p>	94-98	SEOJK 9 SEOJK 16
Riwayat singkat Emiten atau Perusahaan Publik Brief history of Issuer or Public Company	<p>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.</p> <p>Catatan: apabila perusahaan tidak pernah melakukan perubahan nama, agar diungkapkan. Notes: if the company has never changed its name, please disclose it.</p>	100-103	SEOJK 9 SEOJK 16
Visi, Misi, dan Budaya Perusahaan Vision, Mission and Corporate Culture	<p>Mencakup / Includes:</p> <ol style="list-style-type: none"> Visi Perusahaan / Company Vision Misi Perusahaan / Company Mission Pernyataan mengenai budaya perusahaan (<i>corporate culture</i>) yang dimiliki Perusahaan. / Statement that the vision and mission have been reviewed and approved by the Board of Directors/Board of Commissioners in the financial year. 	104 105 106-109	SEOJK 9 SEOJK 16
Kegiatan Usaha Business activities	<p>Uraian mengenai antara lain / Description of, among others:</p> <ol style="list-style-type: none"> Kegiatan usaha perusahaan menurut anggaran dasar terakhir. / The company's business activities according to the latest articles of association. Kegiatan usaha yang dijalankan. /Business Activities Undertaken. Produk dan/atau jasa yang dihasilkan. / Products and/or services produced. 	110 110 111-125	SEOJK 9 SEOJK 16
Wilayah Operasional Operational Area	<p>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.</p>	126-127	SEOJK 16
Struktur Organisasi Organizational structure	<p>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.</p>	132-133	SEOJK 9 SEOJK 16

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
Keanggotaan Asosiasi Association Membership	<p>Daftar keanggotaan asosiasi industri baik dalam skala nasional maupun internasional yang berkaitan dengan penerapan keuangan berkelanjutan.</p> <p>List of industry association memberships both on a national and international scale related to the implementation of sustainable finance.</p>	131	SEOJK 16
Profil Direksi Board of Directors Profile	<p>Profil Direksi, paling sedikit memuat / Profile of the Board of Directors, at least contains:</p> <ol style="list-style-type: none"> 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: <ol style="list-style-type: none"> 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. 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. 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. 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. / The 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. 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. 	134-141	<p>SEOJK 9 SEOJK 16</p> <p>SEOJK 9 SEOJK 16 POJK 13</p> <p>SEOJK 16</p>

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
Profil Dewan Komisaris Profile of the Board of Commissioners	Profil Dewan Komisaris, paling sedikit memuat: Profile of the Board of Commissioners, at least contains:	142-150	SEOJK 9 SEOJK 16
	1. Nama dan jabatan. / Name and position.		
	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 / The legal basis for appointment as a member of the Board of Directors of the Issuer or Public Company concerned		
b. Dasar hukum pengangkatan pertama kali sebagai anggota Dewan Komisaris yang merupakan komisaris independen pada Emiten atau Perusahaan Publik yang bersangkutan. / Legal basis for the first appointment as a member of the Board of Commissioners who is an independent commissioner of the Issuer or Public Company concerned.			
c. 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 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.			
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 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.	SEOJK 9 SEOJK 13 SEOJK 16 POJK 17		
8. Pernyataan independensi komisaris independen dalam hal komisaris independen telah menjabat lebih dari 2 (dua) periode. / Statement of independence of the independent commissioner in the event that the independent commissioner has served more than 2 (two) terms.	SEOJK 16		

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	<p>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 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.</p>		SEOJK 16
<p>Profil singkat pejabat eksekutif Executive officer brief profile</p>	<p>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.</p>	151-169	SEOJK 9
<p>Jumlah karyawan dan data pengembangan kompetensi karyawan. Number of employees and employee competency development data.</p>	<p>Jumlah karyawan menurut jenis kelamin, jabatan, usia, tingkat pendidikan, dan status ketenagakerjaan (tetap/kontrak) dalam tahun buku. / 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.</p> <p>Pengungkapan informasi dapat disajikan dalam bentuk tabel. / Employee competency development costs that have been incurred in the financial year.</p>	170-172	SEOJK 9 SEOJK 16
<p>Komposisi pemegang saham Shareholder composition</p>	<p>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:</p> <ol style="list-style-type: none"> 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. 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. 2. 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 disclosed. 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. 3. 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). 	173-183	SEOJK 9 SEOJK 16 POJK 17

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	<p>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.</p> <p>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:</p> <p>a. Kepemilikan institusi lokal. / Ownership of local institutions.</p> <p>b. Kepemilikan institusi asing. / Ownership of foreign institutions.</p> <p>c. Kepemilikan individu lokal. / Local individual ownership.</p> <p>d. Kepemilikan individu asing. / Foreign individual ownership.</p> <p>Informasi di atas dapat disajikan dalam bentuk tabel. / The above information can be presented in tabular form.</p>		<p>SEOJK 16</p> <p>SEOJK 16</p>
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.	183	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.	183-189	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: 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 (<i>sister company</i>), Entitas Induk sampai dengan <i>ultimate shareholder</i> . / 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.	191	SEOJK 9

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
Kronologis pencatatan saham Share listing chronology	<p>Kronologis pencatatan saham, jumlah saham, jumlah saham tercatat setelah masing-masing tindakan korporasi (<i>corporate action</i>), 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 (<i>stock split</i>), penggabungan saham (<i>reverse stock</i>), dividen saham, saham bonus, dan perubahan nilai nominal saham, pelaksanaan efek konversi, pelaksanaan penambahan dan pengurangan modal (jika ada).</p> <p>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 (<i>stock split</i>), merger of shares (<i>reverse stock</i>), stock dividends, bonus shares, and changes in the nominal value of shares, implementation of conversion effects, implementation of capital additions and reductions (if any).</p>	191-193	SEOJK 16
Informasi pencatatan efek lainnya Information on the listing of other securities	<p>Informasi pencatatan efek lainnya yang belum jatuh tempo pada tahun buku paling sedikit memuat nama efek, tahun penerbitan, tingkat suku bunga/imbak hasil, tanggal jatuh tempo, nilai penawaran, dan peringkat efek (jika ada).</p> <p>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).</p>	194-201	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)	<p>Informasi penggunaan jasa akuntan publik (AP) dan kantor akuntan publik (KAP) beserta jaringan/asosiasi/aliansinya meliputi:</p> <p>Information on the use of public accounting services (AP) and public accounting firms (KAP) and their networks/associations/alliance includes:</p> <ol style="list-style-type: none"> 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 (<i>fee</i>) 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. <p>Pengungkapan informasi penggunaan jasa AP dan KAP beserta jaringan/ asosiasi/aliansinya dapat disajikan dalam bentuk tabel.</p> <p>Disclosure of information on the use of AP and KAP services and their networks/associations/alliances can be presented in tabular form.</p>	202	SEOJK 16
Nama dan alamat lembaga dan/atau profesi penunjang. Name and address of supporting institution and/or profession.	<p>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.</p>	203-206	SEOJK 16
Penghargaan dan Sertifikasi. Awards and Certifications.	<p>Informasi memuat antara lain:</p> <p>Information includes, among others:</p> <ol style="list-style-type: none"> 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. 	207-223	SEOJK 9

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	3. Badan pemberi penghargaan dan/atau sertifikasi. / Awarding and/or certification bodies.		
	4. Masa berlaku (untuk sertifikasi). / Validity period (for certification).		
ANALISIS DAN PEMBAHASAN MANAJEMEN ATAS KINERJA PERUSAHAAN / MANAGEMENT DISCUSSION AND ANALYSIS OF THE COMPANY'S PERFORMANCE			
Rencana Strategis Bank Bank Strategic Plan	1. Rencana jangka panjang (<i>corporate plan</i>). / Long term plan (corporate plan). 2. Rencana jangka menengah dan pendek (<i>business plan</i>). / Medium and short term plans (business plan).	239-247	SEOJK 13 POJK 17
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: 1. Penjelasan masing-masing segmen usaha. / Explanation of each business segment. 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. b. Peningkatan/penurunan kapasitas produksi. / Increase/decrease in production capacity. c. Penjualan/pendapatan usaha. / Sales/business income. d. Profitabilitas. / Profitability.	265-358 265-360 265-360 361-363 361-363	SEOJK 9 SEOJK 16
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: 1. Aset lancar, aset tidak lancar, dan total aset. / Current assets, non-current assets, and total assets. 2. Liabilitas jangka pendek, liabilitas jangka panjang dan total liabilitas. / Short term liabilities, long term liabilities and total liabilities. 3. Penanaman dana (investasi dan pemberian kredit/pembiayaan) dan total aset. / Funding (investment and giving credit/financing). 4. Dana pihak ketiga dan sumber pendanaan lain. / Third party funds and other funding sources. 5. Ekuitas. / Equity. 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). 7. Arus kas. / Cash flow. 8. Suku bunga dasar kredit. / Basic credit interest rate.	368-370, 373-379 370-371, 379-385 376-377, 373 379-380 372, 385-388 389-396 396-399 407-408	SEOJK 9 SEOJK 16 SEOJK 9
Analisis kualitas aset produktif dan rasio keuangan yang relevan. Analysis of the quality of earning assets and relevant financial ratios.		413-421	SEOJK 9

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
<p>Bahasan dan analisis tentang kemampuan membayar utang dan tingkat kolektibilitas piutang perusahaan, dengan menyajikan perhitungan rasio yang relevan sesuai dengan jenis industri perusahaan.</p> <p>Discussion and analysis of the ability to pay debts and the collectability of the company's receivables, by presenting the calculation of the relevant ratio according to the type of company's industry.</p>	<p>Penjelasan tentang / Explanation of:</p> <ol style="list-style-type: none"> 1. Kemampuan membayar hutang, baik jangka pendek (likuiditas) maupun jangka panjang (solvabilitas). / Ability to pay debts, both short term (liquidity) and long term (solvability). 2. Tingkat kolektibilitas piutang. / Receivables collectibility level. 	<p>399-401</p> <p>401-406</p>	<p>SEOJK 16</p>
<p>Bahasan tentang struktur modal (<i>capital structure</i>) dan kebijakan manajemen atas struktur modal (<i>capital structure policy</i>).</p> <p>Discussion on capital structure and management policies on capital structure (<i>capital structure policy</i>).</p>	<p>Penjelasan atas: / Top explanation:</p> <ol style="list-style-type: none"> 1. Rincian struktur modal (<i>capital structure</i>) yang terdiri dari utang berbasis bunga/sukuk dan ekuitas. / Details of the capital structure (<i>capital structure</i>), which consists of interest-based debt/sukuk and equity. 2. Kebijakan manajemen atas struktur modal (<i>capital structure policies</i>). / Management policies on capital structure (<i>capital structure policies</i>). 3. Dasar pemilihan kebijakan manajemen. / Basis for selection of management policies. 	<p>422-423</p> <p>420-421</p> <p>420-421</p>	<p>SEOJK 16</p>
<p>Bahasan mengenai ikatan yang material untuk investasi barang modal (bukan ikatan pendanaan) pada tahun buku terakhir.</p> <p>Discussion on material commitments for capital goods investment (not funding commitments) in the last financial year.</p>	<p>Penjelasan tentang: / Explanation of:</p> <ol style="list-style-type: none"> 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. <p>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.</p>	<p>423</p>	<p>SEOJK 16</p>
<p>Bahasan mengenai investasi barang modal yang direalisasikan pada tahun buku terakhir.</p> <p>Discussion on investment in capital goods realized in the last financial year.</p>	<p>Penjelasan tentang: / Explanation of:</p> <ol style="list-style-type: none"> 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. <p>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.</p>	<p>424</p>	<p>SEOJK 9 SEOJK 16</p>
<p>Uraian tentang prospek usaha perusahaan.</p> <p>Description of the company's business prospects.</p>	<p>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.</p> <p>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.</p>	<p>425-428</p>	<p>SEOJK 16</p>

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
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:		SEOJK 16
	1. Pendapatan/penjualan. / Sales revenue.	429-430	
	2. Laba (rugi). / Profit and loss.	429-430	
	3. Struktur modal (<i>capital structure</i>). / Capital structure.	434	
	4. Pemasaran. / Marketing.	430-433	
	5. Pengembangan SDM. / HR Development.	434-435	
	6. Hal lainnya yang dianggap penting bagi Emiten atau Perusahaan Publik. / Other matters deemed important by the Issuer or Public Company.	429-430	
	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.	436	
	2. Laba (rugi). / Profit and loss.	436	
	3. Struktur modal (<i>capital structure</i>). / Capital structure.	436	
	4. Kebijakan dividen. / Dividend policy.	437	
	5. Pemasaran. / Marketing.	437-439	
	6. Pengembangan SDM. / HR Development	439	
7. Hal lainnya yang dianggap penting bagi Emiten atau Perusahaan Publik. / Other matters deemed important by the Issuer or Public Company.	436		
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.	248-265	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.	439-440	
	2. Tanggal pembayaran dividen kas dan/atau tanggal distribusi dividen non kas. / Cash dividend payment date and/or non-cash dividend distribution date.	440-443	
	3. Jumlah dividen per saham (kas dan/atau non kas). / Amount of dividends per share (cash and/or non-cash).	440-443	
	4. Jumlah dividen per tahun yang dibayar. / The amount of dividends per year paid.	440-443	
	Catatan: apabila tidak ada pembagian dividen, agar diungkapkan alasannya. Notes: if there is no distribution of dividends, please state the reasons.		

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
<p>Realisasi penggunaan dana hasil penawaran umum (dalam hal perusahaan masih diwajibkan menyampaikan laporan realisasi penggunaan dana)</p> <p>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)</p>	<p>Memuat uraian mengenai: / Contains descriptions of:</p> <ol style="list-style-type: none"> 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. 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). <p>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.</p> <p>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.</p> <p>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.</p>	<p>443</p>	<p>SEOJK 16</p>
<p>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.</p> <p>Material information (if any), including investment, expansion, divestment, business merger/consolidation, acquisition, debt/ capital restructuring, material transactions, affiliated transactions, and conflict of interest transactions.</p>	<p>Memuat uraian mengenai: Contains descriptions of:</p> <ol style="list-style-type: none"> 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: <p>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 (<i>arm's length principle</i>). / 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.</p>	<p>443-451</p>	<p>SEOJK 16</p>

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	<p>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 (<i>arms length principle</i>). / 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.</p> <p>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.</p> <p>Dalam hal transaksi afiliasi atau transaksi material dimaksud telah diungkapkan dalam laporan keuangan tahunan, ditambahkan informasi mengenai rujukan pengungkapan dalam laporan keuangan tahunan tersebut.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>i. Dalam hal tidak terdapat transaksi afiliasi dan/atau transaksi benturan kepentingan, maka diungkapkan mengenai hal tersebut.</p> <p>In the event that there are no affiliated transactions and/or conflict of interest transactions, then this is disclosed.</p>		<p>SEOJK 16 SEOJK 13</p>
<p>Uraian mengenai perubahan peraturan perundang-undangan terhadap perusahaan pada tahun buku terakhir.</p> <p>Description of changes to laws and regulations on companies in the last financial year.</p>	<p>Uraian memuat antara lain: / The description contains, among others:</p> <ol style="list-style-type: none"> 1. Nama peraturan perundang-undangan yang mengalami perubahan. / The names of the laws and regulations that have changed. 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. <p>Catatan: apabila tidak terdapat perubahan peraturan perundang-undangan pada tahun buku terakhir, agar diungkapkan.</p> <p>Notes: if there is no change in laws and regulations in the last financial year, so that it is disclosed.</p>	<p>453-504</p>	<p>SEOJK 16</p>

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
<p>Uraian mengenai perubahan kebijakan akuntansi yang diterapkan perusahaan pada tahun buku terakhir.</p> <p>Description of changes in accounting policies implemented by the company in the last financial year.</p>	<p>Uraian memuat antara lain: / The description contains, among others:</p> <ol style="list-style-type: none"> 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. <p>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</p>	<p>504</p>	<p>SEOJK 16</p>
<p>Informasi Eksposur Risiko dan Permodalan.</p> <p>Information on Risk Exposure and Capital.</p>	<p>Eksposur risiko dan permodalan meliputi laporan eksposur risiko dan permodalan periode tahunan sebagaimana diatur dalam bagian II Laporan publikasi eksposur risiko dan permodalan.</p> <p>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.</p>	<p>510-577</p>	<p>SEOJK 9</p>
TATA KELOLA PERUSAHAAN / GOOD CORPORATE GOVERNANCE			
<p>RUPS. GMS.</p>	<p>Informasi mengenai keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku meliputi:</p> <p>Information regarding GMS resolutions in the financial year and 1 (one) year before the financial year includes:</p> <ol style="list-style-type: none"> 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. 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. <p>Dalam hal Emiten atau Perusahaan Publik menggunakan pihak independen dalam pelaksanaan RUPS untuk melakukan perhitungan suara, maka diungkapkan mengenai hal tersebut.</p> <p>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.</p>	<p>635-649</p>	<p>SEOJK 16</p>
<p>Direksi. Directors.</p>	<p>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.</p>	<p>655-656</p>	<p>SEOJK 13 SEOJK 16 POJK 17</p>
	<p>2. Pernyataan bahwa Direksi memiliki pedoman atau piagam (<i>charter</i>) Direksi. / Statement that the Board of Directors has a guideline or charter (<i>charter</i>) of the Board of Directors.</p>	<p>654</p>	<p>SEOJK 16</p>
	<p>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. / Policy and implementation of the frequency of meetings of the Board of Directors, meetings of the Board of Directors with the 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.</p>	<p>659-671</p>	<p>SEOJK 16</p>

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	<p>4. Pelatihan dan/atau peningkatan kompetensi anggota Direksi: Training and/or competency improvement for members of the Board of Directors:</p> <p>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).</p> <p>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).</p>	671-675	SEOJK 16
	<p>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:</p> <p>a. Prosedur penilaian kinerja. / Performance appraisal procedures.</p> <p>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.</p> <p>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.</p>	677-678	SEOJK 16
	<p>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: 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:</p> <p>a. Bank yang bersangkutan. / The bank in question.</p> <p>b. Bank lain. / other banks.</p> <p>c. Lembaga keuangan bukan bank. / Non-bank financial institutions.</p> <p>d. Perusahaan lain yang berkedudukan baik di dalam maupun di luar negeri. / Other companies domiciled both inside and outside the country.</p>	732-733	SEOJK 13 POJK 17
Dewan Komisaris. Board of Commissioners.	<p>1. Tugas dan tanggung jawab Dewan Komisaris. / Duties and responsibilities of the Board of Commissioners.</p>	679-681	SEOJK 13 SEOJK 16 POJK 17
	<p>2. Pernyataan bahwa Dewan Komisaris memiliki pedoman atau piagam (<i>charter</i>) Dewan Komisaris. / Statement that the Board of Commissioners has guidelines or charter of the Board of Commissioners.</p>	687	SEOJK 16

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	<p>3. 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. / 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.</p>	696-712	SEOJK 13 SEOJK 16
	<p>4. Pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris: Training and/or competency improvement for members of the Board of Commissioners:</p> <p>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).</p> <p>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).</p>	713-718	SEOJK 16
	<p>5. 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:</p> <p>a. Prosedur pelaksanaan penilaian kinerja. / Procedure for implementing performance appraisal.</p> <p>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.</p> <p>c. Pihak yang melakukan penilaian. / The party making the assessment.</p>	721-723	SEOJK 16
	<p>6. 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:</p> <p>a. Prosedur penilaian kinerja. / Performance appraisal procedures.</p> <p>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.</p>	723-725	SEOJK 16

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
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.	727	SEOJK 16
	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:		SEOJK 16
	a. Prosedur penetapan remunerasi Direksi dan Dewan Komisaris. / Procedure for determining remuneration for the Board of Directors and Board of Commissioners.	727-728	
	b. Pengungkapan indikator untuk penetapan remunerasi Direksi. / Disclosure of indicators for determining the remuneration of the Board of Directors.	728	
	c. Struktur remunerasi Direksi dan Dewan Komisaris seperti, gaji, tunjangan, tantiem/bonus dan lainnya; dan / The remuneration structure for the Board of Directors and the Board of Commissioners such as salaries, allowances, bonuses/ bonuses and others; And Catatan: apabila tidak terdapat bonus kinerja, bonus non kinerja, dan opsi saham yang diterima setiap anggota Dewan Komisaris dan Direksi, agar diungkapkan. 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.	728-732	
	d. Besarnya remunerasi masing-masing anggota Direksi dan anggota Dewan Komisaris; Pengungkapan informasi dapat disajikan dalam bentuk tabel. 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:		SEOJK 16
	a. Nama. / Name.	N/A	
	b. Dasar hukum pengangkatan Dewan Pengawas Syariah. / The legal basis for the appointment of the Sharia Supervisory Board.	N/A	
	c. Periode penugasan Dewan Pengawas Syariah. / The assignment period of the Sharia Supervisory Board.	N/A	
	d. Tugas dan tanggung jawab Dewan Pengawas Syariah. / Duties and responsibilities of the Sharia Supervisory Board.	N/A	
	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.	N/A	
Komite Audit. Audit Committee.	1. Nama dan jabatannya dalam keanggotaan komite. / Name and title in the membership of the committee.	751-755	SEOJK 16 POJK 17
	2. Usia. / Age.		
	3. Kewarganegaraan. / Citizenship.		
	4. Riwayat pendidikan. / Educational background.		
	5. Riwayat jabatan, meliputi informasi: Position history, including information on:		

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	<p>a. Dasar hukum penunjukan sebagai anggota komite. / Legal basis for appointment as committee member.</p> <p>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).</p> <p>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.</p> <p>6. Periode dan masa jabatan anggota komite audit. / Period and tenure of audit committee members.</p> <p>7. Uraian tugas dan tanggung jawab. / Description of duties and responsibilities.</p> <p>8. Pernyataan independensi komite audit. / Audit committee independence statement.</p> <p>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).</p> <p>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.</p> <p>11. Pelaksanaan kegiatan komite audit pada tahun buku sesuai dengan yang dicantumkan dalam pedoman atau piagam (<i>charter</i>) komite audit. / Implementation of audit committee activities in the financial year according to what is stated in the audit committee guidelines or charter.</p>	<p>741-748</p> <p>757-760</p> <p>764</p> <p>760-763</p> <p>764-765</p>	<p>SEOJK 13 SEOJK 16 POJK 17</p>
<p>Komite atau fungsi nominasi dan remunerasi Emiten atau Perusahaan Publik. Issuer or Public Company nomination and remuneration committee or function.</p>	<p>Paling sedikit memuat: Least load:</p> <p>1. Nama dan jabatannya dalam keanggotaan komite. / Name and title in the membership of the committee.</p> <p>2. Usia. / Age.</p> <p>3. Kewarganegaraan. / Citizenship.</p> <p>4. Riwayat pendidikan. / Educational background.</p> <p>5. Riwayat jabatan, meliputi informasi: / Position history, including information on:</p> <p>a. Dasar hukum penunjukan sebagai anggota komite. / Legal basis for appointment as committee member.</p> <p>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).</p> <p>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.</p> <p>6. Periode dan masa jabatan anggota komite. / Period and tenure of committee members.</p>	<p>774-781</p>	<p>SEOJK 16 POJK 17</p>

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	7. Pernyataan independensi komite. / Committee independence statement.	783-784	
	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).	788-789	
	9. Uraian tugas dan tanggung jawab. / Description of duties and responsibilities.	767-771	
	10. Pernyataan bahwa telah memiliki pedoman atau piagam (<i>charter</i>). / Statement that already has a guideline or charter.	767	
	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.	784-788	
	12. Uraian singkat pelaksanaan kegiatan pada tahun buku. / A brief description of the implementation of activities in the financial year.	789-790	
	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: 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 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.	795-800, 810-816	SEOJK 16 POJK 17
	7. Pernyataan independensi komite. / Committee independence statement.	801, 818	
	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).	804-805, 821-822	

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	9. Uraian tugas dan tanggung jawab. / Description of duties and responsibilities.	791-792, 806-807	
	10. Pernyataan bahwa telah memiliki pedoman atau piagam (<i>charter</i>) komite. / Statement that already has a guideline or charter.	791, 806	
	11. Kebijakan dan pelaksanaan frekuensi rapat komite dan tingkat kehadiran anggota komite dalam rapat tersebut. / Policy and implementation of the frequency of meetings and the level of attendance of members at these meetings.	801-804, 818-821	
	12. Uraian singkat pelaksanaan kegiatan komite pada tahun buku. / A brief description of the implementation of activities in the financial year.	805, 822	
Sekretaris perusahaan. Company secretary.	1. Nama. / Name.	828	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.	826-827	
	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.	827	
Unit Audit Internal. Internal Audit Unit.	1. Nama kepala unit audit internal. / Name of the head of the internal audit unit.	827	SEOJK 16 POJK 17
	2. Riwayat jabatan, meliputi: / Position history, including:		
	a. Dasar hukum penunjukan sebagai kepala unit audit internal. / 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.		
	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.	832	
	5. Pelatihan dan/atau peningkatan kompetensi yang diikuti dalam tahun buku. / Training and/or competency improvement attended in the financial year.	832-834	
	6. Struktur dan kedudukan unit audit internal. / The structure and position of the internal audit unit.	828	
	7. Uraian tugas dan tanggung jawab. / Description of duties and responsibilities.	830-831	
	8. Pernyataan bahwa telah memiliki pedoman atau piagam (<i>charter</i>) unit audit internal. / A statement that the internal audit unit has guidelines or charters.	830	

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	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.	836-840	
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. 2. Nama dan tahun Kantor 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. 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.	969-970	POJK 17
Uraian mengenai sistem pengendalian internal (<i>internal Control</i>) 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. 2. Tinjauan atas efektivitas sistem pengendalian internal. / Review of the effectiveness of the internal control system. 3. 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.	971-978 980-981 981	SEOJK 13 SEOJK 16 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. 2. Jenis risiko dan cara pengelolaannya. / Types of risk and how to manage them. 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. 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.	982-988 990-998 1001 1002	SEOJK 16 SEOJK 13 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.	1002-1009	SEOJK 13 POJK 17

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
<p>Perkara hukum yang berdampak material yang dihadapi Oleh emiten atau perusahaan publik, entitas anak, Anggota direksi dan anggota dewan komisaris (jika ada).</p> <p>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).</p>	<ol style="list-style-type: none"> 1. Pokok perkara/gugatan. / Main case/lawsuit. 2. Status penyelesaian perkara/gugatan. / Case/lawsuit settlement status. 3. Pengaruhnya terhadap kondisi emiten atau perusahaan publik. / The impact on the condition of issuers or public companies. The risks faced by the company and the nominal value of claims/lawsuits. 4. Pengungkapan mengenai permasalahan hukum paling sedikit mencakup: Disclosure regarding legal issues at least includes: <ol style="list-style-type: none"> a. jumlah permasalahan perdata dan permasalahan pidana yang dihadapi dan telah mendapat putusan yang mempunyai kekuatan hukum tetap. / the number of civil and criminal cases faced and decisions that have permanent legal force. b. jumlah permasalahan perdata dan permasalahan pidana yang dihadapi dan masih dalam proses penyelesaian. / the number of civil and criminal matters faced and still in the process of being resolved. <p>Catatan: dalam hal perusahaan, entitas anak, anggota Dewan Komisaris, dan anggota Direksi tidak memiliki perkara penting, agar diungkapkan.</p> <p>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.</p>	<p>1014-1059</p>	<p>SEOJK 16</p> <hr/> <p>SEOJK 13</p>
<p>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).</p> <p>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).</p>		<p>1059</p>	<p>SEOJK 16</p>
<p>Informasi mengenai kode etik Emiten atau Perusahaan Publik.</p> <p>Information regarding the code of ethics of Issuers or Public Companies</p>	<ol style="list-style-type: none"> 1. Pokok-pokok kode etik. / Principles of the code of ethics. 2. Bentuk sosialisasi kode etik dan upaya penegakannya / Forms of dissemination of the code of ethics and enforcement efforts 3. Pernyataan bahwa kode etik berlaku bagi anggota Direksi, anggota Dewan Komisaris, dan karyawan Emiten atau Perusahaan Publik / Statement that the code of ethics applies to members of the Board of Directors, members of the Board of Commissioners, and employees of the Issuer or Public Company 	<p>1075</p> <hr/> <p>1076</p> <hr/> <p>1076</p>	<p>SEOJK 16</p>
<p>Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank.</p> <p>Implementation of Governance in Providing Remuneration for Banks.</p>	<ol style="list-style-type: none"> 1. Komite Remunerasi / Remuneration Committee <ol style="list-style-type: none"> a. Nama anggota, komposisi, tugas dan tanggung jawab. / Name of members, composition, duties and responsibilities. b. Jumlah rapat yang dilakukan. / Number of meetings held. c. Remunerasi yang telah dibayarkan kepada anggota Komite Remunerasi selama 1 (satu) tahun. / Remuneration that has been paid to members of the Remuneration Committee for 1 (one) year. 	<p>959</p>	<p>POJK 45</p>

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	2. Proses penyusunan kebijakan Remunerasi yang meliputi: Remuneration policy formulation process which includes: <ul style="list-style-type: none"> a. Tinjauan mengenai latar belakang dan tujuan kebijakan Remunerasi. / Review of the background and objectives of the Remuneration policy. b. Pelaksanaan kaji ulang atas kebijakan Remunerasi pada tahun sebelumnya, beserta perbaikannya. / Implementation of a review of the Remuneration policy in the previous year, along with its improvements. c. Mekanisme untuk memastikan bahwa Remunerasi bagi Pegawai di unit kontrol bersifat independen dari unit kerja yang diawasinya. / Mechanism to ensure that Remuneration for Employees in the control unit is independent from the work unit they supervise. 	960	
	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	961	
	4. Remunerasi dikaitkan dengan risiko yang meliputi: Remuneration is associated with risks that include: <ul style="list-style-type: none"> a. Jenis risiko utama (<i>key risk</i>) yang digunakan dalam menerapkan Remunerasi. / The main type of risk (<i>key risk</i>) used in implementing Remuneration. b. Kriteria untuk menentukan jenis risiko utama, termasuk untuk risiko yang sulit diukur. / Criteria for determining the main types of risk, including for risks that are difficult to measure. c. Dampak penetapan risiko utama terhadap kebijakan Remunerasi yang Bersifat Variabel. / The impact of determining the main risk on the Variable Remuneration policy. d. Perubahan penentuan jenis risiko utama dibandingkan dengan tahun lalu beserta alasannya, apabila ada. / Changes in the determination of the main types of risk compared to last year and the reasons, if any. 	961	
	5. Pengukuran kinerja dikaitkan dengan Remunerasi yang meliputi: Performance measurement is associated with Remuneration which includes: <ul style="list-style-type: none"> a. Tinjauan mengenai kebijakan Remunerasi yang dikaitkan dengan penilaian kinerja. / Review of Remuneration policies linked to performance appraisal. b. Metode dalam mengaitkan Remunerasi individu dengan kinerja Bank, kinerja unit kerja dan kinerja individu. / The method of linking individual Remuneration with Bank performance, work unit performance and individual performance. 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. / 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. 	961-962	
	6. Penyesuaian Remunerasi dikaitkan dengan Kinerja dan Risiko yang meliputi: Remuneration Adjustment is related to Performance and Risk which includes: <ul style="list-style-type: none"> a. Kebijakan mengenai Remunerasi yang Bersifat Variabel yang ditangguhkan, besarnya, dan kriteria untuk menetapkan besaran tersebut. / Policy regarding Variable Remuneration that is deferred, the amount, and the criteria for determining the amount. b. Kebijakan Bank mengenai Remunerasi yang Bersifat Variabel yang ditangguhkan yang ditunda pembayarannya (<i>malus</i>), atau ditarik kembali apabila sudah dibayarkan (<i>clawback</i>). / The Bank's policy regarding Variable Deferred Remuneration which is postponed for payment (<i>malus</i>), or withdrawn when it has been paid (<i>clawback</i>). 	962-963	

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	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.	963	
	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.	963	
	9. Remunerasi yang Bersifat Variabel, meliputi: Variable Remuneration includes: a. Bentuk Remunerasi yang Bersifat Variabel beserta alasan pemilihan bentuk tersebut. dan / Forms of Variable Remuneration along with the reasons for choosing this form. And b. Penjelasan apabila terdapat perbedaan pemberian Remunerasi yang Bersifat Variabel di antara para Direksi, Dewan Komisaris dan/atau Pegawai. / An explanation if there are differences in the provision of Variable Remuneration among the Directors, Board of Commissioners and/or Employees.	963	
	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.	964	
	11. Jabatan dan jumlah pihak yang menjadi material <i>risk takers</i> . / Position and number of parties who are material risk takers.	964	
	12. <i>Shares option</i> yang dimiliki Direksi, Dewan Komisaris, dan Pejabat Eksekutif. / Shares option owned by the Board of Directors, Board of Commissioners and Executive Officers.	965	
	13. Rasio gaji tertinggi dan terendah / The ratio of the highest and lowest salaries	965	
	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	965	
	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	965	
	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.	966	
	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.	966	

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	18. Rincian jumlah Remunerasi yang diberikan dalam satu tahun meliputi: Details of the amount of Remuneration given in one year include: a. Remunerasi yang bersifat tetap maupun variabel. / Fixed or variable remuneration. b. Remunerasi yang ditangguhkan dan tidak ditangguhkan. / Deferred and non-deferred remuneration. c. Bentuk Remunerasi yang diberikan secara tunai dan/atau saham atau instrumen yang berbasis saham yang diterbitkan Bank. / Forms of Remuneration provided in cash and/or shares or share-based instruments issued by the Bank.	966	
	19. Informasi kuantitatif mengenai: Quantitative information about: a. Total sisa Remunerasi yang masih ditangguhkan baik yang terekspos penyesuaian implisit maupun eksplisit. / The total remaining Remuneration that is still suspended, both exposed to implicit and explicit adjustments. b. Total pengurangan Remunerasi yang disebabkan karena penyesuaian eksplisit selama periode laporan. / Total reduction in Remuneration caused by explicit adjustments during the reporting period. c. Total pengurangan Remunerasi yang disebabkan karena penyesuaian implisit selama periode laporan. / Total reduction in Remuneration caused by implicit adjustments during the reporting period.	967	
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 (<i>management stock ownership program/MSOP</i>) dan/atau Program kepemilikan saham oleh karyawan (<i>employee Stock ownership program/ESOP</i>). A brief description of the policy of providing performance-based longterm 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 (<i>management stock Ownership program/MSOP</i>) dan/ atau program Kepemilikan saham oleh karyawan (<i>employee stock Ownership program/ESOP</i>). 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: 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.	968	SEOJK 16
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. 2. Pelaksanaan atas kebijakan dimaksud. / Implementation of the intended policy.	733-734	SEOJK 16

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
<p>Uraian mengenai sistem pelaporan pelanggaran (<i>whistleblowing system</i>) di Emiten atau Perusahaan Publik.</p> <p>Description of the whistleblowing system at the Issuer or Public Company.</p>	1. Cara penyampaian laporan pelanggaran. / How to submit a violation report.	1077	SEOJK 16
	2. Perlindungan bagi pelapor. / Protection for reporters.	1078-1079	
	3. Penanganan pengaduan. / The handling of complaints.	1078	
	4. Pihak yang mengelola pengaduan. / The party managing the complaint.	1080	
	5. Hasil dari penanganan pengaduan, paling sedikit: The results of handling complaints, at least:	1081	
	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 (<i>whistleblowing system</i>), 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.		
<p>Uraian mengenai kebijakan anti korupsi Emiten atau Perusahaan Publik.</p> <p>Description of the Issuer's or Public Company's anti-corruption policy.</p>	1. Program dan prosedur yang dilakukan dalam Mengatasi praktik korupsi, balas jasa (<i>kickbacks</i>), <i>Fraud</i> , 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.	1081-1084	SEOJK 16 POJK 17
	2. Pelatihan/sosialisasi anti korupsi kepada karyawan Emiten atau Perusahaan Publik. / Anti-corruption training/socialization for employees of Issuers or Public Companies.	1085	
	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 anticorruption policy, the reasons for not having the said policy will be explained.		
<p>Penanganan benturan kepentingan</p> <p>Handling conflicts of interest</p>		1096-1097	SEOJK 13 POJK 17
<p>Penyediaan dana kepada pihak terkait (<i>related party</i>) dan penyediaan dana besar (<i>large exposure</i>).</p> <p>Provision of funds to related parties and provision of large funds (large exposure).</p>	Informasi yang perlu diungkap adalah jumlah total baki debit penyediaan dana kepada pihak terkait (<i>related party</i>) 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	1095-1096	SEOJK 13
<p>Transparansi kondisi keuangan dan non keuangan Bank yang belum diungkap dalam laporan lain.</p> <p>Transparency of the Bank's financial and non-financial conditions that have not been disclosed in other reports.</p>		1096-1097	SEOJK 13 POJK 17
<p>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.</p> <p>Other information related to Bank Governance, including owner intervention, internal disputes or problems that arise as a result of remuneration policies at the Bank.</p>		1095	SEOJK 13

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
Jumlah Penyimpangan (<i>Internal Fraud</i>). Number of Deviations (Internal Fraud).	Pengungkapan mengenai penyimpangan (<i>internal fraud</i>) paling sedikit mencakup: / Disclosure of irregularities (internal fraud) at least includes: 1. Jumlah penyimpangan (<i>internal fraud</i>) yang telah diselesaikan. / Number of deviations (internal fraud) that have been resolved. 2. Jumlah penyimpangan (<i>internal fraud</i>) yang sedang dalam proses penyelesaian di internal bank. / The number of irregularities (internal fraud) that are in the process of being resolved internally at the bank. 3. Jumlah penyimpangan (<i>internal fraud</i>) yang belum diupayakan penyelesaian di internal bank. / Number of irregularities (internal fraud) that have not been resolved internally at the bank. 4. Jumlah penyimpangan (<i>internal fraud</i>) yang telah ditindaklanjuti melalui proses hukum. / The number of irregularities (internal fraud) that have been followed up through the legal process.	1086	SEOJK 13
Pembelian Kembali (<i>Buy Back</i>) Saham dan/atau Obligasi Bank. Buy Back of Shares and/or Bank Bonds.	1. Kebijakan dalam melakukan pembelian kembali (<i>buy back</i>) saham atau obligasi Bank. / Policy in buying back shares or bonds of the Bank. 2. Jumlah lembar saham dan/atau obligasi yang dibeli kembali. / Number of shares and/or bonds bought back. 3. Harga pembelian kembali per lembar saham dan/atau obligasi. / Repurchase price per share and/or bond. 4. Peningkatan laba per lembar saham dan/atau obligasi. / Increase in earnings per share and/or bonds.	1087	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.	1086-1087	SEOJK 13
Penerapan keuangan berkelanjutan, termasuk penerapan tanggung jawab sosial dan lingkungan Implementation of sustainable finance, including implementation of social and environmental responsibility		1085	POJK 17
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.	1107-1121	SEOJK 16
TANGGUNG JAWAB SOSIAL DAN LINGKUNGAN EMITEN ATAU PERUSAHAAN PUBLIK / SOCIAL AND ENVIRONMENTAL RESPONSIBILITY OF THE ISSUER OR PUBLIC COMPANY			
Tanggung Jawab Sosial Perusahaan. Corporate Social Responsibility	1. Informasi yang diungkapkan dalam bagian tanggung jawab sosial dan lingkungan merupakan Laporan Keberlanjutan (<i>Sustainability Report</i>) sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik, paling sedikit memuat: The information disclosed in the social and environmental responsibility section is a Sustainability Report as intended in Financial Services Authority Regulation Number 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies, containing at least : a) Penjelasan strategi keberlanjutan. / Explanation of sustainability strategy.	1140	SEOJK 16

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	b) Ikhtisar aspek keberlanjutan (ekonomi, sosial, dan lingkungan hidup). / Overview of sustainability aspects (economic, social and environmental).		
	c) Profil singkat Emiten atau Perusahaan Publik. / Brief profile of the Issuer or Public Company.		
	d) Penjelasan Direksi. / Directors' Explanation.		
	e) Tata kelola keberlanjutan. / Sustainability governance.		
	f) Kinerja keberlanjutan. / Sustainability performance.		
	g) Verifikasi tertulis dari pihak independen, jika ada. / Written verification from an independent party, if any.		
	h) Lembar umpan balik (<i>feedback</i>) untuk pembaca, jika ada. / Feedback sheet for readers, if any.		
	i) Tanggapan Emiten atau Perusahaan Publik terhadap umpan balik laporan tahun sebelumnya. / The Issuer's or Public Company's response to feedback from the previous year's report.		
	2. Laporan Keberlanjutan sebagaimana dimaksud pada angka 1), harus disusun sesuai Pedoman Teknis Penyusunan Laporan Keberlanjutan (<i>Sustainability Report</i>) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini. / Sustainability Report as referred to in number 1), must be prepared in accordance with the Technical Guidelines for Preparing Sustainability Reports for Issuers and Public Companies as stated in Appendix II which is an inseparable part of this Financial Services Authority Circular Letter.		
	3. Informasi Laporan Keberlanjutan (<i>Sustainability Report</i>) pada angka 1) dapat: Sustainability Report information in number 1) can:		
	a) Diungkapkan pada bagian lain yang relevan di luar bagian tanggung jawab sosial dan lingkungan, seperti penjelasan Direksi terkait Laporan Keberlanjutan diungkapkan dalam bagian terkait Laporan Direksi; dan/atau / Disclosed in other relevant sections outside the social and environmental responsibility section, such as the Directors' explanation regarding the Sustainability Report disclosed in the relevant section of the Directors' Report; and/or		
	b) Merujuk pada bagian lain di luar bagian tanggung jawab sosial dan lingkungan dengan tetap mengacu pada Pedoman Teknis Penyusunan Laporan Keberlanjutan (<i>Sustainability Report</i>) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini, seperti profil Emiten atau Perusahaan Publik. / Refer to other sections outside the social and environmental responsibility section while still referring to the Technical Guidelines for Preparing Sustainability Reports for Issuers and Public Companies as listed in Appendix II which is an inseparable part of this Financial Services Authority Circular Letter, such as the profile Issuer or Public Company.		
	4. Laporan Keberlanjutan (<i>Sustainability Report</i>) sebagaimana dimaksud pada angka 1) merupakan bagian yang tidak terpisahkan dari Laporan Tahunan namun dapat disajikan secara terpisah dengan Laporan Tahunan. / The Sustainability Report as referred to in number 1) is an inseparable part of the Annual Report but can be presented separately from the Annual Report.		
	5. Dalam hal Laporan Keberlanjutan disajikan secara terpisah dengan Laporan Tahunan, informasi yang diungkapkan dalam Laporan Keberlanjutan dimaksud harus: In the event that the Sustainability Report is presented separately from the Annual Report, the information disclosed in the Sustainability Report must:		

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	a) Memuat seluruh informasi sebagaimana dimaksud pada angka 1); dan / Contains all information as intended in number 1); And		
	b) Disusun sesuai Pedoman Teknis Penyusunan Laporan Keberlanjutan (<i>Sustainability Report</i>) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini. / Prepared in accordance with the Technical Guidelines for Preparing Sustainability Reports for Issuers and Public Companies as stated in Appendix II which is an inseparable part of this Financial Services Authority Circular Letter.		
	6. Dalam hal Laporan Keberlanjutan disajikan secara terpisah dengan Laporan Tahunan, maka dalam bagian tanggung jawab sosial dan lingkungan memuat informasi bahwa informasi mengenai tanggung jawab sosial dan lingkungan telah diungkapkan dalam Laporan Keberlanjutan yang disajikan secara terpisah dari Laporan Tahunan. / If the Sustainability Report is presented separately from the Annual Report, then the social and environmental responsibility section contains information that information regarding social and environmental responsibility has been disclosed in the Sustainability Report which is presented separately from the Annual Report.		
	7. Penyampaian Laporan Keberlanjutan (<i>Sustainability Report</i>) yang disajikan secara terpisah dengan Laporan Tahunan harus disampaikan bersamaan dengan penyampaian Laporan Tahunan. / Submission of a Sustainability Report which is presented separately with the Annual Report must be submitted simultaneously with the submission of the Annual Report.		

Keterangan / Information

- SEOJK 16** : Surat Edaran Otoritas Jasa Keuangan No. 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik. OJK Circular Letter 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. OJK Circular Letter 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. OJK Circular Letter 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. OJK Regulation No. 45/POJK.03/2015 concerning Implementation of Governance in Providing Remuneration for Commercial Banks.
- POJK 17** : Peraturan Otoritas Jasa Keuangan 17 Tahun 2023 Tentang Penerapan Tata Kelola Bagi Bank Umum. OJK Regulation 17 of 2023 concerning the Implementation of Governance for Commercial Banks

LEVEL 1		Halaman
A	RIGHT OF SHAREHOLDER	
A.1	Basic Shareholder Rights	
A.1.1	Does the company pay (interim and final/annual) dividends in an equitable and timely manner; that is, all shareholders are treated equally and paid within 30 days after being (i) declared for interim dividends and (ii) approved by shareholders at general meetings for final dividends? In case the company has offered Scrip dividend, did the company paid the dividend within 60 days?	439-443
A.2	Right to participate effectively in and vote in general shareholder meetings and should be informed of the rules, including voting procedures, that govern general shareholder meetings.	
A.2.1	Do shareholders have the opportunity, evidenced by an agenda item, to approve remuneration (fees, allowances, benefit-in-kind and other emoluments) or any increases in remuneration for the non-executive directors/commissioners?	-
A.2.2	Does the company provide non-controlling shareholders a right to nominate candidates for board of directors/commissioners?	627
A.2.3	Does the company allow shareholders to elect directors/commissioners individually?	627, 639-640
A.2.4	Does the company disclose the voting procedures used before the start of meeting?	632
A.2.5	Do the minutes of the most recent AGM record that the shareholders were given the opportunity to ask questions and the questions raised by shareholders and answers given recorded?	636-640, 642-643
A.2.6	Does the company disclose the voting results including approving, dissenting, and abstaining votes for all resolutions/each agenda item for the most recent AGM?	636-640, 642-643
A.2.7	Does the company disclose the list of board members who attended the most recent AGM?	635-636, 641, 642
A.2.8	Does the company disclose that all board members and the CEO (if he is not a board member) attended the most recent AGM?	635-636, 641, 642
A.2.9	Does the company allow for voting in absentia?	634
A.2.10	Did the company vote by poll (as opposed to by show of hands) for all resolutions at the most recent AGM?	634
A.2.11	Does the company disclose that it has appointed an independent party (scrutineers/inspectors) to count and/or validate the votes at the AGM?	635, 641
A.2.12	Does the company make publicly available by the next working day the result of the votes taken during the most recent AGM/EGM for all resolutions?	635, 641
A.2.13	Do companies provide at least 21 days notice for all AGMs and EGMs?	635, 641
A.2.14	Does the company provide the rationale and explanation for each agenda item which require shareholders' approval in the notice of AGM/circulars and/or the accompanying statement?	631
A.2.15	Does the company give the opportunity for shareholder to place item/s on the agenda of of general meetings and/or to request for general meetings subject to a certain percentage?	628
A.3	Markets for corporate control should be allowed to function in an efficient and transparent manner.	
A.3.1	In cases of mergers, acquisitions and/or takeovers requiring shareholders' approval, does the board of directors/commissioners of the company appoint an independent party to evaluate the fairness of the transaction price?	444
A.4	The exercise of ownership rights by all shareholders, including institutional investors, should be facilitated.	
A.4.1	Does the company disclose its practices to encourage shareholders to engage the company beyond general meetings?	1060
A.5	Shares and voting rights	
A.5.1	Where the company has more than one class of shares, does the company publicise the voting rights attached to each class of shares (e.g. through the company website / reports/ the stock exchange/ the regulator's website)?	627
A.6	Notice of AGM	
A.6.1	Does each resolution in the most recent annual general meeting deal with only one item, i.e., there is no bundling of several items into the same resolution?	636-640, 642-643

LEVEL 1		Halaman
A.6.2	Are the company's notice of the most recent AGM/circulars fully translated into English and published on the same date as the local-language version?	635, 641
	Does the notice of AGM/ circulars have the following details:	
A.6.3	Are the profiles of directors/commissioners (at least age, academic qualification, date of first appointment, experience, and directorships in other listed companies) in seeking election/re-election included?	631
A.6.4	Are the auditors seeking appointment/re-appointment clearly identified?	637
A.6.5	Were the proxy documents made easily available?	633
A.7	Insider trading and abusive self-dealing should be prohibited.	
A.7.1	Are the directors / commissioners required to report their dealings in company shares within 3 business days?	733-734
A.8	Related party transactions by directors and key executives.	
A.8.1	Does the company have a policy requiring a committee of independent directors/commissioners to review material/significant RPTs to determine whether they are in the best interests of the company and shareholders?	451
A.8.2	Does the company have a policy requiring board members (directors/commissioners) to abstain from participating in the board discussion on a particular agenda when they are conflicted?	445-447, 451
A.8.3	Does the company have policies on loans to directors and commissioners either forbidding this practice or ensuring that they are being conducted at arm's length basis and at market rates?	507-508
A.9	Protecting minority shareholders from abusive actions	
A.9.1	Does the company disclose that RPTs are conducted in such a way to ensure that they are fair and at arms' length?	451
A.9.2	In case of related party transactions requiring shareholders' approval, is the decision made by disinterested shareholders?	451
C	SUSTAINABILITY AND RESILIENCE	
C.1	Sustainability-related disclosure should be consistent, comparable and reliable, and include retrospective and forward-looking material information that a reasonable investor would consider important in making an investment or voting decision	
	Material Sustainability-related information should be specified	
C.1.1	Does the company identify/report ESG topics that are material to the organization's strategy?	SR
C.1.2	Does the company identify climate change as an issue?	SR
C.1.3	Does the company adopt an internationally recognized reporting framework or standard for sustainability (i.e. GRI, Integrated Reporting, SASB, IFRS Sustainability Disclosure Standards)?	SR
	If a company publicly sets a sustainability-related goal or target, the disclosure framework should provide that reliable metrics are regularly disclosed in an easily accessible form	
C.1.4	Does the company disclose quantitative sustainability target?	SR
C.1.5	Does the company disclose sustainability-related performance progress in relation to its previously set targets?	SR
C.1.6	Does the company confirm that its Sustainability Report / Reporting is reviewed and /or approved by the Board or Board Committee?	SR
C.2	Corporate governance frameworks should allow for dialogue between a company, its shareholders and stakeholders to exchange views on sustainability matters	
C.2.1	Does the company engage internal stakeholders to exchange views and gather feedback on sustainability matters that are material to the business of the company?	SR
C.2.2	Does the company engage external stakeholders to exchange views and gather feedback on sustainability matters that are material to the business of the company?	SR

LEVEL 1		Halaman
C.3	The corporate governance framework should ensure that boards adequately consider material sustainability risks and opportunities when fulfilling their key functions in reviewing, monitoring and guiding governance practices, disclosure, strategy, risk management and internal control systems, including with respect to climate-related physical and transition risks	
	Boards should assess whether the company's capital structure is compatible with its strategic goals and its associated risk appetite to ensure it is resilient to different scenarios	
C.3.1	Does the company disclose that the board reviews on an annual basis that the company's capital and debt structure is compatible with its strategic goals and its associated risk appetite	513
C.4	The corporate governance framework should recognise the rights of stakeholders established by law or through mutual agreements and encourage active co-operation between corporations and stakeholders in creating wealth, jobs, and the sustainability of financially sound enterprises.	
	Does the company disclose a policy and practices that address :	
C.4.1	The existence and scope of the company's efforts to address customers' welfare?	SR
C.4.2	Supplier/contractor selection procedures?	SR
C.4.3	The company's efforts to ensure that its value chain is environmentally friendly or is consistent with promoting sustainable development?	SR
C.4.4	The company's efforts to interact with the communities in which they operate?	SR
C.4.5	The company's anti-corruption programmes and procedures?	1081-1084
C.4.6	How creditors' rights are safeguarded?	399
C.4.7	Does the company have a separate report/section that discusses its efforts on environment/economy and social issues?	SR
C.5	Where stakeholder interests are protected by law, stakeholders should have the opportunity to obtain effective redress for violation of their rights.	
	Does the company provide contact details via the company's website or Annual Report which stakeholders (e.g. customers, suppliers, general public etc.) can use to voice their concerns and/or complaints for possible violation of their rights?	93
C.6	Mechanisms for employee participation should be permitted to develop.	
	Does the company explicitly disclose the policies and practices on health, safety and welfare for its employees?	SR
C.6.2	Does the company explicitly disclose the policies and practices on training and development programmes for its employees?	584-586
C.6.3	Does the company have a reward/compensation policy that accounts for the performance of the company beyond short-term financial measures?	965, 968
C.7	Stakeholders including individual employee and their representative bodies, should be able to freely communicate their concerns about illegal or unethical practices to the board and their rights should not be compromised for doing this.	
	Does the company have a whistle blowing policy which includes procedures for complaints by employees and other stakeholders concerning alleged illegal and unethical behaviour and provide contact details via the company's website or annual report	1077-1081
C.7.2	Does the company have a policy or procedures to protect an employee/person who reveals alleged illegal/unethical behaviour from retaliation?	1078-1079
D	DISCLOSURE AND TRANSPARENCY	
D.1	Transparent ownership structure	
	Does the information on shareholdings reveal the identity of beneficial owners, holding 5% shareholding or more?	180
D.1.2	Does the company disclose the direct and indirect (deemed) shareholdings of major and/or substantial shareholders?	183
D.1.3	Does the company disclose the direct and indirect (deemed) shareholdings of directors (commissioners)?	181-182

LEVEL 1		Halaman
D.1.4	Does the company disclose the direct and indirect (deemed) shareholdings of senior management?	181-182
D.1.5	Does the company disclose details of the parent/holding company, subsidiaries, associates, joint ventures and special purpose enterprises/ vehicles (SPEs)/ (SPVs)?	183-190
D.2	Quality of Annual Report	
	Does the company's annual report disclose the following items	
D.2.1	Corporate objectives	429-439
D.2.2	Financial performance indicators	368-408
D.2.3	Non-financial performance indicators	239-367
D.2.4	Dividend policy	439-441
D.2.5	Biographical details (at least age, qualifications, date of first appointment, relevant experience, and any other directorships of listed companies) of directors/commissioners	134-150
	Corporate Governance Confirmation Statement	
D.2.6	Does the Annual Report contain a statement confirming the company's full compliance with the code of corporate governance and where there is non-compliance, identify and explain reasons for each such issue?	1107-1121
D.3	Remuneration of Members of the Board and Key Executives	
D.3.1	Is there disclosure of the fee structure for non-executive directors/commissioners?	728-731
D.3.2	Does the company publicly disclose [i.e. annual report or other publicly disclosed documents] details of remuneration of each non-executive director/commissioner?	728-731
D.3.3	Does the company disclose its remuneration (fees, allowances, benefit-in-kind and other emoluments) policy/practices (i.e. the use of short term and long term incentives and performance measures) for its executive directors and CEO?	728-731
D.3.4	Does the company publicly disclose [i.e. annual report or other publicly disclosed documents] the details of remuneration of each of the executive directors and CEO [if he/she is not a member of the Board]?	728-731
D.4	Disclosure of related party transactions (RPT)	
D.4.1	Does the company disclose its policy covering the review and approval of material RPTs?	451
D.4.2	Does the company disclose the name, relationship, nature and value for each material RPTs?	449-451
D.5	Directors and commissioners dealings in shares of the company	
D.5.1	Does the company disclose trading in the company's shares by insiders?	1097
D.6	External auditor and Auditor Report	
	Where the same audit firm is engaged for both audit and non-audit services	
D.6.1	Are the audit and non-audit fees disclosed?	202
D.6.2	Does the non-audit fee exceed the audit fees?	202
D.7	Timely filing/release of annual/financial reports	
	Does the company use the following modes of communication?	
D.7.1	Quarterly reporting	Website
D.7.2	Company website	Website
D.7.3	Analyst's briefing	1060, Website
D.7.4	Media briefings /press conferences	1060, Website
D.8	Timely filing/release of annual/financial reports	
D.8.1	Are the audited annual financial report / statement released within 120 days from the financial year end?	Financial Statement
D.8.2	Is the annual report released within 120 days from the financial year end?	88-89

LEVEL 1		Halaman
D.8.3	Is the true and fairness/fair representation of the annual financial statement/reports affirmed by the board of directors/commissioners and/or the relevant officers of the company?	Financial Statement
D.9	Company website	
	Does the company have a website disclosing up-to-date information on the following:	
D.9.1	Financial statements/reports (latest quarterly)	Website
D.9.2	Materials provided in briefings to analysts and media	Website
D.9.3	Downloadable annual report	Website
D.9.4	Notice of AGM and/or EGM	Website
D.9.5	Minutes of AGM and/or EGM	Website
D.9.6	Company's constitution (company's by-laws, memorandum and articles of association)	Website
D.10	Investor relations	
D.10.1	Does the company disclose the contact details (e.g. telephone, fax, and email) of the officer / office responsible for investor relations?	93
E	RESPONSIBILITIES OF THE BOARD	
E.1	Board Duties and Responsibilities	
	Clearly defined board responsibilities and corporate governance policy	
E.1.1	Does the company disclose its corporate governance policy / board charter?	654, 687
E.1.2	Are the types of decisions requiring board of directors/commissioners' approval disclosed ?	682
E.1.3	Are the roles and responsibilities of the board of directors/commissioners clearly stated ?	650-651, 679-681
	Corporate Vision/Mission	
E.1.4	Does the company have an updated vision and mission statement?	104-105
E.1.5	Does the board directors play a leading role in the process of developing and reviewing the company's strategy at least annually?	59
E.1.6	Does the board of directors have a process to review, monitor and oversee the implementation of the corporate strategy?	59
E.2	Board Structure	
	Code of Ethics or Conduct	
E.2.1	Are the details of the code of ethics or conduct disclosed?	1075
E.2.2	Are all the directors/commissioners, senior management and employees required to comply with the code/s?	1076
E.2.3	Does the company have a process to implement and monitor compliance with the code/s of ethics or conduct?	1076
	Board Structure & Composition	
E.2.4	Do Independent directors/ commissioners make up at least 50% of the board of directors/ commissioners?	67, 693-695
E.2.5	Does the company have a term limit of nine years or less or 2 terms of five years ¹ each for its independent directors/commissioners?	652, 683
E.2.6	Has the company set a limit of five board seats that an individual independent/ non-executive director/commissioner may hold simultaneously?	657, 690
E.2.7	Does the company have any executive directors who serve more than two boards of listed companies outside of the group?	134-150, 657, 690
	Nominating Committee	
E.2.8	Does the company have a Nominating Committee?	766-790
E.2.9	Is the Nominating Committee comprised of a majority of independent directors/commissioners?	773
E.2.10	Is the chairman of the Nominating Committee an independent director/commissioner?	773

LEVEL 1		Halaman
E.2.11	Does the company disclose the terms of reference/ governance structure/charter of the Nominating Committee?	767
E.2.12	Is the meeting attendance of the Nominating Committee disclosed and if so, did the Nominating Committee meet at least twice during the year?	784-788
	Remuneration Committee / Compensation Committee	
E.2.13	Does the company have a Remuneration Committee?	766-790
E.2.14	Is the Remuneration Committee comprised entirely of non-executive directors/commissioners with a majority of independent directors/commissioners ?	773
E.2.15	Is the chairman of the Remuneration Committee an independent director/commissioner?	773
E.2.16	Does the company disclose the terms of reference/ governance structure/ charter of the Remuneration Committee?	767
E.2.17	Is the meeting attendance of the Remuneration Committee disclosed and, if so, did the Remuneration Committee meet at least twice during the year?	784-788
	Audit Committee	
E.2.18	Does the company have an Audit Committee?	740-766
E.2.19	Is the Audit Committee comprised entirely of non-executive directors/commissioners with a majority of independent directors/commissioners?	750
E.2.20	Is the chairman of the Audit Committee an independent director/commissioner?	750
E.2.21	Does the company disclose the terms of reference/governance structure/charter of the Audit Committee?	749
E.2.22	Does at least one of the independent directors/commissioners of the committee have accounting expertise (accounting qualification or experience)?	750
E.2.23	Is the meeting attendance of the Audit Committee disclosed and, if so, did the Audit Committee meet at least four times during the year?	761-763
E.2.24	Does the Audit Committee have primary responsibility for recommendation on the appointment, and removal of the external auditor?	742
E.3	Board Processes	
	Board meetings and attendance	
E.3.1	Are the board of directors meeting scheduled before the start of financial year?	660, 697-698
E.3.2	Does the board of directors/commissioners meet at least six times during the year?	662-667, 698-700
E.3.3	Has each of the directors/commissioners attended at least 75% of all the board meetings held during the year?	670-671, 712
E.3.4	Does the company require a minimum quorum of at least 2/3 for board decisions?	659-660, 696
E.3.5	Did the non-executive directors/commissioners of the company meet separately at least once during the year without any executives present?	662-667, 698-700
E.3.6	Are board papers for board of directors/commissioners meetings provided to the board at least five business days in advance of the board meeting?	660
E.3.7	Does the company secretary play a significant role in supporting the board in discharging its responsibilities?	823-827
E.3.8	Is the company secretary trained in legal, accountancy or company secretarial practices and has kept abreast on relevant developments?	826-827
	Board Appointments and Re-Election	
E.3.9	Does the company disclose the criteria used in selecting new directors/commissioners?	652-653, 684-686
E.3.10	Did the company describe the process followed in appointing new directors/commissioners?	727
E.3.11	Are all directors/commissioners subject to re-election every 3 years; or 5 years for listed companies in countries whose legislation prescribes a term of 5 years ² each? ² The five years term must be required by legislation which pre-existed the introduction of the ASEAN Corporate Governance Scorecard in 2011	652, 683

LEVEL 1		Halaman
E.3.12	Do the shareholders or the Board of Directors approve the remuneration of the executive directors and/or the senior executives?	727-728
E.3.13	Does the company have measurable standards to align the performance-based remuneration of the executive directors and senior executives with long-term interests of the company, such as claw back provision and deferred bonuses?	965, 968
	Internal Audit	
E.3.14	Does the company have a separate internal audit function?	828-840
E.3.15	Is the head of internal audit identified or, if outsourced, is the name of the external firm disclosed?	829
E.3.16	Does the appointment and removal of the internal auditor require the approval of the Audit Committee?	830
	Risk Oversight	
E.3.17	Does the company establish a sound internal control procedures/risk management framework and periodically review the effectiveness of that framework?	970-1002
E.3.18	Does the Annual Report/Annual CG Report disclose that the board of directors/commissioners has conducted a review of the company's material controls (including operational, financial and compliance controls) and risk management systems?	981, 1002
E.3.19	Does the company disclose the key risks to which the company is materially exposed to (i.e. financial, operational including IT, environmental, social, economic)?	990-998
E.3.20	Does the Annual Report/Annual CG Report contain a statement from the board of directors/commissioners or Audit Committee commenting on the adequacy of the company's internal controls/risk management systems?	981, 1002
E.4	People on the Board	
	Board Chairman	
E.4.1	Do different persons assume the roles of chairman and CEO?	134, 142
E.4.2	Is the chairman an independent director/commissioner?	142
E.4.3	Is any of the directors a former CEO of the company in the past 2 years?	134
E.4.4	Are the roles and responsibilities of the chairman disclosed?	681
	Lead Independent Director	
E.4.5	If the Chairman is not independent, has the Board appointed a Lead/Senior Independent Director and has his/her role been defined?	N/A
	Skills and Competencies	
E.4.6	Does at least one non-executive director/commissioner have prior working experience in the major sector that the company is operating in?	134-150
E.5	Board Performance	
	Directors Development	
E.5.1	Does the company have orientation programmes for new directors/commissioners?	675, 717-718
E.5.2	Does the company have a policy and actual practice and programs that encourages directors/commissioners to attend on-going or continuous professional education programmes?	671-675, 713-717
	CEO/Executive Management Appointments and Performance	
E.5.3	Does the company disclose the process on how the board of directors/commissioners plans for the succession of the CEO/Managing Director/President and key management?	790
E.5.4	Does the board of directors/commissioners conduct an annual performance assessment of the CEO/Managing Director/President?	721-723
	Board Appraisal	
E.5.5	Did the company conduct an annual performance assessment of the board of directors/commissioners and disclose the criteria and process followed for the assessment?	721-723
	Director Appraisal	

LEVEL 1		Halaman
E.5.6	Did the company conduct an annual performance assessment of the individual directors/ commissioners and disclose the criteria and process followed for the assessment?	-
	Committee Appraisal	
E.5.7	Did the company conduct an annual performance assessment of the board committees and disclose the criteria and process followed for the assessment?	677-678, 723-725

LEVEL 2		Halaman
	BONUS	
(B)A.	Rights of shareholders	
(B)A.1	Right to participate effectively in and vote in general shareholders meeting and should be informed of the rules, including voting procedures, that govern general shareholders meeting.	632
(B)A.1.1	Does the company practice real time secure electronic voting in absentia at general meetings of shareholders?	634
(B)B.	Equitable treatment of shareholders	
(B)B.1	Notice of AGM	
(B)B.1.1	Does the company release its notice of AGM (with detailed agendas and explanatory circulars), as announced to the Exchange, at least 28 days before the date of the meeting?	-
(B)C.	Sustainability and Resilience	
(B).C.1.1	Does the company disclose how it manages climate-related risks and opportunities?	SR
(B).C.1.2	Does the company disclose that its Sustainability Report / Sustainability Reporting is externally assured?	SR
(B).C.1.3	Does the company disclose the engagement channel with stakeholder groups and how the company responds to stakeholders' ESG concerns?	SR
(B).C.1.4	Does the company have a unit / division / committee who is specifically responsible to manage the sustainability matters?	SR
(B).C.1.5	Does the company disclose board of directors/commissioners' oversight of sustainability-related risks and opportunities?	SR
(B).C.1.6	Does the company disclose the linkage between executive directors and senior management remuneration and sustainability performance for the previous year?	SR
(B).C.1.7	Is the company's Whistle Blowing System managed by independent parties / institutions?	SR
(B)D.	Disclosure and transparency	
(B)D.1	Quality of Annual Report	
B)D.1.1	Are the audited annual financial report /statement released within 60 days from the financial year end?	Financial Statement
(B)E.	Responsibilities of the Board	
(B)E.1	Board Competencies and Diversity	735-737
(B)E.1.1	Does the company have at least one female independent director/commissioner?	-
(B)E.1.2	Does the company have a policy and disclose measurable objectives for implementing its board diversity and report on progress in achieving its objectives?	-
(B)E.2	Board Structure	
(B)E.2.1	Is the Nominating Committee comprise entirely of independent directors/commissioners?	-
(B)E.2.2	Does the Nominating Committee undertake the process of identifying the quality of directors aligned with the company's strategic directions?	-
(B)E.3	Board Appointments and Re-Election	
(B)E.3.1	Does the company use professional search firms or other external sources of candidates (such as director databases set up by director or shareholder bodies) when searching for candidates to the board of directors/commissioners?	-

LEVEL 2		Halaman
(B)E.4	Board Structure & Composition	
(B)E.4.1	Do independent non-executive directors/commissioners make up more than 50% of the board of directors/commissioners for a company with independent chairman?	-
(B)E.5	Risk Oversight	
(B)E.5.1	Does the company disclose that its Board identified key risk in relation to information technology including disruption, cyber security, and disaster recovery, to ensure that such risks are managed and integrated into the overall risk management framework?	609-610
(B)E.6	Board Performance	
(B)E.6.1	Does the company have a separate board level Risk Committee?	790-805
PENALTY		
(P)A.	Rights of shareholders	
(P)A.1	Basic shareholder rights	
(P)A.1.1	Did the company fail or neglect to offer equal treatment for share repurchases to all shareholders?	
(P)A.2	Shareholders, including institutional shareholders, should be allowed to consult with each other on issues concerning their basic shareholder rights as defined in the Principles, subject to exceptions to prevent abuse.	
(P)A.2.1	Is there evidence of barriers that prevent shareholders from communicating or consulting with other shareholders?	
(P)A.3	Right to participate effectively in and vote in general shareholders meeting and should be informed of the rules, including voting procedures, that govern general shareholders meeting.	
(P)A.3.1	Did the company include any additional and unannounced agenda item into the notice of AGM/EGM?	
(P)A.3.2	Was the Chairman of the Board and the Chairmen of all Board Committees and the CEO absent from the most recent General Meeting?	
(P)A.4	Capital structures and arrangements that enable certain shareholders to obtain a degree of control disproportionate to their equity ownership should be disclosed.	
	Did the company fail to disclose the existence of:	
(P)A.4.1	Shareholders agreement?	
(P)A.4.2	Voting cap?	
(P)A.4.3	Multiple voting rights?	
(P)A.5	Capital structures and arrangements that enable certain shareholders to obtain a degree of control disproportionate to their equity ownership should be disclosed.	
(P)A.5.1	Is a pyramid ownership structure and/ or cross holding structure apparent?	
(P)B.	Equitable treatment of shareholders	
(P)B.1	Insider trading and abusive self-dealing should be prohibited.	
(P)B.1.1	Has there been any conviction of insider trading involving directors/commissioners, management and employees in the past three years?	
(P)B.2	Protecting minority shareholders from abusive action	
(P)B.2.1	Has there been any cases of non compliance with the laws, rules and regulations pertaining to material related party transactions in the past three years?	
(P)B.2.2	Were there any RPTs that can be classified as financial assistance (i.e not conducted at arms length) to entities other than wholly-owned subsidiary companies?	
(P)C.	Role of stakeholders	
(P)C.1	The rights of stakeholders that are established by law or through mutual agreements are to be respected.	
(P)C.1.1	Have there been any violations of any laws pertaining to labour/employment/ consumer/insolvency/ commercial/competition or environmental issues?	

LEVEL 2		Halaman
(P)C.2	Where stakeholders participate in the corporate governance process, they should have access to relevant, sufficient and reliable information on a timely and regular basis.	
(P)C.2.1	Has the company faced any sanctions by regulators for failure to make announcements within the requisite time period for material events?	
(P).C.2.2	Is there any evidence that the company is engaging in greenwashing activities?	
(P)D.	Disclosure and transparency	
(P)D.1	Sanctions from regulator on financial reports	
(P)D.1.1	Did the company receive a "qualified opinion" in its external audit report?	
(P)D.1.2	Did the company receive an "adverse opinion" in its external audit report?	
(P)D.1.3	Did the company receive a "disclaimer opinion" in its external audit report?	
(P)D.1.4	Has the company in the past year revised its financial statements for reasons other than changes in accounting policies?	
(P)E.	Responsibilities of the Board	
(P)E.1	Compliance with listing rules, regulations and applicable laws	
(P)E.1.1	Is there any evidence that the company has not complied with any listing rules and regulations apart from disclosure rules over the past year?	
(P)E.1.2	Have there been any instances where non-executive directors/commissioner have resigned and raised any issues of governance-related concerns?	
(P)E.2	Board structure	
(P)E.2.1	Does the Company have any independent directors/commissioners who have served for more than nine years or two terms of five years each (which ever is higher) in the same capacity? The five years term must be required by legislation which pre-existed before the introduction of the ASEAN Corporate Governance Scorecard in 2011	
(P)E.2.2	Did the company fail to correctly identify the description of all their directors as independent, non-executive, and executive?	
(P)E.2.3	Does the company have any independent directors/non-executive/commissioners who serve on a total of more than five boards of publicly-listed companies?	
(P)E.3	External Audit	
(P)E.3.1	Is any of the directors or senior management a former employee or partner of the current external auditor (in the past 2 years)?	
(P)E.4	Board structure and composition	
(P)E.4.1	Has the chairman been the company CEO in the last three years?	
(P)E.4.2	Do non-executive directors/commissioners receive options, performance shares or bonuses?	

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA**

**Laporan Keuangan Konsolidasian
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022**

***PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES***

***Consolidated Financial Statements
For the Years Ended
December 31, 2023 and 2022***

Daftar Isi	Halaman/ Page	Table of Contents
Surat Pernyataan Direksi		<i>Directors' Statement Letter</i>
Laporan Auditor Independen		<i>Independent Auditor's Report</i>
Laporan Keuangan Konsolidasian Untuk Tahun-Tahun yang Berakhir Pada Tanggal 31 Desember 2023 dan 2022		<i>Consolidated Financial Statements For the Years Ended December 31, 2023 and 2022</i>
Laporan Posisi Keuangan Konsolidasian	1	<i>Consolidated Statements of Financial Position</i>
Laporan Laba Rugi dan Penghasilan Komprehensif Lain Konsolidasian	4	<i>Consolidated Statements of Profit or Loss and Other Comprehensive Income</i>
Laporan Perubahan Ekuitas Konsolidasian	6	<i>Consolidated Statements of Changes in Equity</i>
Laporan Arus Kas Konsolidasian	7	<i>Consolidated Statements of Cash Flows</i>
Catatan Atas Laporan Keuangan Konsolidasian	9	<i>Notes to the Consolidated Financial Statements</i>

**SURAT PERNYATAAN DIREKSI
TENTANG
TANGGUNG JAWAB ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (DIAUDIT)
PADA TANGGAL 31 DESEMBER 2023 DAN 2022
UNTUK TAHUN YANG BERAKHIR
PADA TANGGAL-TANGGAL TERSEBUT**

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN Tbk DAN ENTITAS ANAKNYA**

Kami yang bertanda tangan di bawah ini:

- Nama** : Yuddy Ronaldo
Alamat Kantor : Menara bank bjb
Jl. Negeri No. 12-14
Bandung 40111

Alamat Domisil : Jl. Kudang Pananjung No. 1A
Bandung

**Nomor Telepon
Jabatan** : (022) 4234868
Direktur Utama
- Nama** : Nia Kanis
Alamat Kantor : Menara bank bjb
Jl. Negeri No. 12-14
Bandung 40111

Alamat Domisil : Jl. Teuku Angkasa No. 5
Bandung

**Nomor Telepon
Jabatan** : (022) 4234858
Direktur

Dalam kedudukannya tersebut di atas bertindak untuk dan atas nama Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk, menyatakan bahwa:

- Bertanggungjawab atas penyusunan dan penyajian Laporan Keuangan Konsolidasian PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk ("Bank") dan Entitas Anak;
- Laporan Keuangan Konsolidasian Bank dan Entitas Anak disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan yang berlaku di Indonesia;
- Semua informasi dalam laporan keuangan konsolidasian Bank dan Entitas Anak telah dimuat secara lengkap dan benar;
 - Laporan keuangan konsolidasian Bank dan Entitas Anak tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghtarapkan informasi atau fakta material
- Bertanggung jawab atas sistem pengendalian internal dalam Bank dan Entitas Anak.

Demikian pernyataan ini dibuat dengan sebenarnya.

Atas nama dan mewakili Direksi / For and on behalf of the Board of Directors

Bandung, 29 Februari 2024 / February 29, 2024







Yuddy Ronaldo
Direktur Utama/President Director

Nia Kanis
Direktur/Director

**BOARD OF DIRECTORS' STATEMENT
REGARDING
THE RESPONSIBILITY FOR THE CONSOLIDATED
FINANCIAL STATEMENTS (AUDITED)
AS OF DECEMBER 31, 2023 AND 2022
AND FOR THE YEARS ENDED**

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN Tbk AND ITS SUBSIDIARIES**

We, the undersigned

- Name** : Yuddy Ronaldo
Office address : Menara bank bjb
Jl. Negeri No. 12-14
Bandung 40111

Residential address : Jl. Kudang Pananjung No. 1A
Bandung

**Telephone
Title** : (022) 4234868
President Director
- Name** : Nia Kanis
Office address : Menara bank bjb
Jl. Negeri No. 12-14
Bandung 40111

Residential address : Jl. Teuku Angkasa No. 5
Bandung

**Telephone
Title** : (022) 4234858
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:

- 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
- The consolidated financial statement of the Bank and Subsidiaries have been prepared and presented in accordance with Indonesian Financial Accounting Standard.
- All information in the consolidated financial statements of the Bank and Subsidiaries have been disclosed in a complete and truthful manner.
 - 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
- We are responsible for the Bank and Subsidiaries' internal control system.

This statement letter is made truthfully.

Amir Abadi Jusuf, Aryanto, Mawar & Rekan

Amir Abadi Jusuf, Aryanto, Mawar & Rekan
Registered Public Accountants

Nomor/Number : 00072/2.1030/AU.1/07/0499-2/1/II/2024

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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 ("Grup") terlampir, yang terdiri dari laporan posisi keuangan konsolidasian tanggal 31 Desember 2023, serta laporan laba rugi dan penghasilan komprehensif lain konsolidasian, laporan perubahan ekuitas konsolidasian dan laporan arus kas konsolidasian untuk tahun yang berakhir pada tanggal tersebut, serta catatan atas laporan keuangan konsolidasian, termasuk ikhtisar kebijakan akuntansi material.

Menurut opini kami, laporan keuangan konsolidasian terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan konsolidasian Grup tanggal 31 Desember 2023, serta kinerja keuangan konsolidasian dan arus kas konsolidasiannya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

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 Grup 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

Opinion

We have audited the consolidated financial statements of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk and its subsidiaries ("the Group"), which comprise the consolidated statement of financial position as of December 31, 2023, and the consolidated statements of profit or loss and other comprehensive income, consolidated statement of changes in equity, and consolidated statement of cash flows for the year then ended, and notes to the consolidated financial statements, including a summary of material accounting policies.

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the consolidated financial position of the Group as of December 31, 2023, and its consolidated financial performance and consolidated cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.

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 Group 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

keuangan 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.

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.

Cadangan Kerugian Penurunan Nilai atas Kredit yang Diberikan, dan Pembiayaan dan Piutang Syariah

Pada tanggal 31 Desember 2023, total kredit yang diberikan sebesar Rp116.300.069 juta dan Grup telah membentuk cadangan kerugian penurunan nilai sebesar Rp1.913.951 juta. Pada tanggal 31 Desember 2023, total pembiayaan dan piutang syariah sebesar Rp8.778.114 juta dan Grup telah membentuk cadangan kerugian penurunan nilai sebesar Rp216.946 juta.

Berdasarkan Standar Akuntansi Keuangan di Indonesia, seperti yang dijelaskan pada Catatan 2.m, 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. Cadangan kerugian penurunan nilai piutang murabahah ditentukan oleh Grup berdasarkan sesuai PSAK No. 102 "Akuntansi Murabahah" dengan kerangka *incurred loss*. Untuk selain murabahah, Grup membentuk cadangan kerugian penurunan nilai berdasarkan estimasi kerugian aset produktif yang tidak dapat ditagih sebagaimana diatur dalam PSAK yang berlaku dan kebijakan akuntansi Grup.

Kami fokus pada area ini karena total kredit yang diberikan, pembiayaan dan piutang syariah mewakili 65,29% dari total aset Grup dan total cadangan kerugian penurunan nilai yang dibentuk nilainya signifikan terhadap laporan keuangan konsolidasian Grup, serta dalam menghitung cadangan kerugian penurunan nilai, Grup menerapkan model yang bergantung pada data internal dan eksternal serta membutuhkan pertimbangan manajemen yang

accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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.

Allowance for Impairment Losses of Loans, and Sharia Financing and Receivables

As of December 31, 2023, total loans amounted to Rp116,300,069 million and the Group has provided allowance for impairment losses amounted to Rp1,913,951 million. As of December 31, 2023, total sharia financing and receivables amounted to Rp8,778,114 million and the Group has provided allowance for impairment losses amounted to Rp216.946 million.

Based on Indonesian Financial Accounting Standards, as described in Note 2.m, 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. For sharia receivables and financing, allowance for impairment losses was determined by considering the provisions of applicable sharia business regulations. The allowance for impairment losses of murabahah receivables was determined by the Group based on SFAS No.102 "Accounting of Murabahah" using incurred loss framework. For other than murabahah receivables, the Group provides the allowance for impairment losses based on the estimated losses from the uncollectible amount of earning assets as stipulated in the applicable SFAS and the Group's accounting policies.

We focused on this area as the total loans, and sharia financing and receivables represent 65.29% of the total assets of the Group and total allowance for impairment losses is significant to the Group's consolidated financial statements, and in calculating the allowance for impairment losses, the Group utilizes models which are reliant on internal and external data and involves subjective management judgement and is subject to a high degree of

mempertimbangkan pertimbangan manajemen yang subjektif dan melibatkan penggunaan estimasi dengan tingkat ketidakpastian yang tinggi.

Pertimbangan-pertimbangan signifikan yang digunakan dalam menentukan KKE 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 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.

Pengungkapan Grup 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. 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.
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 uji petik atas dokumen

judgement and is subject to a high degree of estimation uncertainty.

The significant judgements involved in determining ECL 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.*

The Group'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 obtained understanding 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. *We obtained understanding 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*

kredit yang diberikan, pembiayaan dan piutang syariah. Kami memeriksa sampel kredit yang diberikan, pembiayaan dan piutang syariah, yang diidentifikasi oleh Grup memiliki kualitas kredit yang lebih rendah, kredit yang direstrukturisasi, dan membuat penilaian independen kami apakah ada peningkatan risiko kredit secara signifikan atau terdapat bukti objektif penurunan nilai.

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 Grup 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.
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 Grup dan menguji keakuratan perhitungan KKE kolektif.
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.

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 Laporan Tahunan, dan oleh karena itu, kami tidak menyatakan bentuk keyakinan apapun atas Laporan Tahunan tersebut.

sampled loans, sharia financing and receivables identified by the Group as having lower credit quality, restructured loans, and formed our own independent judgement as to whether there was a significant increase in credit risk or any objective evidence of impairment.

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 Group 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. *We assessed and tested the methodologies and significant modelling assumptions 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 Group and accuracy the calculation of the collective ECL.*
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.*

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 Annual Report and we will not express any form of assurance on the Annual Report.

Sehubungan dengan audit kami atas laporan keuangan, tanggung jawab kami adalah untuk membaca Laporan Tahunan yang teridentifikasi di atas, jika tersedia dan, dalam melaksanakannya, mempertimbangkan apakah Laporan Tahunan 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 peraturan perundang-undangan yang berlaku atau Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia.

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.

Dalam penyusunan laporan keuangan konsolidasian, manajemen bertanggung jawab untuk menilai kemampuan Grup 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 Grup atau menghentikan operasi, atau tidak memiliki alternatif yang realistis selain melaksanakannya.

Pihak yang bertanggung jawab atas tata kelola bertanggung jawab untuk mengawasi proses pelaporan keuangan konsolidasian Group.

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

In connection with our audit of the financial statements, our responsibility is to read the Annual Report identified above when it becomes available and, in doing so, consider whether the Annual Report 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 based on the applicable laws and regulations or Standards on Auditing established by the Indonesian Institute of Certified Public Accountants.

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.

In preparing the consolidated financial statements, management is responsible for assessing the Group'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 Group to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Group's consolidated financial reporting process.

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.

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.

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 keefektifitasan pengendalian internal Grup.
- 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 Grup 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 Grup tidak dapat mempertahankan kelangsungan usaha.

Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial statements.

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 Group's internal control.*
- *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 Group'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 Group to cease to continue as a going concern.*

- 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 Grup untuk menyatakan opini atas laporan keuangan konsolidasian. Kami bertanggung jawab atas arahan, supervisi, dan pelaksanaan audit atas laporan keuangan konsolidasian Grup. Kami tetap bertanggung jawab sepenuhnya atas opini audit kami.
- *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 Group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of audit of the Group's consolidated financial statement. We remain solely responsible for our audit opinion.*

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.

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.

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.

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, 29 Februari 2024/ February 29, 2024



**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
LAPORAN POSISI KEUANGAN
KONSOLIDASIAN**

Per 31 Desember 2023 dan 2022

(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, 2023 and 2022

(Expressed in million Rupiah, unless otherwise stated)

	Catatan/ Notes	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
ASET				ASSETS
Kas	4	3,530,074	3,300,031	Cash
Giro pada				Current accounts with Bank
Bank Indonesia	2e,5	14,879,767	13,032,593	Indonesia
Giro pada bank lain				Current accounts with other banks
- pihak ketiga	2e,6	1,196,787	1,243,695	third parties -
Cadangan kerugian				Allowance for impairment losses
penurunan nilai	2m	(57)	(68)	
		<u>1,196,730</u>	<u>1,243,627</u>	
Penempatan pada Bank				Placements with Bank
Indonesia dan bank lain				Indonesia and other banks
- pihak ketiga	2f,7	3,886,989	7,156,807	third parties -
Cadangan kerugian				Allowance for impairment losses
penurunan nilai	2m	(296)	(2,133)	
		<u>3,886,693</u>	<u>7,154,674</u>	
Tagihan derivatif	2j,2m,8	1,289	17,388	Derivative receivables
Surat berharga				Marketable securities
- pihak ketiga	2g,9	30,976,967	27,387,574	third parties -
Cadangan kerugian				Allowance for impairment losses
penurunan nilai	2m	(11,357)	(5,256)	
		<u>30,965,610</u>	<u>27,382,318</u>	
Tagihan atas efek-efek yang dibeli dengan janji				Receivable from marketable securities purchased
dijual kembali	2h,2m,10	-	5,468,915	under agreements to resell
Wesel ekspor dan tagihan lainnya				Bills and other receivables
- pihak ketiga	2i,2m,11	689,974	843,826	third parties -
Cadangan kerugian				Allowance for impairment losses
penurunan nilai	2m	(351)	-	
		<u>689,623</u>	<u>843,826</u>	
Kredit yang diberikan				Loans
- pihak berelasi	2ee,2k,43	710,248	466,150	related parties -
- pihak ketiga	2k,12	115,589,821	107,873,542	third parties -
		<u>116,300,069</u>	<u>108,339,692</u>	
Cadangan kerugian				Allowance for impairment losses
penurunan nilai	2m	(1,913,951)	(1,631,811)	
		<u>114,386,118</u>	<u>106,707,881</u>	
Pembiayaan dan piutang				Sharia financing and
syariah - setelah dikurangi				receivables - less
margin ditangguhkan				unamortized margin
- pihak berelasi	2ee,43	10,881	-	related parties -
- pihak ketiga	2l,13	8,767,233	7,415,908	third parties -
Cadangan kerugian				Allowance for impairment losses
penurunan nilai	2m	(216,946)	(159,875)	
		<u>8,561,168</u>	<u>7,256,033</u>	
Tagihan akseptasi	2n,14	288,944	227,970	Acceptances receivable
Cadangan kerugian				Allowance for impairment losses
penurunan nilai	2m	(519)	(2,374)	
		<u>288,425</u>	<u>225,596</u>	
Penyertaan saham				Investment in shares
- pihak berelasi	2o,15,42,43	190,089	142,093	related parties -
Cadangan kerugian				Allowance for impairment losses
penurunan nilai	2m	(1,303)	(1,303)	
		<u>188,786</u>	<u>140,790</u>	
Aset tetap dan aset hak guna				Fixed assets and right-of-use assets
Harga perolehan		7,225,400	6,683,040	Cost
Akumulasi penyusutan	2p	(2,429,907)	(2,119,791)	Accumulated depreciation
Nilai buku	2p,16	4,795,493	4,563,249	Book value
Aset pajak tangguhan - neto	2bb,26c	62,046	189,749	Deferred tax assets - net
Bunga yang masih akan diterima	17	1,367,656	1,169,105	Accrued interest income
Aset lain-lain - neto	2d, 2aa, 2m,2q,2r,2s,18	3,496,010	2,545,516	Other assets - net
TOTAL ASET		<u>188,295,488</u>	<u>181,241,291</u>	TOTAL ASSETS

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 POSISI KEUANGAN
KONSOLIDASIAN (Lanjutan)
Per 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF
FINANCIAL POSITION (Continued)
As of December 31, 2023 and 2022
(Expressed in million Rupiah, unless otherwise stated)**

	Catatan/ Notes	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS				LIABILITIES, TEMPORARY SYIRKAH FUND AND EQUITY
LIABILITAS				LIABILITIES
Liabilitas segera	2d, 2t,19	2,212,830	2,403,981	Obligations due immediately
Simpanan nasabah	2d, 2u,20			Deposits from customers
- pihak berelasi	2ee,43	6,401,344	9,884,589	related parties -
- pihak ketiga		120,077,043	112,134,754	third parties -
		<u>126,478,387</u>	<u>122,019,343</u>	
Simpanan nasabah - Syariah	2d, 2u,20			Deposits from customers - Sharia
- pihak berelasi	2ee,43	480	274	related parties -
- pihak ketiga		947,836	795,705	third parties -
		<u>948,316</u>	<u>795,979</u>	
Simpanan dari bank lain	2d, 2v,21			Deposits from other banks
- pihak berelasi	2ee,43	86,755	96,339	related parties -
- pihak ketiga		2,454,785	4,365,451	third parties -
		<u>2,541,540</u>	<u>4,461,790</u>	
Liabilitas derivatif	2d, 2j,8	23	2,207	Derivatives payable
Liabilitas akseptasi	2d, 2n,14	288,944	227,970	Acceptances payable
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	2h,2m,22	4,244,805	3,081,103	Liabilities from marketable securities sold under agreements to repurchase
Efek utang yang diterbitkan	2d, 1f,2w,23	957,991	1,871,461	Debt securities issued
Pinjaman yang diterima	2d, 2x, 24			Borrowings
- pihak ketiga		20,323,823	17,533,761	third parties -
Estimasi kerugian komitmen dan kontinjensi	2mm,25	13,131	10,747	Estimated losses on commitments and contingencies
Utang pajak	2bb,26a	82,159	139,347	Taxes payable
Bunga dan bagi hasil yang masih harus dibayar	27	285,191	254,160	Interest and revenue sharing payable
Liabilitas imbalan kerja pasti	2cc,41	293,605	291,904	Defined employee benefits liability
Liabilitas lain-lain	2d, 28	1,229,508	1,347,965	Other liabilities
Obligasi subordinasi	2d, 32	3,678,849	3,679,163	Subordinated bonds
TOTAL LIABILITAS		<u>163,579,102</u>	<u>158,120,881</u>	TOTAL LIABILITIES
Dana syirkah temporer	2u,29			Temporary syirkah fund
Bukan bank				Non-bank
- pihak berelasi	2ee,43	9,316	7,148	related parties -
- pihak ketiga		9,172,780	8,316,448	third parties -
		<u>9,182,096</u>	<u>8,323,596</u>	
Bank				Bank
- pihak ketiga		85,272	50,828	third parties -
Total dana syirkah temporer		<u>9,267,368</u>	<u>8,374,424</u>	Total temporary syirkah fund

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan

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**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
LAPORAN POSISI KEUANGAN
KONSOLIDASIAN (Lanjutan)
Per 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF
FINANCIAL POSITION (Continued)
As of December 31, 2023 and 2022
(Expressed in million Rupiah, unless otherwise stated)**

	Catatan/ Notes	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
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 dan Seri B - 3.106.729.025 saham				Class A - 7,414,714,661 shares and Class B - 3,106,729,025 shares
Per 31 Desember 2023 dan 2022	2ii,30	2,630,361	2,630,361	As of December 31, 2023 and 2022
Tambahan modal disetor	2hh, 31	1,812,876	1,812,876	Additional paid in capital
Surplus dari revaluasi aset tetap		2,164,733	2,169,577	Revaluation surplus of fixed assets
Keuntungan (kerugian) yang belum direalisasi atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain				Unrealized gains (losses) from financial asset measured at fair value through other comprehensive income
- setelah pajak tangguhan		(289,695)	(420,813)	- net of deferred tax
Pengukuran kembali liabilitas imbalan kerja pasti				Remeasurement of defined employee benefit liability
- setelah pajak tangguhan		(167,121)	(166,272)	- net of deferred tax
Saldo laba	2jj			Retained earnings
- telah ditentukan penggunaannya		4,786,067	4,785,382	appropriated -
- belum ditentukan penggunaannya		4,622,656	3,947,964	unappropriated -
Total ekuitas yang dapat diatribusikan kepada entitas induk		15,559,877	14,759,075	Total equity attributable to equity holders of the parent entity
Kepentingan non-pengendali	44	(110,859)	(13,089)	Non-controlling interest
TOTAL EKUITAS		15,449,018	14,745,986	TOTAL EQUITY
TOTAL LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS		188,295,488	181,241,291	TOTAL LIABILITIES, TEMPORARY SYIRKAH FUND AND EQUITY

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 LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN
KONSOLIDASIAN (Lanjutan)
Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF
PROFIT OR LOSS AND OTHER
COMPREHENSIVE INCOME (Continued)
For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah, unless otherwise stated)**

	Catatan/ Notes	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
PENDAPATAN				INTEREST AND SHARIA
BUNGA DAN SYARIAH				INCOME
Pendapatan bunga	2y,34	13,287,106	12,816,082	Interest income
Pendapatan syariah	2y,34	916,628	772,467	Sharia income
Pendapatan provisi dan komisi	2z,34	34,001	35,228	Provision and commission income
Pendapatan provisi dan komisi syariah	2z,34	20,474	12,197	Sharia provision and commission income
		<u>14,258,209</u>	<u>13,635,974</u>	
BEBAN BUNGA DAN BAGI HASIL SYARIAH	2y,35	<u>(7,194,587)</u>	<u>(5,227,996)</u>	INTEREST EXPENSE AND SHARIA PROFIT SHARING
PENDAPATAN BUNGA DAN SYARIAH NETO		<u>7,063,622</u>	<u>8,407,978</u>	NET INTEREST AND SHARIA INCOME
PENDAPATAN OPERASIONAL LAINNYA	36			OTHER OPERATING INCOME
Provisi dan komisi selain dari kredit yang diberikan		1,196,432	1,051,115	Non-loan related provisions and commissions
Penerimaan kembali kredit yang telah dihapus buku		335,778	365,404	Recoveries from loans written-off
Keuntungan transaksi valuta asing - neto		14,095	23,826	Gain from foreign exchange transactions - net
Keuntungan yang belum direalisasi dari perubahan nilai wajar surat berharga - neto		86,529	49,315	Unrealized gain on changes in fair value of marketable securities - net
Keuntungan yang belum direalisasi dari perubahan nilai wajar penyertaan saham - neto		40,041	-	Unrealized gain on changes in fair value of investment shares - net
Lain-lain		249,380	150,028	Others
		<u>1,922,255</u>	<u>1,639,688</u>	
BEBAN OPERASIONAL LAINNYA	37			OTHER OPERATING EXPENSES
Beban umum dan administrasi		(2,725,498)	(2,744,760)	General and administrative expenses
Beban tenaga kerja dan tunjangan		(2,580,668)	(3,242,167)	Salaries and employee benefits
Penyisihan kerugian penurunan nilai atas aset keuangan dan non keuangan - neto		(746,262)	(223,976)	Provision for impairment losses on financial and non-financial assets - net
Kerugian dari penjualan surat berharga - neto		(23,164)	(92,808)	Loss on sale of marketable securities - net
Pembalikan kerugian komitmen dan kontinjensi		631	13,192	Reversal of losses on commitments and contingencies
Lain-lain		(762,191)	(908,289)	Others
		<u>(6,837,152)</u>	<u>(7,198,808)</u>	
LABA OPERASIONAL		2,148,725	2,848,858	OPERATING INCOME
BEBAN NON-OPERASIONAL - NETO	38	(22,358)	(13,240)	NON-OPERATING EXPENSES - NET
LABA SEBELUM BEBAN PAJAK		2,126,367	2,835,618	INCOME BEFORE TAX EXPENSE
BEBAN PAJAK - NETO	2bb,26b	<u>(445,190)</u>	<u>(590,336)</u>	TAX EXPENSE - NET
LABA TAHUN BERJALAN		<u><u>1,681,177</u></u>	<u><u>2,245,282</u></u>	INCOME FOR THE YEAR

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan

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**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPRESIF LAIN
KONSOLIDASIAN (Lanjutan)
Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF
PROFIT OR LOSS AND OTHER
COMPREHENSIVE INCOME (Continued)
For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah, unless otherwise stated)**

	Catatan/ Notes	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
PENGHASILAN KOMPRESIF LAIN:				OTHER COMPREHENSIVE INCOME:
Akun yang tidak akan direklasifikasi ke laba rugi				Items that will not be reclassified to profit and loss
Pengukuran kembali atas program imbalan pasti	41	(39,442)	(24,657)	Remeasurement of defined benefit plan
Revaluasi aset tetap	16	(4,844)	(31,191)	Fixed assets revaluation
Pajak penghasilan		38,593	4,824	Income tax
Akun yang akan direklasifikasi 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 kompresif lain		131,107	(412,236)	Unrealized gains (losses) from financial asset measured at fair value through other comprehensive income
- setelah pajak penghasilan				- net of tax
Penghasilan Kompresif				
Lain Tahun Berjalan - Setelah Pajak Penghasilan		125,414	(463,260)	Other Comprehensive Income for the Year - After Tax
TOTAL LABA KOMPRESIF TAHUN BERJALAN		1,806,591	1,782,022	TOTAL COMPREHENSIVE INCOME FOR THE YEAR
LABA TAHUN BERJALAN YANG DAPAT DIATRIBUSIKAN KEPADA:				INCOME FOR THE YEAR ATTRIBUTABLE TO:
Pemilik entitas induk		1,778,395	2,304,376	Equity holders of the parent entity
Kepentingan non-pengendali	44	(97,218)	(59,094)	Non-controlling interest
TOTAL		1,681,177	2,245,282	TOTAL
TOTAL LABA KOMPRESIF YANG DAPAT DIATRIBUSIKAN KEPADA:				TOTAL COMPREHENSIVE INCOME FOR THE YEAR ATTRIBUTABLE TO:
Pemilik entitas induk		1,903,820	1,840,482	Equity holders of the parent entity
Kepentingan non-pengendali		(97,229)	(58,460)	Non-controlling interest
TOTAL		1,806,591	1,782,022	TOTAL
LABA PER SAHAM DASAR YANG DAPAT DIATRIBUSIKAN KEPADA PEMILIK ENTITAS INDUK (NILAI PENUH)	2dd,42	169.03	219.02	BASIC EARNINGS PER SHARE ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY (FULL AMOUNT)

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan

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**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 2023 dan 2022
(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, 2023 and 2022
(Expressed in million Rupiah, unless otherwise stated)

Catatan/ Notes	Modal ditempatkan dan disetor penuh/ Issued and fully paid capital	Tambahannya disetor/ Additional paid-in capital	Pengkukuran kembali liabilitas imbalan kerja pasti - setelah pajak tanggungan/ 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 tanggungan/ 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 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 tahun berjalan		-	-	(19,833)	(31,825)	(412,236)	-	-	(463,894)	634	(463,260)	Other comprehensive income (loss) 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
Pembagian Laba tahun 2022												Distribution of 2022 income:
Cadangan umum	33	-	-	-	-	-	685	(685)	-	-	-	General reserve
Dividen kas	2ff, 33	-	-	-	-	-	-	(1,100,017)	(1,100,017)	-	(1,100,017)	Cash dividend
Perubahan atas pelepasan entitas anak		-	-	-	-	-	-	(3,001)	(3,001)	(541)	(3,542)	Changes in due to disposal of subsidiaries
Laba tahun berjalan		-	-	-	-	-	-	1,778,395	1,778,395	(97,218)	1,681,177	Income (loss) for the year
Laba (rugi) komprehensif tahun berjalan		-	-	(849)	(4,844)	131,118	-	-	125,425	(11)	125,414	Other comprehensive income (loss) for the year
Saldo per 31 Desember 2023		2,630,361	1,812,876	(167,121)	2,164,733	(289,695)	4,786,067	4,622,656	15,559,877	(110,859)	15,449,018	Balance as of December 31, 2023

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan

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**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 2023 dan 2022
(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, 2023 and 2022
(Expressed in million Rupiah, unless otherwise stated)

Catatan/ Notes	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
ARUS KAS DARI AKTIVITAS OPERASI			CASH FLOWS FROM OPERATING ACTIVITIES
Penerimaan bunga, provisi dan komisi	12,370,613	12,711,595	<i>Interest and commissions received</i>
Penerimaan pendapatan syariah	937,102	784,664	<i>Sharia income fees received</i>
Pembayaran bunga	(6,800,492)	(4,898,216)	<i>Interest expenses paid</i>
Pembayaran bagi hasil syariah	(363,064)	(244,294)	<i>Sharia profit sharing paid</i>
Pembayaran beban karyawan	(2,578,967)	(3,125,806)	<i>Employee expenses paid</i>
Pembayaran beban umum dan administrasi	(2,348,388)	(2,744,760)	<i>General and administrative expenses paid</i>
Penerimaan dari pendapatan operasional lainnya	1,163,489	1,138,447	<i>Receipts from other operating income</i>
Penerimaan kredit yang telah dihapus buku	335,778	365,404	<i>Recoveries from loan written - off</i>
Pembayaran beban lainnya	(809,060)	(1,035,802)	<i>Other expenses paid</i>
Pembayaran pajak penghasilan	(459,714)	(563,340)	<i>Income tax paid</i>
Penerimaan kas sebelum perubahan dalam aset dan liabilitas operasi	<u>1,447,297</u>	<u>2,387,892</u>	<i>Receipts from cash before changes in operating assets and liabilities</i>
Penurunan dalam aset operasi:			<i>Decrease in operating assets:</i>
Surat berharga	(1,025,437)	(10,926,130)	<i>Marketable securities</i>
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali	5,468,915	(2,339,883)	<i>Receivable from marketable securities purchased under agreement to resell</i>
Wesel ekspor dan tagihan lainnya	153,852	(355,914)	<i>Bills and other receivables</i>
Kredit yang diberikan dan pembiayaan dan piutang syariah	(9,322,583)	(13,306,536)	<i>Loans and sharia financing and receivables</i>
Tagihan derivatif	16,099	(13,421)	<i>Derivatives receivable</i>
Tagihan akseptasi	(60,974)	(63,987)	<i>Acceptances receivable</i>
Aset lain-lain	(198,551)	(904,446)	<i>Other assets</i>
Kenaikan (penurunan) dalam liabilitas operasi:			<i>Increase (decrease) in operating liabilities:</i>
Liabilitas segera	(191,151)	599,423	<i>Obligations due immediately</i>
Simpanan:			<i>Deposits:</i>
Giro	(2,890,653)	(1,121,940)	<i>Current accounts</i>
Tabungan	4,584,519	2,262,626	<i>Savings account</i>
Deposito berjangka	3,358,122	8,352,744	<i>Time deposits</i>
Simpanan dari bank lain	(1,920,250)	2,580,313	<i>Deposits from other banks</i>
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	1,163,702	3,081,103	<i>Liabilities from marketable securities sold under agreements to repurchase</i>
Liabilitas lain-lain	(39,503)	(177,915)	<i>Other liabilities</i>
Liabilitas akseptasi	60,974	63,987	<i>Acceptances payable</i>
Liabilitas derivatif	(2,184)	2,207	<i>Derivatives payable</i>
Utang pajak	10,165	9,235	<i>Taxes payable</i>
Arus kas neto digunakan untuk aktivitas operasi	<u>612,359</u>	<u>(9,870,642)</u>	<i>Net cash used in operating activities</i>

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan

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**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
LAPORAN ARUS KAS
KONSOLIDASIAN (Lanjutan)
Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
CONSOLIDATED
STATEMENTS OF CASH FLOWS (Continued)
For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah, unless otherwise stated)**

	Catatan/ Notes	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
ARUS KAS DARI AKTIVITAS INVESTASI				CASH FLOWS FROM INVESTING ACTIVITIES
Penerimaan dividen kas	15	685	5,960	Cash dividends received
Penerimaan dari surat berharga yang telah jatuh tempo		438,147	-	Proceeds from matured securities
Penempatan pada surat berharga		(2,511,135)	-	Placements in securities
Pembelian aset tetap	16	(489,544)	(513,133)	Acquisitions of fixed assets
Penjualan aset tetap	16	1,293	-	Sale of fixed assets
Penyertaan Saham		-	(99,969)	Investments Shares
Arus kas neto digunakan untuk aktivitas investasi		<u>(2,560,554)</u>	<u>(607,142)</u>	Net cash used in investing activities
ARUS KAS DARI AKTIVITAS PENDANAAN				CASH FLOWS FROM FINANCING ACTIVITIES
Penerimaan dari pinjaman yang diterima	24	8,279,249	12,449,516	Proceeds from borrowings
Pembayaran pinjaman yang diterima	24	(5,489,187)	(7,077,422)	Payment of borrowings
Pembayaran dividen kas	33	(1,100,017)	(1,042,780)	Cash dividend paid
Pembayaran liabilitas sewa		(78,954)	(41,109)	Payment of lease liability
Penerimaan dari obligasi subordinasi	32	-	1,000,000	Proceeds from subordinated bonds
Pembayaran obligasi subordinasi	32	-	(307,000)	Payment for subordinated bonds
Pembayaran efek hutang yang diterbitkan	23	(916,500)	(534,300)	Payment from debt securities issued
Penerimaan penambahan modal		-	923,345	Proceeds from additional capital
Biaya emisi obligasi		-	(3,635)	Bonds issuance cost
Arus kas neto diperoleh dari aktivitas pendanaan		<u>694,591</u>	<u>5,366,615</u>	Net cash provided by financing activities
PENURUNAN NETO KAS DAN SETARA KAS PADA AWAL TAHUN				NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR
DAMPAK BERSIH PERUBAHAN NILAI TUKAR ATAS KAS DAN SETARA KAS PADA AKHIR TAHUN				NET EFFECT OF CHANGES IN EXCHANGE RATE ON CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR
		(1,253,604)	(5,058,486)	
		24,733,126	29,767,787	
		14,095	23,825	
		<u>23,493,617</u>	<u>24,733,126</u>	
Kas dan setara kas pada akhir tahun terdiri dari:				Cash and cash equivalents at end of the year consisted of:
Kas	4	3,530,074	3,300,031	Cash
Giro pada Bank Indonesia	5	14,879,767	13,032,593	Current accounts with Bank Indonesia
Giro pada bank lain	6	1,196,787	1,243,695	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain - jangka waktu jatuh tempo tiga bulan atau kurang sejak tanggal perolehan	7	3,886,989	7,156,807	Placements with Bank Indonesia and other banks - maturing within three months or less since the acquisition date
Total kas dan setara kas		<u>23,493,617</u>	<u>24,733,126</u>	Total cash and cash equivalents

*Lihat Catatan 55 atas laporan keuangan untuk pengungkapan informasi tambahan arus kas
Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan

*See Note 55 to the financial statements for the supplemental disclosures of cashflow information
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**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

1. Informasi Umum

a. Pendirian dan informasi umum 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.

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.

Berdasarkan Surat Keputusan Direksi Bank Indonesia No. 25/84/KEP/DIR tanggal 2 November 1992, Bank memperoleh status sebagai bank devisa.

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.

1. General Information

a. Establishment and general information about the Bank

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.

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.

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.

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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

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 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. Tedy 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;

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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 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. Tedy 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 current account, time deposits, certificates of deposits, savings and/or other similar forms;
- to grant loans;

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

- 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;
- 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.

c. Jaringan kantor

Bank berkantor pusat di Menara Bank BJB yang terletak di Jalan Naripan No. 12-14, Bandung 40111.

Pada tanggal 31 Desember 2023, Bank memiliki 64 kantor cabang dan 820 kantor cabang pembantu dan pada tanggal 31 Desember 2022, Bank memiliki 65 kantor cabang dan 841 kantor cabang pembantu (tidak diaudit).

d. Manajemen eksekutif

Perubahan susunan Pengurus Bank sebagaimana tertuang dalam Akta Pernyataan Keputusan Rapat Umum Pemegang Saham Luar Biasa PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk Nomor 53 tanggal 25 Mei 2023 yang dibuat oleh Notaris R. Tendy Suwarman, Sarjana Hukum, Notaris di Kota Bandung, dan telah diberitahukan dengan Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia sebagaimana Surat Penerimaan Pemberitahuan Perubahan Data Perseroan Nomor AHU-AH.01.09-0166302 Tanggal 22 September 2023, susunan Dewan Komisaris dan Direksi Bank adalah sebagai berikut:

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

- 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;
- 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. Office network

The Bank's head office is located at Bank BJB Tower, Naripan Street No. 12-14, Bandung 40111.

As of December 31, 2023, the Bank has 64 branch offices and 820 sub-branches and December 31, 2022, the Bank has 65 branch offices and 841 sub-branches (unaudited).

d. Executive management

The composition changes of the Bank's Management as stated in the Deed of Statement of Resolutions of the Extraordinary General Meeting of Shareholders of PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk Number 53 dated May 25, 2023 made by made by Notary R. Tendy Suwarman, Bachelor of Laws, Notary in Bandung City, and has been notified by the Decree of the Minister of Law and Human Rights of the Republic of Indonesia as a Letter of Acceptance of Changes to Company Data Number AHU-AH.01.09-0166302 Dated 22 September 2023, the composition of the Bank's Board of Commissioners and Directors is as follows:

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

31 Desember 2023

Dewan Komisaris

Komisaris Utama Independen

Komisaris

Komisaris

Komisaris Independen

Komisaris Independen

Komisaris Independen

Dewan Direksi

Direktur Utama

Direktur Kepatuhan

Direktur Keuangan

Direktur IT, *Treasury* dan
International Banking

Direktur Konsumer dan Ritel

Direktur Operasional

Direktur Komersial dan UMKM

Farid Rahman

Setiawan Wangsaatmaja

Tomsu Tohir

Rudie Kusmayadi

Fahlino F. Sjuib

Diding Sakri

Yuddy Renaldi

Cecep Trisna

Nia Kania

Rio Lanasier

Suartini

Tedi Setiawan

Nancy Adistyasari

December 31, 2023

Board of Commissioners

Independent President Commissioner

Commissioner

Commissioner

Independent Commissioner

Independent Commissioner

Independent Commissioner

Board of Directors

President Director

Director of Compliance

Director of Finance

Director of IT, Treasury and
International Banking

Director of Consumer and Retail

Director of Operation

Director of Commercial and Micro

Berdasarkan Rapat Umum Pemegang Saham Tahunan Tahun Buku 2021 tanggal 30 Maret 2022 yang aktanya dibuat oleh Notaris R. Tedy Suwarman, S.H., No. 154 susunan Dewan Komisaris dan Direksi Bank adalah sebagai berikut:

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. Tedy Suwarman, S.H., No. 154 The composition of the Bank's Board of Commissioners and Directors is as follows:

31 Desember 2022

Dewan Komisaris

Komisaris Utama Independen

Komisaris

Komisaris

Komisaris Independen

Komisaris Independen

Komisaris Independen

Dewan Direksi

Direktur Utama

Direktur Kepatuhan

Direktur Keuangan

Direktur IT, *Treasury* dan
International Banking

Direktur Konsumer dan Ritel

Direktur Operasional

Direktur Komersial dan UMKM

Farid Rahman

Setiawan Wangsaatmaja

Muhadi

Fahlino F. Sjuib

Diding Sakri

Tubagus Raditya Indrajaya*

Yuddy Renaldi

Cecep Trisna

Nia Kania

Rio Lanasier

Suartini

Tedi Setiawan

Nancy Adistyasari

December 31, 2022

Board of Commissioners

Independent President Commissioner

Commissioner

Commissioner

Independent Commissioner

Independent Commissioner

Independent Commissioner

Board of Directors

President Director

Director of Compliance

Director of Finance

Director of IT, Treasury and
International Banking

Director of Consumer and Retail

Director of Operation

Director of Commercial and Micro

* Hasil Penilaian Kemampuan dan Kepatutan berdasarkan surat OJK No. 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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

Pada tanggal 31 Desember 2023 dan 2022
Pemimpin Divisi Sekretaris Perusahaan adalah
Widi Hartoto sesuai dengan Surat Keputusan
Direksi Nomor 0069/SK/DIR-HCA/2020 tanggal
27 Januari 2020.

Pada tanggal 31 Desember 2023 dan 2022
Pemimpin Satuan Kerja Audit Internal Bank
adalah Joko Hartono Kalisman, sesuai dengan
Surat Keputusan Direksi No. 1516/SK/DIR-
HC/2018 tanggal 13 Desember 2018.

Susunan Komite Audit Bank pada tanggal
31 Desember 2023 berdasarkan Surat Keputusan
Dewan Komisaris No. 04/SK/DKO/2023
tanggal 22 Agustus 2023, Surat Keputusan
Direksi No. 0450/SK/DIR-CSE/2023 tanggal
3 November 2023 dan Surat Keputusan Direksi
No. 0756/SK/DIR-CSE/2022 tanggal
28 Desember 2023 adalah sebagai berikut:

31 Desember 2023

Komite Audit

Ketua	Farid Rahman
Anggota	Mokhamad Anwar
Anggota	Fahlino F.Sjuib
Anggota	Wawan Hermawan
Anggota	Dewi Kania Sugiharti

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:

31 Desember 2022

Komite Audit

Ketua	Farid Rahman
Anggota	Diding Sakri
Anggota	Wawan Hermawan
Anggota	Dewi Kania Sugiharti

Pada tanggal 31 Desember 2023 dan 2022, Bank
memiliki karyawan masing-masing sebanyak
7.300 dan 7.412 orang (tidak diaudit).

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

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

As of December 31, 2023 and 2022 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.

As of December 31, 2023 and 2022, 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.

The composition of the Bank's Audit Committee on
December 31, 2023 based on the Decree of the
Board of Commissioners No. 04/SK/DKO/2023
dated August 22, 2023, Directors Decree
No. 0450/SK/DIR-CSE/2023 dated 3 November
2023 and Directors Decree No. 0756/SK/DIR-
CSE/2022 dated December 28, 2023 is as follows:

December 31, 2023

Audit Committee

Chairman
Member
Member
Member
Member

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
November 9, 2022 is as follows:

December 31, 2022

Audit Committee

Chairman
Member
Member
Member

As of December 31, 2023 and 2022, the Bank has
7,300 and 7,412 employees, respectively
(unaudited).

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, Bank 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

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

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).

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.

f. Penawaran umum obligasi

Bank telah menerbitkan Obligasi dan Obligasi Subordinasi sebanyak 19 (sembilan belas) dan 6 (enam) kali sejak tanggal 8 Juli 1991 sampai dengan 31 Desember 2023 dengan rincian sebagai berikut:

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

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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).

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. Public offering of bonds

The Bank issued 19 (nineteen) series of Bonds and 6 (six) series of Subordinated Bonds from July 8, 1991 to Desember 31, 2023, with the details as follows:

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

Nama Obligasi/ Name of Bonds	Jumlah Nominal/ Nominal Amount	Jangka Waktu/ Term	Jatuh Tempo/ Maturity Date	Tingkat Bunga/ Interest
Obligasi III Bank Jabar/ <i>Bank Jabar Bonds III</i>	150,000	5 tahun/years	18 April/ <i>April 18, 2005 *)</i>	16,25% tetap untuk tahun pertama, mengambang untuk tahun berikutnya hingga jatuh tempo/ <i>16.25% fixed for first years, floating for remaining years until maturity</i>
Obligasi IV A Bank Jabar/ <i>Bank Jabar Bonds IV A</i>	300,000	3 tahun/years	5 Oktober/ <i>October 5, 2007 *)</i>	11.75% tetap/ <i>fixed</i>
Obligasi IV B Bank Jabar/ <i>Bank Jabar Bonds IV B</i>	700,000	5 tahun/years	5 Oktober/ <i>October 5, 2009 *)</i>	12.50% tetap/ <i>fixed</i>
Obligasi V Bank Jabar/ <i>Bank Jabar Bonds V</i>	1,000,000	5 tahun/years	8 Desember/ <i>December 8, 2011 *)</i>	11.25% tetap/ <i>fixed</i>
Obligasi VI A Bank Jabar/ <i>Bank Jabar Bonds VI A</i>	350,000	3 tahun/years	10 Juli/ <i>July 10, 2012 *)</i>	12.00% tetap/ <i>fixed</i>
Obligasi VII A Bank Jabar/ <i>Bank Jabar Bonds VII A</i>	276,000	3 tahun/years	9 Februari/ <i>February 9, 2014 *)</i>	9.20% tetap/ <i>fixed</i>
Obligasi VI B Bank Jabar/ <i>Bank Jabar Bonds VI B</i>	400,000	5 tahun/years	10 Juli/ <i>July 10, 2014 *)</i>	12.50% tetap/ <i>fixed</i>
Obligasi VII B Bank Jabar/ <i>Bank Jabar Bonds VII B</i>	601,000	5 tahun/years	9 Februari/ <i>February 9, 2016 *)</i>	10.20% tetap/ <i>fixed</i>
Obligasi VII C Bank Jabar/ <i>Bank Jabar Bonds VII C</i>	1,123,000	7 tahun/years	9 Februari/ <i>February 9, 2018 *)</i>	10.40% tetap/ <i>fixed</i>
Obligasi Berkelanjutan I 2017 A <i>Continuing Bonds I 2017 A</i>	251,700	3 tahun/years	6 Desember/ <i>December 6, 2020 *)</i>	7.5% tetap/ <i>fixed</i>
Obligasi Berkelanjutan I 2018 A <i>Continuing Bonds I 2018 A</i>	835,500	3 tahun/years	28 September/ <i>September 28, 2021*)</i>	9.00% tetap/ <i>fixed</i>
Obligasi Berkelanjutan I 2017 B <i>Continuing Bonds I 2017 B</i>	468,300	5 tahun/years	6 Desember/ <i>December 6, 2022*)</i>	8.15% tetap/ <i>fixed</i>
Obligasi Sub Berkelanjutan I 2017 A <i>Continuing Sub Bonds I 2017 A</i>	307,000	5 tahun/years	6 Desember/ <i>December 6, 2022*)</i>	9.6% tetap/ <i>fixed</i>
Obligasi Berkelanjutan I 2018 B <i>Continuing Bonds I 2018 B</i>	916,500	5 tahun/years	28 September/ <i>September 28, 2023*)</i>	9.5% tetap/ <i>fixed</i>
Obligasi Berkelanjutan I 2017 C <i>Continuing Bonds I 2017 C</i>	780,000	7 tahun/years	6 Desember/ <i>December 6, 2024</i>	8.85% tetap/ <i>fixed</i>
Obligasi Berkelanjutan I 2019 A <i>Continuing Bonds I 2019 A</i>	66,000	3 tahun/years	18 Oktober/ <i>October 18, 2022*)</i>	8.25% tetap/ <i>fixed</i>
Obligasi Berkelanjutan I 2019 B <i>Continuing Bonds I 2019 B</i>	108,000	5 tahun/years	18 Oktober/ <i>October 18, 2024</i>	8.5% tetap/ <i>fixed</i>
Obligasi Berkelanjutan I 2019 C <i>Continuing Bonds I 2019 C</i>	74,000	7 tahun/years	18 Oktober/ <i>October 18, 2026</i>	9.0% tetap/ <i>fixed</i>
Obligasi Sub Berkelanjutan I 2017 B <i>Continuing Sub Bonds I 2017 B</i>	693,000	7 tahun/years	6 Desember/ <i>December 6, 2024</i>	9.9% tetap/ <i>fixed</i>
Obligasi Sub Berkelanjutan II-I 2020 A <i>Continuing Sub Bonds II-I 2020 A</i>	132,000	5 tahun/years	3 Maret/ <i>March 3, 2025</i>	8.6% tetap/ <i>fixed</i>
Obligasi Sub Berkelanjutan II-I 2020 B <i>Continuing Sub Bonds II-I 2020 B</i>	368,000	7 tahun/years	3 Maret/ <i>March 3, 2027</i>	9.35% tetap/ <i>fixed</i>
Obligasi Sub Berkelanjutan II-II 2020 A <i>Continuing Sub Bonds II-II 2020 A</i>	162,580	5 tahun/years	17 November/ <i>November 17, 2025</i>	8.50% tetap/ <i>fixed</i>
Obligasi Sub Berkelanjutan II-II 2020 B <i>Continuing Sub Bonds II-II 2020 B</i>	337,420	7 tahun/years	17 November/ <i>November 17, 2027</i>	9.50% tetap/ <i>fixed</i>
Obligasi Sub Berkelanjutan III-I 2021 A <i>Continuing Sub Bonds III-I 2021 A</i>	379,000	5 tahun/years	15 Juli/ <i>July 15, 2026</i>	7.85% tetap/ <i>fixed</i>

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

Obligasi Sub Berkelanjutan III-I 2021 B <i>Continuing Sub Bonds III-I 2021 B</i>	621,000	7 tahun/years	15 Juli/ July 15, 2028	8.60% tetap/ fixed
Obligasi Sub Berkelanjutan III-II 2022 A <i>Continuing Sub Bonds III-II 2022 A</i>	399,910	5 tahun/years	9 Juni/ June 9, 2027	7.85% tetap/ fixed
Obligasi Sub Berkelanjutan III-II 2022 B <i>Continuing Sub Bonds III-II 2022 B</i>	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.

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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

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 2023 dan 2022 kepemilikan langsung Bank pada BJBS sebesar 99,24%

Kantor pusat BJBS berlokasi di Jl. Braga No. 135, Bandung. Pada tanggal 31 Desember 2023, BJBS memiliki 10 kantor cabang, 53 kantor cabang pembantu, 2 kantor kas, 25 kantor fungsional dan 2 *payment point* dengan jumlah karyawan sebanyak 1.175 orang. 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.

BJBS memiliki total aset sebesar Rp13.649.880 dan Rp12.445.811 masing-masing pada tanggal 31 Desember 2023 dan 2022 dan pendapatan marjin dan bagi hasil sebesar Rp936.921 dan Rp781.855 masing-masing untuk tahun-tahun yang berakhir pada tanggal 31 Desember 2023 dan 2022.

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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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, 2023 and 2022 the Bank has 99.24% of direct ownership.

BJBS head office is located at Jl. Braga No. 135, Bandung. As of December 31, 2023, BJBS has 10 branch offices, 53 sub-branches, 2 cash offices, 25 functional offices and 2 payment point with 1,175 employees. As of December 31, 2022, BJBS has 10 branch offices, 53 sub-branches, 2 cash offices, 17 Functional Offices and 2 payment point with 1,071 employees (unaudited).

BJBS total assets amounted to Rp13,649,880 and Rp12,445,811 as of December 31, 2023 and 2022, respectively, and margin and revenue sharing income of Rp 936.921 and Rp781,503 for the years ended December 31, 2023 and 2022, respectively.

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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

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 Peraturan 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.

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 2023 dan 2022 masing-masing sebanyak 101 dan 176 orang pegawai.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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.

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 101 and 176 employees as of December 31, 2023 and 2022, respectively.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BPR Intan Jabar memiliki total aset sebesar Rp28.934 dan Rp135.049 masing-masing pada tanggal 31 Desember 2023 dan 2022, dan pendapatan bunga sebesar Rp3.013 dan Rp6.857 masing-masing untuk tahun-tahun yang berakhir pada tanggal pada 31 Desember 2023 dan 2022.

iii) PT BPR Karya Utama Jabar

Berdasarkan Akta RUPS Lainnya PT BPR Karya Utama Jabar No. 9 tanggal 17 Maret 2022, terdapat perubahan Pemegang Saham Pengendali dari Bank menjadi Pemerintah Provinsi Jawa Barat yang telah mendapatkan persetujuan OJK sesuai dengan surat No. SR-38/KR.0221/2023 tanggal 4 Mei 2023.

Sehingga terdapat perubahan status pada PT BPR Karya Utama Jabar dari Perusahaan Anak menjadi Perusahaan Terasosiasi dalam Konglomerasi Bank. Bank memiliki kepemilikan langsung sebesar 20,93% pada tanggal 31 Desember 2023.

iv) PT BJB Sekuritas Jawa Barat

PT BJB Sekuritas Jawa Barat ("BJB Sekuritas") didirikan berdasarkan akta No. 38 tanggal 23 November 2020 dibuat di hadapan R. Tedy 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. Tedy Suwarman, S.H., Notaris di Kota Bandung. BJB Sekuritas memulai kegiatan usaha komersialnya pada bulan 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

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

PT BPR Intan Jabar total assets amounted to Rp28,934 and Rp135,049 as of December 31, 2023 and 2022, respectively, and interest income of Rp3,013 and Rp6,857 for the years ended December 31, 2023 and 2022, respectively.

iii) PT BPR Karya Utama Jabar

Based on Other General Meeting of Shareholders Deed of PT BPR Karya Utama Jabar No. 9 dated March 17, 2022, been amended the Controlling Shareholder (CSH) of the company from Bank to the West Java Provincial Government has been approved by the Financial Service Authority based on the letter No. SR-38/KR.0221/2023 dated May 4, 2023.

Been Amended, status of PT BPR Karya Utama Jabar change from subsidiaries to associated company in the Bank Conglomeration. Bank has direct ownership of 20,93% as of December 31, 2023 .

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. Tedy 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. Tedy Suwarman, S.H., Notary in Bandung. BJB Sekuritas started its commercial operations in September 2021.

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 provincial area which includes the business activities of parties conducting securities transactions for their own and other parties' interests and/or marketing of

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

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.

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 2023 dan 2022, BJB Sekuritas memiliki masing-masing 25 dan 22 karyawan. Karyawan BJB Sekuritas seluruhnya merupakan karyawan perbantuan dari PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.

BJB Sekuritas memiliki total aset sebesar Rp31.646 dan Rp30.023 pada tanggal 31 Desember 2023 dan 2022 dan total penghasilan usaha sebesar Rp2.686 dan Rp426 pada 31 Desember 2023 dan 2022.

Bank dan entitas anak selanjutnya secara bersama-sama disebut sebagai "Bank dan entitas anak".

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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 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, 2023 and 2022, BJB Sekuritas has 25 and 22 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 Rp31,646 and Rp30,023 as of December 31, 2023 and 2022 and operating revenue of Rp2.686 and Rp426 as of December 31, 2023 and 2022.

The Bank and its subsidiaries herein after will be referred as "the Bank and its subsidiaries".

2. Ikhtisar Kebijakan Akuntansi yang Material

a. Dasar penyusunan laporan keuangan konsolidasian

Pernyataan Kepatuhan

Laporan keuangan konsolidasian 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 Material Accounting Policies

a. Basis of preparation of the consolidated financial statements

Statement of Compliance

The consolidated financial statements 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".

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

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).

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.

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.

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.

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*).

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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).

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.

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.

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. 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).

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

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.

Laporan keuangan konsolidasian 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.

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.

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.

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.

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;

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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.

The Bank and its subsidiaries' consolidated 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.

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.

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.

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 subsidiaries 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.

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;*

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

- 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;
- 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.

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 2023 dan 2022 yang menggunakan kurs tengah berdasarkan *Reuters* (pukul 16.00 Waktu Indonesia Barat) (dalam Rupiah penuh).

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

- (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) 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. 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, 2023 and 2022 using the middle rates based on *Reuters* (at 04:00 PM Western Indonesian Time) (in full amount).

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Dolar Amerika Serikat	15,397.00	15,567.50	United States Dollar
Dolar Australia	10,520.77	10,557.88	Australian Dollar
Dolar Singapura	11,676.34	11,592.88	Singapore Dollar
Poundsterling Inggris	19,626.56	18,786.09	Great Britain Poundsterling
Yen Jepang	108.88	117.81	Japanese Yen
Dolar Hong Kong	1,970.73	1,996.55	Hong Kong Dollar
Euro Eropa	17,038.32	16,851.72	European Euro
Riyal Saudi Arabia	4,118.74	4,141.26	Saudi Arabian Riyal
Renminbi	2,169.50	2,234.50	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, tagihan 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 nasabah syariah, simpanan dari bank lain, liabilitas derivatif, liabilitas atas 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 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.

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, liabilities from marketable securities sold under agreements to repurchase, acceptances payable, debt securities issued, borrowings, interest payable, other liabilities.

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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

Model bisnis merefleksikan bagaimana kelompok aset keuangan dikelola untuk mencapai tujuan bisnis tertentu.

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*.

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).

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).

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.

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.

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;

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

The business model reflects how Bank and its subsidiaries of financial assets are managed to achieve a particular business objective.

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*.

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).

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).

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.

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.

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;

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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.

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/ <i>Financial assets at fair value through profit or loss</i>	Tagihan derivatif - Tidak terkait lindung nilai/ <i>Derivative receivables - Non hedging related</i>		
	Aset keuangan yang diukur pada biaya perolehan yang diamortisasi/ <i>Financial assets at amortized cost</i>	Giro pada Bank Indonesia/ <i>Current accounts with Bank Indonesia</i>		
		Giro pada bank lain/ <i>Current accounts with other banks</i>		
		Penempatan pada Bank Indonesia dan bank-bank lain/ <i>Placements with Bank Indonesia and other banks</i>		
		Tagihan atas efek-efek yang dibeli dengan janji dijual kembali/ <i>Receivable from marketable securities purchased under agreements to resell</i>		
		Tagihan akseptasi/ <i>Acceptance receivables</i>		
		Kredit yang diberikan/ <i>Loans</i>		
		Bunga yang masih akan diterima/ <i>Interest receivable</i>		
		Aset lain-lain/ <i>Other assets</i>		Setoran jaminan/ <i>Security deposit</i>
	Surat berharga/ <i>Marketable securities</i>			
	Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain/ <i>Financial assets at fair value through other comprehensive income</i>	Surat berharga/ <i>Marketable securities</i>		
Liabilitas keuangan/ Financial liabilities	Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi/ <i>Financial liabilities at fair value through profit or loss</i>	Liabilitas derivatif/ <i>Derivative payables</i>		
	Liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi/ <i>Financial liabilities at amortized cost</i>	Liabilitas segera/ <i>Obligation due immediately</i>		
		Simpanan nasabah/ <i>Deposits from customers</i>		
		Simpanan bank-bank lain/ <i>Deposits from other banks</i>		
		Liabilitas akseptasi/ <i>Acceptance payables</i>		
		Bunga yang masih harus dibayar/ <i>Accrued expenses</i>		
		Liabilitas lain-lain/ <i>Other liabilities</i>		Setoran jaminan/ <i>Security deposits</i>
				Jasa produksi/ <i>Production Service</i>
				Penghargaan kerja/ <i>Gratuity</i>
	Efek hutang yang diterbitkan/ <i>Debt securities issued</i>			
Pinjaman yang diterima/ <i>Borrowings</i>				

(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.

(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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

- 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.

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.

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 ketentuan 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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

- 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.*

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.

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.*

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

- (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.

Aset keuangan kelompok biaya perolehan diamortisasi dan liabilitas keuangan lainnya diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

- (iv) Penghentian pengakuan
- a. Aset keuangan dihentikan pengakuannya jika:
- Hak kontraktual atas arus kas yang berasal dari aset keuangan tersebut berakhir; atau
 - 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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

- (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.

Financial assets classified as amortized cost and other financial liabilities measured at amortized cost using the effective interest rate method.

- (iv) *Derecognition*
a. *Financial assets are derecognized when:*

- *The contractual rights to receive cash flows from the financial assets have expired; or*
- *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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

- 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.

- (v) Pengakuan pendapatan dan beban
- a. Pendapatan dan beban bunga atas aset-aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain (FVOCI), 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 nilai wajar melalui penghasilan komprehensif lain (FVOCI), 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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

- 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) *Income and expense recognition*
- a. *Interest income and expense on financial assets measured at fair value through other comprehensive income (FVOCI) 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 financial assets measured at fair value through other comprehensive income (FVOCI) 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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

- (vi) Reklasifikasi aset keuangan
Bank dan entitas anak mereklasifikasi aset keuangan jika 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 nilai wajar. Keuntungan atau kerugian yang belum direalisasi direklasifikasi ke laba rugi.

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.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui laba rugi ke klasifikasi nilai wajar melalui penghasilan komprehensif lain dicatat pada nilai wajar.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui laba rugi ke klasifikasi biaya perolehan yang diamortisasi dicatat pada nilai wajar.

- (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.

Pendapatan dan beban disajikan dalam jumlah bersih hanya jika diperkenankan oleh Standar Akuntansi Keuangan.

- (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 carrying 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 income 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.

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.

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.

Reclassification of financial assets from fair value classification through profit or loss to amortized cost classification is recorded at fair value.

- (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.

Income and expenses are presented on a net basis only when permitted by the Financial Accounting Standards.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

- (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.

- (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.

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, di pasar yang paling menguntungkan untuk aset atau liabilitas tersebut.

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.

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.

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.

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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

- (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) *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.

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.*

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.

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.

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.

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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

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.

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.

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).

(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

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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.

For assets and liabilities that are recognized 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.

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) 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

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

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.

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.

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.

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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

*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. 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. 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. 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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

g. Surat berharga

Surat berharga yang dimiliki terdiri dari Obligasi Negara, Sukuk, *Project Based Sukuk* (PBS), Obligasi Retail Indonesia, Reksadana, Obligasi Korporasi, Sekuritas Rupiah Bank Indonesia (SRBI), dan Sekuritas Valas Bank Indonesia (SVBI) 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.

h. Tagihan/liabilitas atas 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 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.

Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

Liabilitas atas efek-efek yang dijual dengan janji 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.

Lihat catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

g. Marketable securities

Marketable securities consist of Government Bonds, Sukuk, *Project Based Sukuk* (PBS), *Indonesia Retail Bonds*, *Mutual Funds*, *Corporate Bonds*, *Sekuritas Rupiah Bank Indonesia (SRBI)*, and *Sekuritas Valas Bank Indonesia (SVBI)* 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. Receivables/liabilities from 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 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.

Liabilities from marketable securities sold under agreements to repurchase are classified as financial liabilities measured at amortized cost.

Liabilities from marketable 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.

Refer to note 2d for the accounting policies of financial assets and liabilities.

i. Bills and other receivables

Bills and other receivables consist of receivables from letters of credit and Domestic Documentary Letters of Credit to exporters.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

Wesel ekspor dan tagihan lainnya dicatat pada biaya perolehan diamortisasi setelah dikurangi cadangan kerugian penurunan nilai.

Lihat catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

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.

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.

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:

- 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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

Bills and other receivables are stated at amortized cost less allowance for impairment losses.

Refer to note 2d for the accounting policies of financial assets and liabilities.

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.

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.

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:

- *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.*

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

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.

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 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.

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.

Kredit yang diberikan dihapusbukkan 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 dihapusbukkan dengan mendebit cadangan kerugian penurunan nilai.

Lihat Catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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. 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.

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.

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.

Refer to Note 2d for the accounting policies of financial assets and liabilities.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

I. 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.

Piutang tersebut meliputi piutang murabahah, piutang istishna dan qardh, untuk pembiayaan meliputi pembiayaan mudharabah dan pembiayaan musyarakah.

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.

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.

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 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 revidu oleh manajemen terhadap kualitas pembiayaan yang ada.

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.

Pada tanggal laporan posisi keuangan konsolidasian, pembiayaan musyarakah dinyatakan sebesar saldo pembiayaan dikurangi dengan saldo cadangan kerugian penurunan nilai yang dibentuk berdasarkan hasil revidu oleh manajemen terhadap kualitas pembiayaan yang ada.

I. 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.

Such receivables consist of receivables arising from murabahah transactions, istishna transactions and qardh transactions, for financing consist of mudharabah financing and musyarakah financing.

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.

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 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 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 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.

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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

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.

Piutang istishna disajikan sebesar tagihan termin kepada pembeli akhir dikurangi cadangan kerugian penurunan nilai. Margin istishna yang ditangguhkan disajikan sebagai pos lawan piutang istishna.

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 revidu oleh manajemen terhadap kualitas pinjaman yang ada.

Lihat catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

m. Identifikasi dan pengukuran penurunan nilai atas aset keuangan

Bank dan entitas anak mengakui penyisihan kerugian kredit ekspektasian pada instrumen keuangan yang tidak diukur pada nilai wajar melalui laba rugi.

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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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.

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 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.

Refer to note 2d for the accounting policies of financial assets and liabilities.

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.

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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

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:

- 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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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. 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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

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.

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.

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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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.

Purchased or originated credit impaired financial assets – POCI

Financial assets are categorized 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.

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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

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.

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.

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.

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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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.

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.

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.

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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

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.

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 di bawah 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.

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.

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.

Jika pada periode berikutnya, nilai wajar surat-surat berharga yang diklasifikasikan dalam kelompok nilai wajar penghasilan komprehensif lain 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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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.

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.

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.

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.

If in a subsequent period, the fair value of a fair value through other comprehensive income 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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

Jika persyaratan kredit yang diberikan, piutang atau surat-surat berharga yang diklasifikasikan dalam kelompok nilai perolehan diamortisasi 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.

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.

Penerimaan kembali atas aset keuangan yang telah dihapusbukukan dicatat sebagai pendapatan operasional lainnya.

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".

Cadangan kerugian minimum yang harus dibentuk sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK) 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;
- 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 Otoritas Jasa Keuangan (POJK).

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

If the term on loans receivable or amortized cost 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.

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.

The recoveries of written-off financial assets are recorded as other operating income.

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".

The minimum allowance to be provided in accordance with Regulation of the Financial Services Authority (POJK) 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% 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 the Regulation of the Financial Services Authority (POJK).

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

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 diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

Lihat Catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

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.

Investasi dengan persentase kepemilikan di bawah 20% dan tidak memiliki pengaruh signifikan yang diklasifikasikan sebagai aset keuangan yang dimiliki untuk dijual dicatat pada nilai wajar melalui laba rugi.

Investasi dengan persentase kepemilikan di bawah 20% dan tidak memiliki pengaruh signifikan yang diklasifikasikan sebagai aset keuangan yang dimiliki untuk tidak dijual dicatat pada nilai wajar melalui penghasilan komprehensif lain.

Lihat Catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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 amortised 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. 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 with an ownership interest below 20% and have no significant influence classified as financial asset which held for sale is measured at fair value through profit or loss.

Investments with an ownership interest below 20% and have no significant influence classified as financial asset which held not for sale is measured at fair value through other comprehensive income.

Refer to Note 2d for the accounting policies of financial assets and liabilities.

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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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:

	<u>Tahun/Years</u>	
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.

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:

At the year end, management conducts a re-assessment of the residual value, useful life and depreciation method and adjusted prospectively, if needed.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

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.

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.

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.

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.

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".

Kebijakan sewa

Bank dan entitas anak mengakui liabilitas sewa, sebagai pembayaran sewa yang tersisa termasuk atas opsi perpanjangan dimana perpanjangan hampir dapat dipastikan, didiskontokan 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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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.

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.

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.

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.

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".

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 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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

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 entitas anak akan mendapatkan hak kepemilikan pada akhir masa sewa.

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.

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.

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.

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 berkelanjutan diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian sebagai "rugi penurunan nilai".

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

Finance expense is recorded in the consolidated statement of profit or loss. 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.

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.

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. 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 determined 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.

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 statement of profit or loss and other comprehensive income as "impairment losses".

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

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.

r. Aset lain-lain

Aset lain-lain terdiri dari biaya dibayar di muka, 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. Biaya dibayar di muka

Biaya dibayar di muka diamortisasi selama masa manfaat dengan menggunakan metode garis lurus (*straight-line method*).

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.

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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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. 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.

s. Prepaid expenses

Prepaid expenses are amortized over the useful life using the straight-line method.

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. 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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

Tabungan merupakan simpanan nasabah yang penarikannya hanya dapat dilakukan menurut syarat tertentu yang disepakati. Tabungan dinyatakan sebesar nilai liabilitas kepada pemilik tabungan.

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.

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.

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.

Hubungan antara BJBS dan pemilik dana syirkah temporer merupakan hubungan kemitraan berdasarkan akad mudharabah.

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.

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.

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.

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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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.

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.

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.

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.

Relationship between the BJBS and the owner of temporary syirkah funds are partnership based on mudharabah agreement.

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.

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.

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.

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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

v. Simpanan dari bank lain

Simpanan dari bank lain 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 bank lain. 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.

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.

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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

v. Deposits from other banks

Deposits from other banks 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 other banks. 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. 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. 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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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.

Lihat catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

y. Pendapatan bunga, beban bunga dan bagi hasil syariah

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.

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.

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.

Refer to note 2d for the accounting policies of financial assets and liabilities.

y. Interest income, interest expense and sharia profit sharing

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.

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.*

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

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 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.

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.

aa. Sewa operasi

Kontrak sewa yang tidak mengalihkan secara substansial seluruh risiko dan manfaat kepemilikan aset tetap berada di tangan perusahaan sewamenyewa (*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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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 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. 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. 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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

bb. 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.

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.

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.

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.

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.

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.

bb. Income tax

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.

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.

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.

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.

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.

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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

Aset dan liabilitas atas pajak tangguhan dan pajak kini dapat saling hapus apabila terdapat hak yang berkekuatan hukum untuk melakukan saling hapus.

cc. Imbalan kerja

Bank dan entitas anak menerapkan PSAK 24 (Revisi 2018), "Imbalan Kerja".

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.

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 pensiun dari program pensiun manfaat pasti menjadi program pensiun iuran pasti.

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.

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. Bank harus mencadangkan jumlah minimal imbalan pensiun sesuai dengan Undang-Undang No. 11/2020 tentang Cipta Kerja ("UUCK") sebagaimana telah diamendemen dengan Perpu No.2/2022 dan UU No.6/2023 atau Perjanjian Kerja Bersama ("PKB") atau Peraturan Perusahaan ("PP"), mana yang lebih tinggi. Karena UUCK atau PKB atau PP menentukan rumus tertentu untuk menghitung jumlah minimal imbalan pensiun, pada dasarnya, program pensiun berdasarkan UUCK atau PKB atau PP adalah program imbalan pasti.

Imbalan pasca-kerja dan imbalan kerja jangka panjang lainnya secara aktuaris ditentukan berdasarkan metode *Projected Unit Credit*.

Pengukuran kembali atas liabilitas (aset) imbalan pasti neto, yang diakui sebagai penghasilan komprehensif lain, terdiri atas:

- (i) Keuntungan dan kerugian aktuarial;

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

Assets and liabilities on deferred tax and current tax can be offset if there is a legal enforceable right to offset.

cc. Employee benefits

Bank and its subsidiaries apply SFAS 24 (Revised 2018), "Employee Benefit".

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.

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.

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.

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 Bank is required to provide a minimum amount of pension benefit in accordance with Law No. 11/2020 on Job Creation ("JCL") as amended by Perpu No.2/2022 and Law No.6/2023 or the Bank's Collective Labour Agreement (the "CLA") or Company Regulation ("CR"), whichever is higher. Since the JCL or the CLA or the CR sets the formula for determining the minimum amount of benefits, in substance pension plans under the JCL or the CLA or the CR represent defined benefit plans.

The post-employment benefits and other long-term employee benefits are actuarially determined using the *Projected Unit Credit Method*.

Remeasurement of net defined benefit liabilities (assets), which is recognized as other comprehensive income, consist of:

- (i) Actuarial gains and losses;

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

- (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).

Pengukuran kembali atas liabilitas (aset) imbalan pasti neto, yang diakui sebagai penghasilan komprehensif lain tidak direklasifikasi ke laba rugi pada periode berikutnya.

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.

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.

dd. Laba per saham dasar

Labanya 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.

ee. Transaksi dengan pihak-pihak berelasi

Bank melakukan transaksi dengan pihak berelasi. Sesuai dengan PSAK 7 (revisi 2015) tentang "Pengungkapan Pihak-Pihak Berelasi"

Pihak-pihak berelasi adalah orang atau entitas yang terkait dengan entitas yang menyiapkan laporan keuangannya (dalam Pernyataan ini dirujuk sebagai "entitas pelapor").

- a) Orang atau anggota keluarga dekatnya 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) Suatu 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 sesama entitas anak saling berelasi dengan entitas lainnya);

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

- (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).

Remeasurement of net defined benefit liabilities (assets), which is recognized as other comprehensive income are not reclassified to profit or loss in subsequent periods.

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.

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. 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. Transactions with related parties

The Bank has transactions with related parties. In accordance with SFAS 7 (revisi 2015) regarding "Related Party Disclosure".

A related party is a person or entity that is related to the entity that is preparing its financial statements (in this Standard referred to as the 'reporting entity').

- 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 of 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);

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

2. Satu entitas adalah entitas asosiasi atau ventura bersama dari entitas lain (atau entitas asosiasi atau ventura bersama yang merupakan anggota suatu kelompok usaha, di mana entitas lain 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 pascakerja untuk imbalan kerja dari salah satu entitas pelapor atau entitas yang terkait dengan entitas pelapor. Jika entitas pelapor adalah entitas yang menyelenggarakan program tersebut, maka entitas sponsor juga berelasi 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 merupakan personil manajemen kunci entitas (atau entitas induk dari entitas); atau
8. Entitas, atau anggota dari kelompok di 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 (POJK) No.42/POJK.04/2020 tentang "Transaksi Afiliasi dan Transaksi Benturan Kepentingan".

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.

ff. Dividen

Pembagian dividen kepada para pemegang saham diakui sebagai liabilitas dalam laporan keuangan konsolidasian pada tanggal dividen tersebut disetujui oleh para pemegang saham.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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. If the reporting entity is itself such a plan, the sponsoring employers are also 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 of 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) No.42/POJK.04/2020 about "Affiliated Transactions and Conflict of Interest Transactions".

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. 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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

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 mengidentifikasi 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.

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.

ii. Modal saham

Modal saham diukur pada nilai nominal untuk semua saham yang diterbitkan.

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.

**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 2023, dengan penerapan dini diperkenankan yaitu:

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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. 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. Capital stock

Capital stock is measured at par value for all shares issued.

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. 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, 2023, with early adoption is permitted, are as follows:

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

- Amendemen PSAK 1: Penyajian Laporan Keuangan tentang Pengungkapan Kebijakan Akuntansi;
- Amendemen PSAK 16: Aset Tetap tentang Hasil Sebelum Penggunaan yang Diintensikan;
- Amendemen PSAK 25: Kebijakan Akuntansi, Perubahan Estimasi Akuntansi dan Kesalahan tentang Definisi Estimasi Akuntansi;
- Amendemen PSAK 46: Pajak Penghasilan tentang Pajak Tanggahan Terkait Aset dan Liabilitas Yang Timbul Dari Transaksi Tunggal; dan
- Revisi PSAK 107: Akuntansi Ijarah.

Implementasi standar-standar tersebut tidak memiliki dampak yang signifikan terhadap jumlah yang dilaporkan di periode berjalan atau tahun sebelumnya.

Standar akuntansi dan interpretasi standar yang telah disahkan namun masih belum berlaku efektif

Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia ("DSAK-IAI") telah menerbitkan standar baru, amandemen dan interpretasi berikut, namun belum berlaku efektif untuk tahun buku yang dimulai pada 1 Januari 2024 adalah sebagai berikut:

- Amendemen PSAK 1: "Penyajian Laporan Keuangan" terkait liabilitas jangka panjang dengan kovenan;
- Amendemen PSAK 73: "Sewa" terkait liabilitas sewa pada transaksi jual dan sewa-balik;
- Revisi PSAK 101: "Penyajian Laporan Keuangan Syariah"; dan
- Revisi PSAK 109: "Akuntansi Zakat, Infak, dan Sedekah tentang akuntansi zakat, infak dan sedekah".

Standar baru dan amendemen 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 ini diotorisasi, Bank masih mempelajari dampak yang mungkin timbul dari penerapan standar baru dan revisi tersebut serta pengaruhnya pada laporan keuangan Bank.

DSAK-IAI juga mengesahkan perubahan penomoran PSAK dan ISAK yang berlaku efektif pada 1 Januari 2024, dimana perubahan ini tidak memengaruhi substansi pengaturan dalam masing-masing PSAK dan ISAK tersebut.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

- Amendments to PSAK 1: Presentation of Financial Statements regarding Disclosure of Accounting Policies;
- Amendments to PSAK 16: Fixed Assets Related to Proceeds Before Intended Use;
- Amendments to PSAK 25: Accounting Policies, Changes in Accounting Estimates and Errors regarding Definition of Accounting Estimates;
- Amendment to PSAK 46: Income Tax regarding Asset-Related Deferred Tax and Liabilities Arising from a Single Transaction; and
- Revised PSAK 107: Accounting for Ijarah.

The implementation of the above standards had no significant effect on the amounts reported for the current period or prior financial year.

New accounting standard and interpretation of standards which has been issued but not yet effective

Financial Accounting Standard Board of Indonesian Institute of Accountants ("DSAK IAI") has issued the following new standards, amendments and interpretations, but not yet effective for the financial year beginning January 1, 2024 are as follows:

- Amendment PSAK 1: "Presentation of Financial Statements" insurance contract regarding long-term liabilities with the covenant;
- Amendment PSAK 73: "Leases" regarding lease liabilities in sale-and-lease back transactions;
- Revised PSAK 101: "Presentation of Shariah Financial Statement"; and
- Revised PSAK 109: "Zakah, Infaq and Sadaqah related to accounting of zakah, infaq and sadaqah".

New standard and amendment to standard which effective for periods beginning on or after January 1, 2025, with early adoption is permitted, are as follows:

- PSAK 74: Insurance Contract; and
- Amendment PSAK 74: Insurance Contract regarding Initial Application of PSAK 74 and PSAK 71 – Comparative Information.

Until the date of the financial statements is authorized, the Bank is still evaluating the potential impact of these new and revised standards to the Bank's financial statements.

DSAK-IAI also ratified changes to the number of PSAK and ISAK which will be effective on January 1, 2024. This change does not affect the substance of the requirement in each PSAK and ISAK.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

II. 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.

mm. Penurunan nilai aset non-keuangan

Nilai tercatat dari aset yang bukan aset keuangan Bank, kecuali aset pajak tangguhan, ditelaah setiap tanggal pelaporan untuk menentukan apakah terdapat indikasi penurunan nilai. Jika indikasi tersebut ada, maka nilai yang dapat dipulihkan dari aset tersebut akan diestimasi.

Nilai yang dapat diperoleh kembali dari suatu aset atau unit penghasil kas adalah sebesar jumlah yang lebih tinggi antara nilai pakainya dan nilai wajar aset atau unit penghasil kas dikurangi biaya untuk menjual. Dalam menilai nilai pakai, estimasi arus kas masa depan didiskontokan ke nilai sekarang dengan menggunakan tingkat diskonto sebelum pajak yang mencerminkan penilaian pasar saat ini terhadap nilai kas kini dan risiko spesifik terhadap aset tersebut.

Cadangan penurunan nilai diakui pada tahun sebelumnya dinilai pada setiap tanggal pelaporan untuk melihat adanya indikasi bahwa kerugian telah menurun atau tidak ada lagi. Kerugian penurunan nilai di jurnal balik jika terdapat perubahan estimasi yang digunakan dalam menentukan nilai yang dapat dipulihkan.

Cadangan kerugian penurunan nilai di jurnal balik hanya hingga nilai tercatat aset tidak melebihi nilai tercatat yang telah ditentukan, dikurangi dengan depresiasi atau amortisasi, jika cadangan penurunan nilai tidak pernah diakui.

Bank tidak diwajibkan lagi untuk membentuk cadangan kerugian penurunan nilai untuk aset non produktif, tetapi Bank tetap harus menghitung cadangan kerugian penurunan nilai mengacu pada standar akuntansi yang berlaku.

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

II. 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. Impairment of non-financial assets

The carrying amounts of the Bank's non financial assets, other than deferred tax assets, are reviewed at each reporting date to determine whether there is any indication of impairment. If any such indication exists then the asset's recoverable amount will be estimated.

The recoverable amount of an asset or cash generating unit is the greater of its value in use and its fair value less costs to sell. In assessing value in use, the estimated future cash flows are discounted to their present value using pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset.

If the fair value of the revalued asset change significantly, it is necessary to revalue on an annual basis, whereas if the fair value of the revalued asset does not change significantly, it is necessary to revalue every 3 years, taking the conditions of the related year into considerations.

Allowance for impairment losses is reversed only to the extent that the asset's carrying amount does not exceed the carrying amount that would have been determined, net of depreciation or amortization, if no impairment loss had been recognized.

The Bank is not required to provide an allowance for impairment losses for non productive assets, but the Bank should still calculate the impairment losses in accordance with the applicable accounting standards.

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

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

bukan merupakan *adjusting events*, jika ada, akan diungkapkan ketika memiliki dampak material terhadap laporan keuangan konsolidasian.

3. Pertimbangan, Estimasi dan Asumsi Akuntansi yang Signifikan

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.

Ketidakpastian mengenai asumsi dan estimasi tersebut dapat mengakibatkan penyesuaian material terhadap nilai tercatat aset dan liabilitas dalam periode pelaporan berikutnya.

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:

Usaha yang berkelanjutan

Manajemen telah melakukan penilaian atas kemampuan Bank dan entitas anak untuk melanjutkan kelangsungan usahanya dan berkeyakinan bahwa Bank dan entitas anak memiliki sumber daya untuk melanjutkan usahanya di masa mendatang.

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.

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.

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:

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

which are not adjusting events, if any, will be disclosed when it has a material impact on the consolidated financial statements.

3. Significant Accounting Judgments, Estimates and Assumptions

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.

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.

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:

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.

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.

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.

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:

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

- 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.

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,

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

- 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.

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,

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

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 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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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 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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

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 dikurangi 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 bahwa penghasilan kena pajak yang cukup akan tersedia untuk mengkompensasi sebagian atau seluruh aset pajak tangguhan.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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 that sufficient taxable income will be available to allow all or part of the deferred tax assets to be utilized.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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.

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

	<u>31 Desember/December 31, 2023</u>		<u>31 Desember/December 31, 2022</u>		
	Jumlah nosional mata uang asing/ <i>Notional amount in foreign currencies</i> (angka penuh/ <i>full amount</i>)		Jumlah nosional mata uang asing/ <i>Notional amount in foreign currencies</i> (angka penuh/ <i>full amount</i>)		
	Ekuivalen Rupiah/ <i>Equivalent Rupiah</i>		Ekuivalen Rupiah/ <i>Equivalent Rupiah</i>		
Rupiah		<u>3,522,383</u>		<u>3,290,870</u>	Rupiah
Mata uang asing					Foreign currencies
Dolar Amerika Serikat	351,586	5,413	424,211	6,604	United States Dollar
Dolar Singapura	94,809	1,107	108,000	1,252	Singapore Dollar
Euro Eropa	21,318	623	24,191	401	European Euro
Dolar Australia	36,576	278	32,150	339	Australian Dollar
Riyal Saudi Arabia	26,400	88	47,074	195	Saudi Arabian Riyal
Renminbi	613,451	20	85,313	191	Renminbi
Dolar Hong Kong	9,537	27	40,970	82	Hong Kong Dollar
Yen Jepang	3,450	68	271,000	32	Japanese Yen
Poundsterling Inggris	13,565	67	3,455	65	Great Britain Poundsterling
		<u>7,691</u>		<u>9,161</u>	
Total		<u>3,530,074</u>		<u>3,300,031</u>	Total

Saldo dalam mata uang Rupiah termasuk uang pada Anjungan Tunai Mandiri (ATM) sebesar Rp1.137.116 dan Rp1.176.198 masing-masing pada tanggal 31 Desember 2023 dan 2022.

Pada tanggal 31 Desember 2023 dan 2022, tidak terdapat saldo kas yang digunakan sebagai agunan.

The Rupiah balance includes cash in ATMs (Automated Teller Machines) of Rp1,137,116 and Rp1,176,198 as of December 31, 2023 and 2022, respectively.

As of December 31, 2023 and 2022 there are no cash used as collateral.

5. Giro pada Bank Indonesia

5. Current Accounts with Bank Indonesia

<u>31 Desember/December 31, 2023</u>		<u>31 Desember/December 31, 2022</u>		
Jumlah nosional mata uang asing/ <i>Notional amount</i>		Jumlah nosional mata uang asing/ <i>Notional amount</i>		
<i>in foreign currencies</i> (angka penuh/ <i>full amount</i>)	Ekuivalen Rupiah/ <i>Equivalent Rupiah</i>	<i>in foreign currencies</i> (angka penuh/ <i>full amount</i>)	Ekuivalen Rupiah/ <i>Equivalent Rupiah</i>	
Rupiah	14,703,643		12,954,640	Rupiah
Dolar Amerika Serikat	11,438,847	5,007,430	77,953	United States Dollar
Total	14,879,767		13,032,593	Total

Dalam giro pada Bank Indonesia termasuk giro yang didasarkan pada prinsip perbankan syariah sebesar Rp578.671 dan Rp549.453 masing-masing pada tanggal 31 Desember 2023 dan 2022.

Current accounts with Bank Indonesia include current accounts based on sharia banking principles amounting to Rp578,671 and Rp549,453 as of December 31, 2023 and 2022, respectively.

Rasio Giro Wajib Minimum (GWM) pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

The minimum statutory reserves ratio (GWM) as of December 31, 2023 and 2022 are as follows:

	<u>31 Desember/ December 31,</u>		
	<u>2023</u>	<u>2022</u>	
Rupiah			Rupiah
Utama	7.91%	8.28%	Primary
PLM	10.45%	12.21%	PLM
Dolar Amerika Serikat	4.35%	4.36%	United States Dollar
Syariah - Rupiah	5.60%	7.50%	Sharia- Rupiah

Mulai berlaku per 1 September 2022, Bank melakukan penyediaan dana untuk kegiatan ekonomi tertentu dan inklusif, sehingga Bank mendapatkan insentif berupa kelonggaran GWM dalam Rupiah pada 31 Desember 2023 dan 2022 sebesar 2,95% dan 1,50%. Sehingga, GWM dalam rupiah yang harus dipenuhi Bank pada 31 Desember 2023 yang seharusnya sebesar 9,00% dengan ketentuan harian 0,00% dan rata-rata 9,00% menjadi sebesar 6,05% dengan ketentuan harian 0,00% dan rata-rata 6,05% serta sebesar 7,50% dengan ketentuan harian 0,00% dan rata-rata 7,50% untuk 2022.

Effective as of September 1, 2022, Bank undertakes providing funds for certain and inclusive economic activities, so that the Bank gets incentives in the form of a relaxation of GWM in Rupiah on 31 December 2023 and 2022 of 2.95% and 1.50%. GWM in rupiah that must be met by the Bank on 31 December 2023 should be 9.00% with a daily requirement of 0.00% and an average of 9.00% to 6.05% with a daily requirement of 0.00% and an average of 6.05% and 7.50% with a daily requirement of 0.00% and an average of 7.50% for 2022.

GWM Bank pada tanggal 31 Desember 2023 dan 2022 terdiri dari GWM Primer masing-masing sebesar 6,05% dan 7,50% dengan menggunakan saldo rekening giro Rupiah, dan sebesar 4,00% dan 4,00% untuk valuta asing pada Bank Indonesia. Penyangga Likuiditas Makroprudensial (PLM) sebesar 5,00% dan 6,00% masing-masing pada tanggal 31 Desember 2023 dan 2022.

GWM of the Bank as of December 31, 2023 and 2022 is consist of primary GWM of 6,05% and 7.50%, respectively, through current accounts with Bank Indonesia in Rupiah, and 4.00% and 4.00% for foreign currency, respectively. Macroprudential Liquidity Buffer of 5.00% and 6.00% as of December 31, 2023 and 2022, respectively.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

Berdasarkan prinsip syariah pada tanggal 31 Desember 2023 dan 2022, sesuai dengan ketentuan Bank Indonesia, Bank dan entitas anak harus memenuhi persyaratan GWM dalam Rupiah masing-masing sebesar 7,50%, dan 7,50%.

Rasio GWM pada tanggal 31 Desember 2023 dan 2022 dihitung berdasarkan Peraturan Bank Indonesia (PBI) Nomor 20/3/PBI/2018 tanggal 29 Maret 2018 Tentang Giro Wajib Minimum dalam Rupiah dan Valuta Asing Bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah sebagaimana telah diubah beberapa kali dengan PBI No. 22/3/PBI/2020 tanggal 24 Maret 2020; PBI No. 22/10/PBI/2020 tanggal 28 Juli 2020; PBI No. 23/16/PBI/2021 tanggal 21 Desember 2021; dan terakhir kali dengan PBI No. 24/4/PBI/2022 tanggal 1 Maret 2022 yang dijelaskan melalui Peraturan Anggota Dewan Gubernur (PADG) No. 20/10/PADG/2018 tanggal 31 Mei 2018 Tentang Giro Wajib Minimum dalam Rupiah dan Valuta Asing Bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah sebagaimana telah diubah beberapa kali dengan PADG No. 20/30/PADG/2018 tanggal 30 November 2018; PADG No. 21/14/PADG/2019 tanggal 26 Juni 2019; PADG No. 21/27/PADG/2019 tanggal 26 Desember 2019; PADG No. 22/2/PADG/2020 tanggal 10 Maret 2020; PADG No. 22/10/PADG/2020 tanggal 29 April 2020; PADG No. 22/19/PADG/2020 tanggal 29 Juli 2020; PADG No. 23/27/PADG/2021 tanggal 21 Desember 2021; dan terakhir kali melalui PADG No. 24/3/PADG/2022 tanggal 1 Maret 2022. Serta mengacu pada PADG No. 24/8/PADG/2022 tanggal 30 Juni 2022 tentang Peraturan Pelaksanaan Pemenuhan Giro Wajib Minimum dalam Rupiah dan Valuta Asing bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah sebagaimana telah diubah beberapa kali dengan PADG No. 2 Tahun 2023 tanggal 24 Maret 2023; dan terakhir kali dengan PADG No. 12 Tahun 2023 tanggal 27 September 2023.

Pada tanggal 31 Desember 2023 dan 2022, Bank juga harus memenuhi PBI No. 20/4/PBI/2018 tanggal 3 April 2018 tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah sebagaimana telah diubah beberapa kali dengan PBI No. 21/12/PBI/2019 tanggal 25 November 2019; PBI No. 22/17/PBI/2020 tanggal 1 Oktober 2020; PBI No. 23/17/PBI/2021 tanggal 21 Desember 2021; dan terakhir kali melalui PBI No. 24/16/PBI/2022 tanggal 31 Oktober 2022 yang dijelaskan melalui Peraturan Anggota Dewan Gubernur (PADG) No. 21/22/PADG/2019 tanggal 28 November 2019 tentang tentang Rasio Intermediasi Makroprudensial dan Penyangga

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

Based on Sharia principle, as of December 31, 2023 and 2022, based on the Bank Indonesia regulations, the Bank and its subsidiaries is required to maintain GWM in Rupiah of 7.50%, and 7.50%.

The calculation of the GWM ratio as of December 31, 2023 and 2022 is based on Bank Indonesia regulation (PBI) No. 20/3/PBI/2018 dated March 29, 2018 concerning Statutory Reserves for Commercial Banks in Rupiah and Foreign Exchange for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units as amended several times with PBI No.22/3/PBI/2020 dated March 24, 2020; PBI No. 22/10/PBI/2020 dated July 28, 2020; PBI No.23/16/PBI/2021 dated December 21, 2021; and finally through PBI No. 24/4/PBI/2022 dated March 1, 2022 which is explained through the Regulation of Members of the Board of Governors (PADG) No. 20/10/PADG/2018 dated May 31, 2018 concerning Statutory Reserves for Commercial Banks in Rupiah and Foreign Exchange for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units as amended several times with PADG No. 20/30/PADG/2018 dated November 30, 2018; PADG No. 21/14/PADG/2019 dated June 26, 2019; PADG No.21/27/PADG/2019 dated December 26, 2019; PADG No.22/2/PADG/2020 dated March 10, 2020; PADG No. 22/10/PADG 2020 dated April 29, 2020; PADG No.22/19/PADG/2020 dated July 29, 2020; PADG No. 23/27/PADG/2021 dated December 21, 2021; and finally through PADG No. 24/3/PADG/2022 dated March 1, 2022. And also refers to PADG No.24/8/PADG/2022 dated June 30, 2022 concerning regulations for the Fulfillment of Statutory Reserves for Commercial Banks in Rupiah and Foreign Exchange for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units as amended several times with PADG No. 2 year 2023 dated March 24, 2023; and the last time through PADG No. 12 year 2023 dated September 27, 2023.

As December 31, 2023 and 2022, the Bank must also comply with Bank Indonesia Regulation (PBI) No. 20/4/PBI/2018 dated April 3, 2018 concerning Macroprudential Intermediation Ratios and Macroprudential Liquidity Buffers for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Unit which has been amended several times with PBI No. 21/12/PBI/2019 dated November 25, 2019; PBI No. 22/17/PBI/2020 dated October 1, 2020; PBI No. 23/17/PBI/2021 dated December 21, 2021; and finally through PBI No. 24/16/PBI/2022 dated October 31, 2022 which is explained through the Regulation of Members of the Board of Governors (PADG) No. 21/22/PADG/2019 dated November 28, 2019 concerning Macroprudential Intermediation Ratios

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah yang telah diubah beberapa kali dengan PADG No. 21/11/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; PADG No. 24/14/PADG/2022 tanggal 31 Oktober 2022; PADG No. 10 Tahun 2023 tanggal 14 September 2023; dan terakhir kali dengan PADG No. 18 Tahun 2023 tanggal 29 November 2023.

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%.

Pada tanggal 31 Desember 2023 dan 2022, Bank telah memenuhi ketentuan Peraturan Bank Indonesia yang berlaku tentang GWM Bank Umum.

Pada tanggal 31 Desember 2023 dan 2022, tidak ada giro pada Bank Indonesia yang dijadikan jaminan.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

and Macroprudential Liquidity Buffers for Conventional Commercial Banks, Sharia Commercial Banks and Sharia Business Units which has been amended several times with PADG No. 21/11/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; PADG No. 24/14/PADG/2022 dated October 31, 2022; PADG Number 10 of 2023 dated September 14, 2023, and was last amended by PADG Number 18 of 2023 dated November 29, 2023.

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%.

As of December 31, 2023 and 2022, the Bank has fulfilled Bank Indonesia's prevailing regulation regarding GWM of Commercial Banks.

As of December 31, 2023 and 2022, there are no current accounts with Bank Indonesia pledged as collateral.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

6. Giro pada Bank Lain

6. Current Accounts with other Banks

a. Berdasarkan mata uang

a. By currency

	31 Desember/December 31, 2023		31 Desember/December 31, 2022		
	Jumlah nosional mata uang asing/ Notional amount in foreign currencies (angka penuh/ full amount)		Jumlah nosional mata uang asing/ Notional amount in foreign currencies (angka penuh/ full amount)		
		Ekuivalen Rupiah/ Equivalent Rupiah		Ekuivalen Rupiah/ Equivalent Rupiah	
Rupiah		582,783		325,659	Rupiah
Mata uang asing					Foreign currencies
Dolar Amerika Serikat	29,655,027	456,598	51,793,563	806,296	United States Dollar
Dolar Singapura	3,611,607	42,170	3,525,981	40,876	Singapore Dollar
Dolar Australia	2,524,102	26,555	2,660,598	28,090	Australian Dollar
Yen Jepang	540,777,244	58,880	167,436,376	19,726	Japanese Yen
Euro Eropa	1,159,948	19,764	902,483	14,965	European Euro
Poundsterling Inggris	388,813	7,631	309,148	5,808	Great Britain Poundsterling
Dolar Hong Kong	527,744	1,040	535,744	1,070	Hong Kong Dollar
Renminbi	629,722	1,366	539,211	1,205	Renminbi
		<u>614,004</u>		<u>918,036</u>	
Total		1,196,787		1,243,695	Total
Cadangan kerugian penurunan nilai		(57)		(68)	Allowance for impairment losses
Neto		<u>1,196,730</u>		<u>1,243,627</u>	Net

b. Berdasarkan hubungan

b. Based on relationship

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Pihak ketiga			Third parties
Rupiah	582,783	325,659	Rupiah
Mata uang asing			Foreign currencies
Dolar Amerika Serikat	456,598	806,296	United States Dollar
Dolar Singapura	42,170	40,876	Singapore Dollar
Dolar Australia	26,555	28,090	Australian Dollar
Yen Jepang	58,880	19,726	Japanese Yen
Euro Eropa	19,764	14,965	European Euro
Poundsterling Inggris	7,631	5,808	Great Britain Poundsterling
Dolar Hong Kong	1,040	1,070	Hong Kong Dollar
Renminbi	1,366	1,205	Renminbi
	<u>614,004</u>	<u>918,036</u>	
Total	1,196,787	1,243,695	Total
Cadangan kerugian penurunan nilai	(57)	(68)	Allowance for impairment losses
Neto	<u>1,196,730</u>	<u>1,243,627</u>	Net

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

c. Berdasarkan bank

c. By bank

	<u>31 Desember/ December 31, 2023</u>	<u>31 Desember/ December 31, 2022</u>	
Rupiah			Rupiah
Bank Pemerintah Daerah			Regional Banks
PT BPD Kalimantan Selatan	12,910	11,590	PT BPD Kalimantan Selatan
PT BPD Bali	11,466	3,738	PT BPD Bali
PT BPD Sulawesi Selatan dan Sulawesi Barat	7,029	3,097	PT BPD Sulawesi Selatan dan Sulawesi Barat
PT BPD Jawa Tengah	4,027	1,318	PT BPD Jawa Tengah
PT BPD Jawa Timur Tbk	1,598	1,080	PT BPD Jawa Timur Tbk
PT BPD Kalimantan Timur	4	-	PT BPD Kalimantan Timur
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 Banten Tbk	-	13	PT BPD Banten Tbk
	<u>37,038</u>	<u>20,840</u>	
Bank Umum			Commercial Banks
PT Bank Central Asia Tbk	524,756	270,099	PT Bank Central Asia Tbk
PT Bank Sahabat Sampoerna	16,255	15,780	PT Bank Sahabat Sampoerna
PT Bank Negara Indonesia (Persero) Tbk	2,943	3,225	PT Bank Negara Indonesia (Persero) Tbk
PT Bank Rakyat Indonesia (Persero)	1,238	4,389	PT Bank Rakyat Indonesia (Persero) Tbk
Standard Chartered Indonesia	399	434	Standard Chartered Indonesia
PT Bank Mandiri (Persero) Tbk	152	3,529	PT Bank Mandiri (Persero) Tbk
PT Bank Syariah Indonesia Tbk	1	1	PT Bank Syariah Indonesia Tbk
PT Bank Danamon Indonesia Tbk	-	3,232	PT Bank Danamon Indonesia Tbk
PT Bank OCBC NISP Tbk	-	2,086	PT Bank OCBC NISP Tbk
PT Bank CIMB Niaga Tbk	-	1,898	PT Bank CIMB Niaga Tbk
PT Bank Oke Indonesia	-	129	PT Bank Oke Indonesia
PT Bank KEB Hana Indonesia	-	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	PT Bank Woori Saudara Indonesia 1906 Tbk
	<u>545,744</u>	<u>304,819</u>	
	<u>582,782</u>	<u>325,659</u>	
Mata uang asing			Foreign currencies
Citibank, N.A	299,015	293,891	Citibank, N.A
PT Bank Central Asia Tbk	69,789	195,367	PT Bank Central Asia Tbk
PT Bank Negara Indonesia (Persero) Tbk	91,725	183,642	PT Bank Negara Indonesia (Persero) Tbk
PT Bank Mandiri (Persero) Tbk	57,721	151,049	PT Bank Mandiri (Persero) Tbk
Standard Chartered Bank	47,235	46,938	Standard Chartered Bank
Overseas-Chinese Banking Corporation, Ltd	42,170	40,876	Overseas-Chinese Banking Corporation, Ltd
Kookmin Bank			Kookmin Bank
Industrial and Commercial	4,747	4,799	Industrial and Commercial
PT Bank ICBC Indonesia	1,366	1,205	PT Bank ICBC Indonesia
PT Bank Rakyat Indonesia (Persero) Tbk	180	201	PT Bank Rakyat Indonesia Tbk (Persero) Tbk
Indover Bank, Amsterdam	57	68	Indover Bank, Amsterdam
	<u>614,005</u>	<u>918,036</u>	
Total	1,196,787	1,243,695	Total
Cadangan kerugian penurunan nilai	(57)	(68)	Allowance for impairment losses
Neto	<u>1,196,730</u>	<u>1,243,627</u>	Net

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

d. Tingkat suku bunga rata-rata per tahun

d. Average interest rates per annum

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Rupiah			
Mata uang asing	1.38%	1.20%	Rupiah
	0.00%	0.00%	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, 2023				Total	
	Tahap 1/ Stage 1	Tahap 2/ Stage 2	Tahap 3/ Stage 3	Syariah/ Sharia		
Nilai tercatat bruto awal	1,243,695	-	-	-	1,243,695	Initial gross carrying amount
Aset baru	156	-	-	-	156	New assets originated
Aset dihentikan pengakuannya : dilunasi (kecuali hapus buku)	(23,066)	-	-	-	(23,066)	Assets derecognized 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	(18,362)	-	-	-	(18,362)	Remeasurement
Penghapusbukuan	-	-	-	-	-	Write off
Valuta asing dan perubahan lain	(5,636)	-	-	-	(5,636)	Foreign exchange and other movement
Nilai tercatat bruto akhir	1,196,787	-	-	-	1,196,787	Ending gross carrying amount

	31 Desember/December 31, 2022				Total	
	Tahap 1/ Stage 1	Tahap 2/ Stage 2	Tahap 3/ Stage 3	Syariah/ Sharia		
Nilai tercatat bruto awal	2,691,297	-	-	-	2,691,297	Initial gross carrying amount
Aset baru	64,186	-	-	-	17,278	New assets originated
Aset dihentikan pengakuannya atau hapus buku)	(1,549,430)	-	-	-	(1,549,430)	Assets derecognized 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	Foreign exchange and other movement
Nilai tercatat bruto akhir	1,290,603	-	-	-	1,243,695	Ending gross carrying amount

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

f. Perubahan cadangan kerugian penurunan nilai

f. *Movements in the allowance for impairment losses*

	31 Desember/December 31, 2023					
	Tahap 1/ Stage 1	Tahap 2/ Stage 2	Tahap 3/ Stage 3	Syariah/ Sharia	Total	
Saldo awal	-	-	68	-	68	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	-	-	(11)	-	(11)	Foreign exchange and other movement
Saldo akhir	-	-	57	-	57	Ending balance

	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
Saldo akhir	-	-	68	-	68	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, 2023	31 Desember/ December 31, 2022	
Lancar	1,196,730	1,243,627	Current
Macet	57	68	Loss
Total	1,196,787	1,243,695	Total
Cadangan kerugian penurunan nilai	(57)	(68)	Allowance for impairment losses
Neto	1,196,730	1,243,627	Net

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

h. Giro pada bank lain yang digunakan sebagai agunan

Pada tanggal 31 Desember 2023 dan 2022, tidak terdapat saldo giro pada bank lain yang digunakan sebagai agunan.

h. *Current account with other banks pledged as collateral*

As of December 31, 2023 and 2022 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, 2023		31 Desember/December 31, 2022		
	Jumlah nosional mata uang asing/ Notional amount		Jumlah nosional mata uang asing/ Notional amount		
	in foreign currencies (angka penuh/ full amount)	Ekuivalen Rupiah/ Equivalent Rupiah	in foreign currencies (angka penuh/ full amount)	Ekuivalen Rupiah/ Equivalent Rupiah	
Pihak ketiga					<i>Third parties</i>
Rupiah					<i>Rupiah</i>
Deposit Facility					<i>Deposit Facility</i>
Bank Indonesia		-	4,999,341		<i>Bank Indonesia</i>
Bank Indonesia Syariah	71,000		390,000		<i>Bank Indonesia Syariah</i>
Call Money	950,000		1,000,000		<i>Call Money</i>
Deposito berjangka	385,875		762,450		<i>Time Deposits</i>
Tabungan	128		5,016		<i>Savings</i>
	<u>1,407,003</u>		<u>7,156,807</u>		
Dolar Amerika Serikat					<i>United States Dollar</i>
Call Money	76,985		-		<i>Call Money</i>
Deposit Facility Bank Indonesia	2,403,001		-		<i>Deposit Facility Bank Indonesia</i>
	<u>2,479,986</u>		<u>-</u>		
Cadangan kerugian penurunan nilai	(296)		(2,133)		<i>Allowance for impairment losses</i>
Neto	<u>3,886,693</u>		<u>7,154,674</u>		Net

b. Berdasarkan sisa umur hingga jatuh tempo

b. *By remaining period until maturity*

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
< 1 bulan	3,886,989	7,060,682	<i>< 1 month</i>
> 1 bulan < 3 bulan	-	40,725	<i>> 1 month < 3 months</i>
>1 bulan ≤ 3 bulan	-	55,400	<i>>1 bulan ≤ 3 bulan</i>
Total	<u>3,886,989</u>	<u>7,156,807</u>	<i>Total</i>
Cadangan kerugian penurunan nilai	(296)	(2,133)	<i>Allowance for impairment losses</i>
Neto	<u>3,886,693</u>	<u>7,154,674</u>	Net

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

c. Berdasarkan jenis dan nama bank

c. By type and counterparty bank

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Rupiah			Rupiah
Bank Indonesia			Bank Indonesia
<i>Deposit Facility</i>	-	4,999,341	<i>Deposit Facility</i>
<i>Deposit Facility - Syariah</i>	71,000	390,000	<i>Deposit Facility - Sharia</i>
	<u>71,000</u>	<u>5,389,341</u>	
<i>Call Money</i>			<i>Call Money</i>
PT BPD Sumatera Selatan dan Bangka Belitung	225,000	-	PT BPD Sumatera Selatan dan Bangka Belitung
PT Bank Mayapada International Tbk	300,000	-	PT Bank Mayapada International Tbk
PT BPD Maluku	150,000	25,000	PT BPD Maluku
PT Bank Capital Indonesia Tbk	100,000	320,000	PT Bank Capital Indonesia Tbk
PT BPD Bengkulu	75,000	75,000	PT BPD Bengkulu
PT BPD Sulawesi Tenggara	50,000	225,000	PT BPD Sulawesi Tenggara
PT Bank DBS Indonesia Tbk	50,000	-	PT Bank DBS Indonesia Tbk
PT Bank Sahabat Sampoerna	-	100,000	PT Bank Sahabat Sampoerna
PT BPD Aceh	-	50,000	PT BPD Aceh
PT BPD Lampung	-	50,000	PT BPD Lampung
PT Bank Nationalnoba Tbk	-	50,000	PT Bank Nationalnoba 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
	<u>950,000</u>	<u>1,000,000</u>	
Deposito berjangka			Time deposits
PT BPD Riau Kepri (Unit Usaha Syariah)	46,700	-	PT BPD Riau Kepri (Unit Usaha Syariah)
PT Bank Sahabat Sampoerna	31,100	10,000	PT Bank Sahabat Sampoerna
PT BPD Sulawesi Utara Gorontalo	28,900	35,050	PT BPD Sulawesi Utara Gorontalo
PT Bank Nagari	30,200	261,900	PT Nagari
PT BPD Sulawesi Tengah	25,750	24,800	PT BPD Sulawesi Tengah
PT Bank Nationalnoba Tbk	22,850	28,650	PT Bank Nationalnoba Tbk
PT BPD Aceh	19,800	-	PT BPD Aceh
PT BPD Lampung	19,450	23,650	PT BPD Lampung
PT BPD Kalimantan Barat	18,400	194,650	PT BPD Kalimantan Barat
PT BPD Sulawesi Selatan dan Sulawesi Barat	15,900	51,050	PT BPD Sulawesi Selatan dan Sulawesi Barat
PT BPD Sumatera Selatan & Bangka Belitung	13,900	16,500	PT BPD Sumatera Selatan & Bangka Belitung
PT BPD Jambi	12,800	6,000	PT BPD Jambi
PT BPD Kalimantan Tengah	8,400	25,400	PT BPD Kalimantan Tengah
PT Bank Mega Tbk	7,800	22,650	PT Bank Mega Tbk.
PT Bank DKI	7,500	24,150	PT Bank DKI
PT BPD Sumatera Utara	6,900	-	PT BPD Sumatera Utara
PT BPD Jawa Timur Tbk	6,000	5,000	PT BPD Jawa Timur Tbk
PT Bank Nagari (Unit Usaha Syariah)	6,000	-	PT Bank Nagari (Unit Usaha Syariah)
PT Bank Tabungan Negara (Persero) Tbk (Unit Usaha Syariah)	5,800	-	PT Bank Tabungan Negara (Persero) Tbk (Unit Usaha Syariah)
PT Bank Victoria International	5,400	15,400	PT Bank Victoria International
PT Bank MNC International Tbk	5,400	-	PT Bank MNC International Tbk
PT Bank Rakyat Indonesia (Persero) Tbk	5,250	26,000	PT Bank Rakyat Indonesia (Persero) Tbk
PT BPD Jawa Timur Tbk (Unit Usaha Syariah)	5,000	-	PT BPD Jawa Timur Tbk (Unit Usaha Syariah)
PT Bank Syariah Indonesia Tbk	5,000	-	PT Bank Syariah Indonesia Tbk
PT Bank Sinarmas Tbk (Unit Usaha Syariah)	5,000	-	PT Bank Sinarmas Tbk (Unit Usaha Syariah)
PT BPD Kalimantan Barat (Unit Usaha Syariah)	5,000	-	PT BPD Kalimantan Barat (Unit Usaha Syariah)
PT Bank DKI (Unit Usaha Syariah)	5,000	-	PT Bank DKI (Unit Usaha Syariah)
PT Bank Tabungan Negara (Persero) Tbk	4,675	89,050	PT Bank Tabungan Negara (Persero) Tbk
PT Bank Maspion Indonesia Tbk	4,500	-	PT Bank Maspion Indonesia Tbk
PT Bank Tabungan Pensiunan National Tbk (Unit Usaha Syariah)	1,500	-	PT Bank Tabungan Pensiunan National Tbk (Unit Usaha Syariah)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
PT Bank Raya Indonesia Tbk	-	27,000	<i>PT Bank Raya Indonesia Tbk</i>
PT Bank Capital Indonesia Tbk	-	25,800	<i>PT Bank Capital Indonesia Tbk</i>
PT BPD Sulawesi Tenggara	-	25,000	<i>PT BPD Sulawesi Tenggara</i>
PT BPD Bali	-	12,650	<i>PT BPD Bali</i>
PT Bank KB Bukopin Tbk	-	12,650	<i>PT Bank KB Bukopin Tbk</i>
PT BPD Riau Kepri	-	5,400	<i>PT BPD Riau Kepri</i>
PT BPD Maluku	-	5,400	<i>PT BPD Maluku</i>
PT BPD Jawa Tengah	-	5,000	<i>PT BPD Jawa Tengah</i>
PT BPR Kertaraharja Soreang	-	4,000	<i>PT BPR Kertaraharja Soreang</i>
PT BPR Lexi Pratama Mandiri	-	500	<i>PT BPR Lexi Pratama Mandiri</i>
	<u>385,875</u>	<u>762,450</u>	
Tabungan			Savings
PT Bank Rakyat Indonesia (Persero) Tbk	6	3,205	<i>PT Bank Rakyat Indonesia (Persero) Tbk</i>
PT Bank Mandiri (Persero) Tbk	108	1,732	<i>PT Bank Mandiri (Persero) Tbk</i>
PT BPR Srie Artha Lestari	12	65	<i>PD BPR Srie Artha Lestari</i>
PT Bank Muamalat Indonesia Tbk	-	12	<i>PT Bank Muamalat Indonesia Tbk</i>
PT BPR Karyajatnika Sadaya	1	2	<i>PT BPR Karyajatnika Sadaya</i>
PT BPR Supra Artapersada	1	-	<i>PT BPR Supra Artapersada</i>
	<u>128</u>	<u>5,016</u>	
	<u>1,407,003</u>	<u>7,156,807</u>	
Dollar Amerika Serikat			United States Dollar
Bank Indonesia			Bank Indonesia
<i>Deposit Facility</i>	2,403,001	-	<i>Deposit Facility</i>
<i>Call Money</i>			<i>Call Money</i>
PT BPD Jawa Tengah	<u>76,985</u>	<u>-</u>	<i>PT BPD Jawa Tengah</i>
	<u>3,886,989</u>	<u>7,156,807</u>	
Cadangan kerugian penurunan nilai			Allowance
	<u>(296)</u>	<u>(2,133)</u>	for impairment losses
Neto	<u><u>3,886,693</u></u>	<u><u>7,154,674</u></u>	Net

Dalam penempatan pada Bank Indonesia dan bank lain termasuk penempatan yang didasarkan pada prinsip perbankan syariah dengan nilai tercatat sebesar Rp71.000 dan Rp540.000 masing-masing pada tanggal 31 Desember 2023 dan 2022.

As of December 31, 2023 and 2022, placements with Bank Indonesia and other banks include placements based on sharia banking principles with carrying amounts of Rp71,000 and Rp540,000, respectively.

d. Tingkat bagi hasil syariah rata-rata per tahun

d. Average sharia profit sharing rate per annum

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Rupiah	4.30%	4.04%	Rupiah
Dolar Amerika Serikat	1.34%	1.50%	United States Dollar

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

- 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, 2023					
	Tahap 1/ Stage 1	Tahap 2/ Stage 2	Tahap 3/ Stage 3	Syariah/ Sharia	Total	
Nilai tercatat bruto awal	7,156,807	-	-	-	7,156,807	Initial gross carrying amount
Aset baru	3,440,861	-	-	-	3,440,861	New assets originated
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(5,971,655)	-	-	-	(5,971,655)	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	(739,024)	-	-	-	(739,024)	Remeasurement
Penghapusbukuan	--	--	--	--	--	Write off
Valuta asing dan perubahan lain	-	-	-	-	-	Foreign exchange and other movement
Nilai tercatat bruto akhir	3,886,989	-	-	-	3,886,989	Ending gross carrying amount

	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
Penghapusbukuan	--	--	--	--	--	Write off
Valuta asing dan perubahan lain	-	-	-	-	-	Foreign exchange and other movement
Nilai tercatat bruto akhir	7,156,807	-	-	-	7,156,807	Ending gross carrying amount

- f. Perubahan cadangan kerugian penurunan nilai

- f. *Movements in the allowance for impairment losses*

	31 Desember/December 31, 2023					
	Tahap 1/ Stage 1	Tahap 2/ Stage 2	Tahap 3/ Stage 3	Syariah/ Sharia	Total	
Saldo awal	2,133	-	-	-	2,133	Initial balance
Aset Baru	262	-	-	-	262	New assets originated
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(1,892)	-	-	-	(1,892)	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	(207)	-	-	-	(207)	Remeasurement
Penghapusbukuan	-	-	-	-	-	Write off
Valuta asing dan perubahan lain	--	-	-	-	--	Foreign exchange and other movement
Saldo akhir	296	-	-	-	296	Ending balance

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

	31 Desember/December 31, 2022				Total	
	Tahap 1/ Stage 1	Tahap 2/ Stage 2	Tahap 3/ Stage 3	Syariah/ Sharia		
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

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 2023 dan 2022, tidak terdapat dana pada bank bermasalah, bank beku operasi dan likuiditas.

As of December 31, 2023 and 2022, there are no funds in troubled banks, banks with frozen operations and liquidity.

Pada tanggal 31 Desember 2023 dan 2022, tidak terdapat saldo penempatan pada bank lain yang digunakan sebagai agunan.

As of December 31, 2023 and 2022 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	31 Desember/December 31, 2023			Instruments
	Jumlah nosional mata uang asing (jumlah penuh)/ Notional amount foreign currency (full amount)	Nilai wajar/Fair values		
		Tagihan derivatif/ Derivatives receivable	Liabilitas derivatif/ Derivatives payable	
Terkait Nilai Tukar				
Spot Mata Uang Asing - Beli				Spot Mata Uang Asing - Beli
USD	13,000,000	246	-	USD
FX Forward Mata Uang Asing - Beli				FX Forward Mata Uang Asing - Beli
EUR	174,922	-	9	EUR
FX SWAP Mata Uang Asing - Beli				FX SWAP Mata Uang Asing - Beli
USD	37,000,000	932	14	USD
JPY	370,000,000	111	-	JPY
Total		1,289	23	Total

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

Instrumen	31 Desember/December 31, 2022			Instruments
	Jumlah nosional mata uang asing (jumlah penuh)/ Notional amount foreign currency (full amount)	Nilai wajar/Fair values		
		Tagihan derivatif/ Derivatives receivable	Liabilitas derivatif/ Derivatives payable	
Terkait Nilai Tukar				Exchange Rate Related
FX Forward Mata Uang Asing - Jual				Foreign Currency Fx- Forward - Sell
EUR	112,896	-	157	EUR
FX SWAP Mata Uang Asing - Jual				Foreign Currency Fx- SWAP - Sell
USD	210,000,000	17,388	2,050	USD
		17,388	2,207	

b. Berdasarkan hubungan
Pada tanggal 31 Desember 2023 dan 2022
tidak ada transaksi derivatif dengan pihak
berelasi.

b. *By relationship*
As of December 31, 2023 and 2022, there is no
derivative transaction with related party.

9. Surat Berharga

9. Marketable Securities

a. Berdasarkan jenis, mata uang dan hubungan

a. *By type, currency and relationship*

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Biaya perolehan yang diamortisasi			At amortized cost
Pihak ketiga			Third parties
Rupiah			Rupiah
Obligasi	5,422,215	5,851,325	Bonds
Diskonto yang belum diamortisasi	-	(7,183)	Unamortized discount
	5,422,215	5,844,142	
Nilai wajar melalui penghasilan komprehensif lainnya			Fair value through other comprehensive income
Pihak ketiga			Third parties
Rupiah			Rupiah
Obligasi	15,771,414	12,919,048	Bonds
Dolar Amerika Serikat			United States Dollar
Obligasi	2,361,756	2,228,239	Bonds
	18,133,170	15,147,287	
Nilai wajar melalui laba rugi			Fair value through profit or loss
Pihak ketiga			Third parties
Rupiah			Rupiah
Reksadana	5,226,836	4,859,178	Mutual funds
Obligasi	2,194,746	1,536,967	Bonds
	7,421,582	6,396,145	
Total	30,976,967	27,387,574	Total
Cadangan kerugian penurunan nilai	(11,357)	(5,256)	Allowance for impairment losses
Net	30,965,610	27,382,318	Net

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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, 2023	31 Desember/ December 31, 2022	
Nilai wajar melalui penghasilan komprehensif lain			Fair value through other comprehensive income
Saldo awal	(420,813)	(8,577)	Beginning balance
Aset keuangan yang baru dibeli	-	(77,145)	New purchased financial asset
Aset keuangan yang jatuh tempo atau dijual	(8,189)	-	Matured or sold financial asset
Kenaikan (penurunan) dari perubahan nilai wajar	165,950	(427,445)	Increase (decrease) from change in fair value
Dampak pajak tangguhan	(26,643)	92,354	Deferred tax impact
Saldo akhir	(289,695)	(420,813)	Ending balance

b. Berdasarkan penerbit

b. By issuer

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Nilai wajar melalui laba rugi			Fair value through profit or loss
Pemerintah Republik Indonesia	2,044,212	1,536,966	Government of Republic Indonesia
PT Syailendra Capital	2,440,527	2,339,051	PT Syailendra Capital
PT BNI Asset Management	1,318,838	1,264,315	PT BNI Asset Management
PT Trimegah Asset Management	795,662	706,436	PT Trimegah Asset Management
PT PNM Investment Management	226,538	246,856	PT PNM Investment Management
PT BRI Manajemen Investasi	252,628	201,734	PT BRI Manajemen Investasi
PT Manulife Asset Management Indonesia	151,706	100,787	PT Manulife Asset Management Indonesia
PT Bahana TCW Investment Management	40,949	-	PT Bahana TCW Investment Management
PT Permodalan Nasional Madani	25,424	-	PT Permodalan Nasional Madani
PT PLN (Persero)	41,714	-	PT PLN (Persero)
PT Federal International Finance	15,765	-	PT Federal International Finance
PT Indosat Tbk	13,007	-	PT Indosat Tbk
PT Merdeka Copper Gold Tbk	8,111	-	PT Merdeka Copper Gold Tbk
PT Pegadaian (Persero)	6,856	-	PT Pegadaian (Persero)
PT Tower Bersama Infrastructure Tbk	4,950	-	PT Tower Bersama Infrastructure Tbk
PT Pupuk Indonesia (Persero)	4,904	-	PT Pupuk Indonesia (Persero)
PT Pelabuhan Indonesia (Persero)	3,105	-	PT Pelabuhan Indonesia (Persero)
PT Adira Dinamika Multi Finance Tbk	9,825	-	PT Adira Dinamika Multi Finance Tbk
PT Sarana Multigriya Finansial (Persero)	16,861	-	PT Sarana Multigriya Finansial (Persero)
	7,421,582	6,396,145	
Nilai wajar melalui penghasilan komprehensif lain			Fair value through other comprehensive income
Pemerintah Republik Indonesia	16,828,151	13,823,492	Government of Republic Indonesia
Bank Indonesia	192,864	-	Bank Indonesia
PT Perusahaan Pengelola Aset	137,990	161,605	PT Perusahaan Pengelola Aset
PT Pegadaian (Persero)	126,332	126,425	PT Pegadaian (Persero)
PT Sarana Multigriya Finansial (Persero)	104,871	84,389	PT Sarana Multigriya Finansial (Persero)
PT Bank Rakyat Indonesia (Persero) Tbk	90,108	56,593	PT Bank Rakyat Indonesia (Persero) Tbk
PT Federal International Finance	76,134	60,251	PT Federal International Finance
PT BPD Kalimantan Selatan	71,130	72,027	PT BPD Kalimantan Selatan
PT Adira Dinamika Multi Finance Tbk	59,143	58,949	PT Adira Dinamika Multi Finance Tbk
PT Bank Mandiri (Persero) Tbk	56,700	155	PT Bank Mandiri (Persero) Tbk
PT Bahana Pembinaan Usaha Indonesia (Persero) Tbk	53,636	53,671	PT Bahana Pembinaan Usaha Indonesia (Persero) Tbk
PT Astra Sedaya Finance	49,439	50,388	PT Astra Sedaya Finance
PT Mandiri Tunas Finance	48,509	-	PT Mandiri Tunas Finance
PT Waskita Karya (Persero) Tbk	39,948	38,937	PT Waskita Karya (Persero) Tbk
PT BPD Sulselbar	38,460	39,496	PT BPD Sulselbar
PT Bank Tabungan Negara (Persero) Tbk	34,052	-	PT Bank Tabungan Negara (Persero) Tbk
PT XL Axiata Tbk	29,925	35,157	PT XL Axiata Tbk
PT Trimegah Asset Management	22,552	23,433	PT Trimegah Asset Management
PT Permodalan Nasional Madani	19,844	19,898	PT Permodalan Nasional Madani
PT Adhi Karya (Persero) Tbk	19,765	19,567	PT Adhi Karya (Persero) Tbk
PT Sarana Multi Infrastruktur (Persero)	19,754	-	PT Sarana Multi Infrastruktur (Persero)
PT Medco Energi Internasional	9,860	20,004	PT Medco Energi Internasional
PT Indosat Tbk	2,006	48,198	PT Indosat Tbk
PT Bank Mandiri Taspen	1,997	2,263	PT Bank Mandiri Taspen

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
PT Ultra Jaya Milk Industry Tbk	-	101,963	PT Ultra Jaya Milk Industry Tbk
PT Tower Bersama Infrastructure Tbk	-	89,942	PT Tower Bersama Infrastructure Tbk
PT Semen Indonesia (Persero) Tbk	-	51,082	PT Semen Indonesia (Persero) Tbk
PT Perkebunan Nusantara (Persero)	-	50,825	PT Perkebunan Nusantara (Persero)
PT Bank Tabungan Pensiunan Nasional Tbk	-	33,379	PT Bank Tabungan Pensiunan Nasional Tbk
PT Merdeka Copper Gold Tbk	-	25,182	PT Merdeka Copper Gold Tbk
PT Bank Negara Indonesia (Persero) Tbk	-	16	PT Bank Negara Indonesia (Persero) Tbk
	<u>18,133,170</u>	<u>15,147,287</u>	
Biaya perolehan yang diamortisasi			Amortized Cost
Pemerintah Republik Indonesia	2,791,318	3,668,177	Government of Republic Indonesia
Bank Indonesia	1,484,375	1,841,101	Bank Indonesia
PT Bank Aceh Syariah	200,000	-	PT Bank Aceh Syariah
PT Bank Muamalat Indonesia Tbk	200,000	-	PT Bank Muamalat Indonesia Tbk
PT Bank Pembangunan Daerah Sumatera Selatan dan Bangka Belitung (UUS)	200,000	-	PT Bank Pembangunan Daerah Sumatera Selatan dan Bangka Belitung (UUS)
PT Bank Kalbar Unit Usaha Syariah	100,000	-	PT Bank Kalbar Unit Usaha Syariah
PT Bank Mega Syariah	100,000	-	PT Bank Mega Syariah
PT BPD Nusa Tenggara Barat Syariah	100,000	-	PT BPD Nusa Tenggara Barat Syariah
PT Bank Victoria Syariah	90,000	100,000	PT Bank Victoria Syariah
PT Bahana TCW Investment Management	50,655	-	PT Bahana TCW Investment Management
PT Bank Syariah Indonesia Tbk	45,000	-	PT Bank Syariah Indonesia Tbk
PT Avrist Asset Management	30,000	-	PT Avrist Asset Management
PT Mandiri Manajemen Investasi	20,000	-	PT Mandiri Manajemen Investasi
PT Bank Negara Indonesia (Persero) Tbk	3,985	124,911	PT Bank Negara Indonesia (Persero) Tbk
PT Dayamitra Telekomunikasi Tbk	3,140	-	PT Dayamitra Telekomunikasi Tbk
PT Kalbe Farma Tbk	1,980	-	PT Kalbe Farma Tbk
PT Perusahaan Gas Negara Tbk	1,356	-	PT Perusahaan Gas Negara Tbk
PT Bank Tabungan Negara (Persero) Tbk	375	-	PT Bank Tabungan Negara (Persero) Tbk
PT Semen Indonesia (Persero) Tbk	13	-	PT Semen Indonesia (Persero) Tbk
PT Indika Energy Tbk	12	-	PT Indika Energy Tbk
PT Aneka Gas Industri Tbk	6	-	PT Aneka Gas Industri Tbk
PT Bank Aladin Syariah Tbk	-	70,000	PT Bank Aladin Syariah Tbk
PT Bank Mandiri (Persero) Tbk	-	30,000	PT Bank Mandiri (Persero) Tbk
PT PLN (Persero)	-	9,953	PT PLN (Persero)
	<u>5,422,215</u>	<u>5,844,142</u>	
Total	30,976,967	27,387,574	Total
Cadangan kerugian penurunan nilai	(11,357)	(5,256)	Allowance for impairment losses
Net	30,965,610	27,382,318	Net

Peringkat obligasi berdasarkan hasil
pemeriksaan 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, 2023	31 Desember/ December 31, 2022	
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	AAA	PT Pegadaian (Persero)
PT Adira Dinamika Multi Finance Tbk	AAA	AAA	PT Adira Dinamika Multi Finance Tbk
PT Astra Sedaya Finance	AAA	AAA	PT Astra Sedaya Finance
PT Waskita Karya (Persero) Tbk	AAA	AAA	PT Waskita Karya (Persero) Tbk
PT XL Axiata Tbk	AAA-	AAA	PT XL Axiata Tbk
PT Bahana Pembinaan Usaha Indonesia (Persero)	AAA	AAA	PT Bahana Pembinaan Usaha Indonesia (Persero)
PT Federal International Finance	AAA	AAA	PT Federal International Finance
PT Indosat Tbk	AAA	AAA	PT Indosat Tbk
PT Bank Mandiri Taspen	AAA	AA+	PT Bank Mandiri Taspen
PT Tower Bersama Infrastructure Tbk	AA+	AA+	PT Tower Bersama Infrastructure Tbk
PT Medco Energi Internasional Tbk	AA-	AA-	PT Medco Energi Internasional Tbk
PT Bank Tabungan Negara (Persero) Tbk	AA+	AA	PT Bank Tabungan Negara (Persero) Tbk

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
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	AA	AA	PT Perusahaan Pengelola Aset
PT BPD Sulawesi Selatan dan Sulawesi Barat	A+	A+	PT BPD Sulawesi Selatan dan Sulawesi Barat
PT Adhi Karya Persero Tbk	A-	A-	PT Adhi Karya Persero Tbk
PT Bank Victoria Syariah	A-	A-	PT Bank Victoria Syariah
PT Trimegah Sekuritas Indonesia	A	A	PT Trimegah Sekuritas Indonesia
PT Bank Pembangunan Daerah Kalimantan Selatan	A	A	PT Bank Pembangunan Daerah Kalimantan Selatan
PT Sarana Multi Infrastruktur (Persero)	AAA	-	PT Sarana Multi Infrastruktur (Persero)
PT Mandiri Tunas Finance	AAA	-	PT Mandiri Tunas Finance
PT. Bank Central Asia Tbk	AAA	-	PT. Bank Central Asia Tbk
PT. Dayamitra Telekomunikasi Tbk	AAA	-	PT. Dayamitra Telekomunikasi Tbk
PT. Perusahaan Gas Negara Tbk	AAA	-	PT. Perusahaan Gas Negara Tbk
PT. Semen Indonesia (Persero) Tbk	AA+	-	PT. Semen Indonesia (Persero) Tbk
PT Telkom Indonesia (Persero) Tbk	AAA	-	PT Telkom Indonesia (Persero) Tbk
PT Bank Muamalat Indonesia Tbk	A+	-	PT Bank Muamalat Indonesia Tbk
PT Bank Syariah Indonesia Tbk	AAA	-	PT Bank Syariah Indonesia Tbk
PT Bank Aceh Syariah	A	-	PT Bank Aceh Syariah

c. Berdasarkan jatuh tempo

c. By maturity

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Kurang dari 1 tahun	1,959,366	6,055,841	Less than 1 year
1 - 5 tahun	8,623,162	10,333,856	1 - 5 years
Lebih dari 5 - 10 tahun	10,003,201	6,409,790	More than 5 - 10 years
Lebih dari 10 - 15 tahun	6,101,009	3,889,130	More than 10 - 15 years
Lebih dari 15 tahun	4,290,229	698,957	More than 15 years
Total	30,976,967	27,387,574	Total
Cadangan kerugian penurunan nilai	(11,357)	(5,256)	Allowance for impairment losses
Neto	30,965,610	27,382,318	Net

d. Jatuh tempo dan suku bunga

d. Maturity and interest rate

Penerbit Rupiah	Jenis/ Type	Tanggal Jatuh Tempo/ Maturity Date	Bagi Hasil Per Tahun/ Annual Interest Rate/ Profit Sharing	Issuer Rupiah
Rupiah				Rupiah
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)
OBLIGASI SMF IV TH 2023	Obligasi/ Bonds	22 Februari/ February 22, 2028	6.85% tetap/ fixed	OBLIGASI SMF IV TH 2023
Permodalan Nasional Madani				Permodalan Nasional Madani
OBL BKLJT IV PNM TAHAP I 2021 SERI B	Obligasi/ Bonds	10 Desember/ December 10, 2024	5.50% tetap/ fixed	OBL BKLJT IV PNM TAHAP I 2021 SERI B
PT Bank Mandiri (Persero) Tbk				PT Bank Mandiri (Persero) Tbk
OBLIGASI GREEN BOND I MANDIRI THP I 2023 SERI A	Obligasi/ Bonds	4 Juli/ July 4, 2026	5.80% tetap/ fixed	OBLIGASI GREEN BOND I MANDIRI THP I 2023 SERI A
OBLIGASI GREEN BOND I MANDIRI THP I 2023 SERI B	Obligasi/ Bonds	4 Juli/ July 4, 2028	6.10% tetap/ fixed	OBLIGASI GREEN BOND I MANDIRI THP I 2023 SERI B
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
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 GREEN BOND BKLJT I BRI THP II TH 2023 SERI B	Obligasi/ Bonds	17 Oktober/ 17-Oct-25	6.35% tetap/ fixed	OBL GREEN BOND BKLJT I BRI THP II TH 2023 SERI B
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 BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

Penerbit Rupiah	Jenis/ Type	Tanggal Jatuh Tempo/ Maturity Date	Bagi Hasil Per Tahun/ Annual Interest Rate/ Profit Sharing	Issuer Rupiah
PT Perusahaan Pengelola Aset				PT Perusahaan Pengelola Aset
OBL II PPA 2022 SERI B	Obligasi/ Bonds	8 Juli/ July 8, 2027	7.80% tetap/ fixed	OBL II PPA 2022 SERI B
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 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 IB 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	5.75% tetap/ fixed	SUKUK PEGADAIAN IIB 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 B	Obligasi/ Bonds	26 Oktober/ October 26, 2027	7.70% tetap/ fixed	OBL BKLJT IV INDOSAT THP I TH 2022 SERI B
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
OBL BKLJT V FIF THP VB THN 2023	Obligasi/ Bonds	24 Februari/ February 24, 2026	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 Sarana Multi Infrastruktur				PT Sarana Multi Infrastruktur
SUKUK BKLJT II SMI THP IB TH 2022	Obligasi/ Bonds	5 Agustus/ August 5, 2025	5.75% tetap/ fixed	SUKUK BKLJT II SMI THP IB TH 2022
PT Mandiri Tunas Finance				PT Mandiri Tunas Finance
OBL VI MTF II A 2023	Obligasi/ Bonds	27 September/ September 27, 2026	6.50% tetap/ fixed	OBL VI MTF II A 2023
Pemerintah				Government
INDOIS 26	Obligasi/ Bonds	09 Juni/ June 9, 2026	1.50% tetap/ fixed	INDOIS 26
INDOIS 25	Obligasi/ Bonds	28 Mei/ May 28, 2025	4.33% tetap/ fixed	INDOIS 25
INDOIS 25	Obligasi/ Bonds	23 Juni/ June 23, 205	2.30% tetap/ fixed	INDOIS 25
INDOIS 27	Obligasi/ Bonds	6 Juni/ June 6, 2027	4.40% tetap/ fixed	INDOIS 27
INDOIS 30	Obligasi/ Bonds	23 Juni/ June 23, 2030	2.80% tetap/ fixed	INDOIS 30
INDOIS 33	Obligasi/ Bonds	15 November/ November 15, 2033	5.60% tetap/ fixed	INDOIS 33

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

Penerbit Rupiah	Jenis/ Type	Tanggal Jatuh Tempo/ Maturity Date	Bagi Hasil Per Tahun/ Annual Interest Rate/ Profit Sharing	Issuer Rupiah
PBS017	Obligasi/ Bonds	15 Oktober/ October 15, 2025	6.13% tetap/ fixed	PBS017
PBS021	Obligasi/ Bonds	15 November/ November 15, 2026	8.50% tetap/ fixed	PBS021
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
PBS036	Obligasi/ Bonds	15 Agustus/ August 15, 2025	5.38% tetap/ fixed	PBS036
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	6.38% tetap/ fixed	SUN FR 59
SUN FR 64	Obligasi/ Bonds	15 Mei/ May 15, 2028	6.13% tetap/ fixed	SUN FR 64
SUN FR 65	Obligasi/ Bonds	15 Mei/ May 15, 2033	6.63% tetap/ fixed	SUN FR 65
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	8.25% 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 81	Obligasi/ Bonds	15 Juni/ June 15, 2025	6.50% tetap/ fixed	SUN FR 81
SUN FR 82	Obligasi/ Bonds	15 September/ September 15, 2030	7.00% tetap/ fixed	SUN FR 82
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 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
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
SUN FR 98	Obligasi/ Bonds	15 Juni/ June 15, 2038	7.13% tetap/ fixed	SUN FR 98
SUN FR 100	Obligasi/ Bonds	15 Februari/ 15-Feb-34	6.63% tetap/ fixed	SUN FR 100
SUN FR 101	Obligasi/ Bonds	15 April/ 15-Apr-29	6.88% tetap/ fixed	SUN FR 101
INDON 28	Obligasi/ Bonds	11 Januari/ January 11, 2028	3.50% tetap/ fixed	INDON 28
INDON 31	Obligasi/ Bonds	12 Maret/ March 12, 2031	1.85% tetap/ fixed	INDON 31
INDON 31	Obligasi/ Bonds	28 Juli/ July 28, 2031	2.15% tetap/ fixed	INDON 31
INDON 32	Obligasi/ Bonds	31 Maret/ March 31, 2032	3.55% tetap/ fixed	INDON 32
INDON 32	Obligasi/ Bonds	20 September/ September 20, 2032	4.65% tetap/ fixed	INDON 32
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

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

Penerbit Rupiah	Jenis/ Type	Tanggal Jatuh Tempo/ Maturity Date	Bagi Hasil Per Tahun/ Annual Interest Rate/ Profit Sharing	Issuer Rupiah
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
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
SR018T3	Obligasi/ Bonds	10 Maret/ March 10, 2026	6.25% tetap/ fixed	SR018T3
SRBI 050624	Obligasi/ Bonds	5 Juni/ June 5, 2024	6.73% tetap/ fixed	SRBI 050624
SRBI 070624	Obligasi/ Bonds	7 Juni/ June 7, 2024	6.75% tetap/ fixed	SRBI 070624
SRBI 190624	Obligasi/ Bonds	19 Juni/ June 19, 2024	6.75% tetap/ fixed	SRBI 190624
SRBI 180924	Obligasi/ Bonds	18 September/ September 18, 2024	6.85% tetap/ fixed	SRBI 180924
SVBI 220124	Obligasi/ Bonds	22 Januari/ January 22, 2024	5.70% tetap/ fixed	SVBI 220124
SVBI 210324	Obligasi/ Bonds	21 Maret/ March 21, 2024	5.76% tetap/ fixed	SVBI 210324
SVBI 310124	Obligasi/ Bonds	31 Januari/ January 31, 2024	5.70% tetap/ fixed	SVBI 310124

e. Berdasarkan pemerintah dan bukan pemerintah

e. By government and non-government

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Pemerintah			Government
Obligasi Negara	17,579,705	15,242,331	Government Bonds
Sukuk	201,552	2,000,227	Sukuk
Project Based Sukuk (PBS)	3,860,558	450,736	Project Based Sukuk (PBS)
Obligasi Retail Indonesia	21,881	172,098	Indonesia Retail Bonds
Subtotal	21,663,696	17,865,392	Subtotal
Korporasi			Corporate
Reksadana	5,327,888	6,022,423	Mutual funds
Sukuk	2,656,969	1,905,824	Sukuk
Obligasi	988,232	1,292,016	Bonds
Medium Term Notes	147,318	301,919	Medium Term Notes
SRBI (Sekuritas Rupiah Bank Indonesia)	116,416	-	SRBI (Sekuritas Rupiah Bank Indonesia)
SVBI (Sekuritas Valas Bank Indonesia)	76,448	-	SVBI (Sekuritas Valas Bank Indonesia)
Subtotal	9,313,271	9,522,182	Subtotal
Total	30,976,967	27,387,574	Total
Cadangan kerugian penurunan nilai	(11,357)	(5,256)	Allowance for impairment losses
Net	30,965,610	27,382,318	Net

f. Tingkat suku bunga rata-rata per tahun

f. Average interest rates per annum

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Obligasi			Bonds
Rupiah	6.10%	6.00%	Rupiah
Dolar Amerika Serikat	2.40%	2.20%	United States Dollar

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

- g. Perubahan nilai tercatat bruto
Perubahan nilai tercatat bruto adalah
sebagai berikut:

- g. Movement in the gross carrying amount
The movement in the gross carrying amount
are as follow:

31 Desember/December 31, 2023						
	Tahap 1/ Stage 1	Tahap 2/ Stage 2	Tahap 3/ Stage 3	Syariah/ Sharia	Total	
Nilai tercatat bruto awal	27,387,574	-	-	-	27,387,574	Initial gross carrying amount
Aset baru	6,173,059	-	-	-	6,173,059	New assets originated
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(1,211,132)	-	-	-	(1,211,132)	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 Valuta asing dan perubahan lain	(1,347,552)	-	-	-	(1,347,552)	Remeasurement Foreign exchange and other movement
	(24,982)	-	-	-	(24,982)	
Nilai tercatat bruto akhir	30,976,967	-	-	-	30,976,967	Ending gross carrying amount

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 Valuta asing dan perubahan lain	114,619	-	-	-	114,619	Remeasurement Foreign exchange and other movement
	28,318	-	-	-	28,318	
Nilai tercatat bruto akhir	27,387,574	-	-	-	27,387,574	Ending gross carrying amount

- h. Perubahan cadangan kerugian penurunan
nilai

- h. Movements in the allowance for impairment
losses

31 Desember/December 31, 2023						
	Tahap 1/ Stage 1	Tahap 2/ Stage 2	Tahap 3/ Stage 3	Syariah/ Sharia	Total	
Saldo awal	5,256	-	-	-	5,256	Beginning balance
Aset Baru	22,806	-	-	-	22,806	New assets originated
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(16,705)	-	-	-	(16,705)	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	11,357	-	-	-	11,357	Ending balance

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

	31 Desember/December 31, 2022				Total	
	Tahap 1/ Stage 1	Tahap 2/ Stage 2	Tahap 3/ Stage 3	Syariah/ Sharia		
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

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.

- i. Berdasarkan kolektibilitas
Kolektibilitas surat berharga pada tanggal 31 Desember 2023 dan 2022 adalah lancar.

- i. *By collectibility*
The collectibility of securities as of December 31, 2023 and 2022 is current.

Bank dan entitas anak mengakui kerugian atas penjualan surat berharga sebesar Rp23.164 dan Rp92.808 untuk tahun yang berakhir pada 31 Desember 2023 dan 2022 yang disajikan dalam akun "Kerugian dari penjualan surat berharga yang diperdagangkan - neto" di beban operasional lainnya (Catatan 37).

The Bank and its subsidiaries recognized loss on sale of marketable securities Rp23,164 and Rp92,808 for the year ended December 31, 2023 and 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).

Nilai pasar surat berharga yang diklasifikasikan sebagai nilai wajar melalui laba rugi (FVPL) pada tanggal 31 Desember 2023 dan 2022, masing-masing berkisar antara 97,97% sampai dengan 105,42% dan 93,04% sampai dengan 100,82%.

As of December 31, 2023 and 2022, the market values of securities classified as fair value through profit or loss (FVPL) ranging from 97.97% to 105.42% dan 93.04% to 100.82%, respectively.

Pada tanggal 31 Desember 2023 dan 2022, tidak ada surat berharga yang digunakan sebagai agunan.

As of December 31, 2023 and 2022 no marketable securities that are used as collateral.

10. Tagihan atas Efek-Efek yang Dibeli dengan Janji Dijual Kembali

10. Receivable from Marketable Securities Purchased Under Agreements to Resell

Pada posisi 31 Desember 2023 Bank tidak memiliki portfolio efek-efek yang dibeli dengan janji dijual kembali.

As of December 31, 2023, the Bank does not have a portfolio of securities purchased with resell agreement.

Efek-efek yang dibeli dengan janji dijual kembali pada tanggal 31 Desember 2022 adalah sebagai berikut:

Marketable securities purchased under agreements to resell as of December 31, 2022 are as follows:

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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/ Dec 29, 2023	254,606	16,065	238,541
Total		5,750,000			5,491,896	22,981	5,468,915

Efek-efek yang dibeli dengan janji dijual kembali diklasifikasikan lancar pada tanggal 31 Desember 2023 dan 2022.

Marketable securities purchased under agreements to resell as of December 31, 2023 and 2022, are classified as current.

11. Wesel Ekspor dan Tagihan Lainnya

11. Bills and Other Receivables

a. Berdasarkan jenis, mata uang dan hubungan

a. By type, currency, and relationship

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Pihak ketiga			Third parties
Rupiah			Rupiah
Open Account Financing	122,060	199,873	Open Account Financing
Wesel Ekspor	140,529	172,935	Bills
Trade Financing	-	25,886	Trade Financing
Surat Keterangan Berdokumen Dalam Negeri	2,737	8,709	Domestic Document Letter of Credit
Forfaiting	-	5,982	Forfaiting
Supply Chain Financing	378,006	-	Supply Chain Financing
Dolar Amerika Serikat			United States Dollar
Surat Keterangan Berdokumen dalam Negeri	38,293	5,075	Domestic Document Letter of Credit
Forfaiting	8,349	6,609	Forfaiting
Trade Financing	-	418,757	Trade Financing
Total	689,974	843,826	Total
Cadangan kerugian penurunan nilai	(351)	-	Allowance for impairment losses
Net	689,623	843,826	Net

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

- b. Berdasarkan kolektibilitas
Seluruh wesel ekspor dan tagihan lainnya
diklasifikasikan lancar pada tanggal 31
Desember 2023 dan 2022.

Bank melakukan penilaian wesel ekspor dan
tagihan lainnya secara kolektif dengan
menggunakan bukti objektif atas penurunan
nilai.

Manajemen berpendapat bahwa jumlah
cadangan kerugian penurunan nilai yang
dibentuk telah memadai.

- c. Tingkat suku bunga rata-rata per tahun

- b. *By collectibility*
All bills and other receivables as of December
31, 2023 and 2022, are classified as current.

Bank assessed bills and other receivables with
respect collectively for impairment using
objective evidence of impairment.

Management believes that the above allowance
for impairment losses is adequate.

- c. *Average interest rates per annum*

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Rupiah	4.00%	5.50%	Rupiah
Dolar Amerika Serikat	1.50%	1.50%	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, 2023		31 Desember/ December 31, 2022		
	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 (Catatan 43)					Related parties (Note 43)
Rupiah					Rupiah
Modal kerja		528,103		345,644	Working capital
Karyawan		115,539		101,293	Employees
Investasi		61,479		15,261	Investment
Konsumsi		4,822		3,444	Consumer
Program pemerintah		305		508	Government programs
		<u>710,248</u>		<u>466,150</u>	
Pihak ketiga					Third parties
Rupiah					Rupiah
Konsumsi		77,662,217		72,456,149	Consumer
Modal kerja		27,046,559		24,437,785	Working capital
Sindikasi		2,463,320		3,617,948	Syndicated
Investasi		2,023,987		1,543,727	Investment
Program pemerintah		3,153,558		2,634,668	Government programs
Karyawan		2,723,894		2,007,101	Employees
		<u>115,073,535</u>		<u>106,697,378</u>	

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

	31 Desember/ December 31, 2023		31 Desember/ December 31, 2022		
	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	
Dolar Amerika Serikat					United States Dollar
Modal kerja	20,023,409	307,940	70,834,998	1,102,724	Working capital
Sindikasi	13,547,432	208,346	4,717,528	73,440	Syndicated
		516,286		1,176,164	
		115,589,821		107,873,542	
Total		116,300,069		108,339,692	Total
Cadangan kerugian penurunan nilai		(1,913,951)		(1,631,811)	Allowance for impairment losses
Neto		114,386,118		106,707,881	Net

b. Berdasarkan kolektibilitas

b. By collectibility

	31 Desember/ December 31, 2023		31 Desember/ December 31, 2022		
	Pokok/ Principal	Cadangan/ Allowance	Pokok/ Principal	Cadangan/ Allowance	
Individual					Individual
Dalam perhatian khusus	1,325,209	99,876	--	--	Special mention
Kurang lancar	259,923	96,243	12,950	3,468	Substandard
Diragukan	42,251	24,799	12,379	10,089	Doubtful
Macet	377,653	262,510	355,431	333,652	Loss
Kolektif					Collective
Lancar	110,736,522	502,850	104,904,715	424,957	Current
Dalam perhatian khusus	2,521,763	447,362	2,083,481	396,916	Special mention
Kurang lancar	55,342	14,860	132,110	26,603	Substandard
Diragukan	134,266	38,848	85,618	29,415	Doubtful
Macet	847,140	426,603	753,008	406,711	Loss
Total	116,300,069	1,913,951	108,339,692	1,631,811	Total

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

c. Berdasarkan sektor ekonomi

c. By economic sector

	<u>31 Desember/ December 31, 2023</u>	<u>31 Desember/ December 31, 2022</u>	
Perdagangan	9,531,189	9,141,167	Trading
Konstruksi	6,934,581	7,300,299	Construction
Pengangkutan dan pergudangan	4,710,398	345,372	Transportation and warehousing
Pertanian	1,684,033	1,440,600	Farming
Jasa-jasa dunia usaha	876,390	245,216	Business services
Jasa-jasa sosial	538,524	190,430	Social services
Listrik, gas, dan air	615,373	85,420	Electricity, gas, and water
Industri	486,276	5,828,120	Industry
Pertambangan	104,383	877,866	Mining
Lain-lain	90,818,922	82,885,202	Others
Total	116,300,069	108,339,692	Total
Cadangan kerugian penurunan nilai	(1,913,951)	(1,631,811)	Allowance for impairment losses
Neto	<u>114,386,118</u>	<u>106,707,881</u>	Net

Rincian kredit yang diberikan kepada sektor ekonomi "Lain-lain" adalah sebagai berikut:

The details of loans granted to "Others" are as follows:

	<u>31 Desember/ December 31, 2023</u>	<u>31 Desember/ December 31, 2022</u>	
Guna Bhakti	27,646,404	27,081,257	Guna Bhakti
Pra Purna Bhakti	6,752,973	7,472,033	Pra Purna Bhakti
Purna Bhakti	9,710,314	8,779,618	Purna Bhakti
Lain-lain	46,709,231	39,552,294	Others
Total	<u>90,818,922</u>	<u>82,885,202</u>	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.

- 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.
- Pra Purna Bhakti loan 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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

- 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.

- 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

d. By remaining period to maturity

	31 Desember/ December 31, 2023		31 Desember/ December 31, 2022		
	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		20,524,143		18,782,580	≤ 1 year
> 1 - 5 tahun		30,146,139		28,846,395	> 1 - 5 years
> 5 - 10 tahun		29,819,420		27,584,297	> 5 - 10 years
> 10 tahun		35,294,081		31,950,256	> 10 years
		<u>115,783,783</u>		<u>107,163,528</u>	
Dolar Amerika Serikat					United States Dollar
≤ 1 tahun	--	--	70,834,998	1,102,724	≤ 1 year
> 1 - 5 tahun	20,023,409	307,940	--	--	> 1 - 5 years
>5 - 10 Tahun	13,547,432	208,346	4,717,528	73,440	>5 - 10 Tahun
		<u>516,286</u>		<u>1,176,164</u>	
Total		116,300,069		108,339,692	Total
Cadangan kerugian penurunan nilai		(1,913,951)		(1,631,811)	Allowance for impairment losses
Neto		<u><u>114,386,118</u></u>		<u><u>106,707,881</u></u>	Net

e. Berdasarkan jangka waktu perjanjian kredit

e. By term of credit agreements

	31 Desember/ December 31, 2023		31 Desember/ December 31, 2022		
	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		14,792,982		14,122,677	≤ 1 year
> 1 - 5 tahun		27,278,657		25,383,622	> 1 - 5 years
> 5 - 10 tahun		28,548,417		27,111,488	> 5 - 10 years
> 10 tahun		45,163,727		40,545,741	> 10 years
		<u>115,783,783</u>		<u>107,163,528</u>	

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

	31 Desember/ December 31, 2023		31 Desember/ December 31, 2022		
	Jumlah nosional mata uang asing/ Notional amount <i>in foreign currency</i> (angka penuh/ full amount)		Jumlah nosional mata uang asing/ Notional amount <i>in foreign currency</i> (angka penuh/ full amount)		
		Ekuivalen Rupiah/ Equivalent Rupiah		Ekuivalen Rupiah/ Equivalent Rupiah	
Dolar Amerika Serikat					United States Dollar
> 1 - 5 tahun	20,023,409	307,940	70,834,998	1,102,724	> 1 - 5 years
> 5 - 10 tahun	13,547,432	208,346	4,717,528	73,440	> 5 - 10 years
		516,286		1,176,164	
Total		116,300,069		108,339,692	Total
Cadangan kerugian penurunan nilai		(1,913,951)		(1,631,811)	Allowance for impairment losses
Neto		114,386,118		106,707,881	Net

f. Tingkat suku bunga rata-rata per tahun

f. Average interest rates per annum

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Rupiah	12.11%	12.15%	Rupiah
Dolar Amerika Serikat	6.84%	2.27%	United States Dollar

g. Kredit *non-performing* berdasarkan sektor ekonomi

g. Non-performing loans by economic sector

	31 Desember/ December 31, 2023		31 Desember/ December 31, 2022		
	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	654,872	371,884	397,318	291,119	Construction
Perdagangan	24,621	19,057	282,248	174,120	Trading
Industri	41,965	23,985	28,499	18,226	Industry
Pertanian	33,669	12,581	20,134	13,881	Farming
Jasa dunia usaha	417,500	277,449	20,526	17,547	Business services
Pertambangan	3,413	3,156	2,427	2,416	Mining
Jasa-jasa sosial	657	294	3,383	3,192	Social services
Pengangkutan dan pergudangan	80	73	468	224	Transportation and warehousing
Lain-lain	539,798	155,384	596,493	289,213	Others
Total	1,716,575	863,863	1,351,496	809,938	Total

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

Rasio *non-performing loans* - kotor adalah 1,48% dan 1,25% masing-masing pada tanggal 31 Desember 2023 dan 2022.

Non-performing loans - gross ratios are 1.48% and 1.25% as of December 31, 2023 and 2022, respectively.

Rasio *non-performing loans* - bersih adalah 0,67% dan 0,73% masing-masing pada tanggal 31 Desember 2023 dan 2022.

Non-performing loans - net ratios are 0.67% and 0.73% as of December 31, 2023 and 2022, respectively.

Rasio *non-performing loans* - kotor (entitas induk) adalah 1,35% dan 1,16% masing-masing pada tanggal 31 Desember 2023 dan 2022.

Non-performing loans - gross ratios (parent only) are 1.35% and 1.16% as of December 31, 2023 and 2022, respectively.

Rasio *non-performing loans* - bersih (entitas induk) adalah 0,75% dan 0,47% masing-masing pada tanggal 31 Desember 2023 dan 2022.

Non-performing loans - net ratios (parent only) are 0.75% and 0.47% as of December 31, 2023 and 2022, respectively.

- h. Kredit yang direstrukturisasi
Kredit yang direstrukturisasi pada tanggal 31 Desember 2023 dan 2022 masing-masing adalah sebesar Rp6.383.421 dan Rp5.454.172. Rincian kredit yang direstrukturisasi adalah sebagai berikut:

- h. *Restructured loans*
Restructured loans as of December 31, 2023 and 2022 amounted to Rp6,383,421 and Rp5,454,172, respectively. Details of the restructured loans are as follows:

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Perpanjangan jangka waktu dan penyesuaian suku bunga	483,961	459,794	<i>Extension of loan period and interest rate adjustment</i>
Perpanjangan jangka waktu kredit	880,384	913,812	<i>Extension of loan period</i>
Perpanjangan jangka waktu kredit dan skema lain	5,019,076	4,080,566	<i>Extension of loan period and other schemes</i>
Total	6,383,421	5,454,172	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, 2023					Total	
	Lancar/ Current	Dalam perhatian khusus/ Special mention	Kurang lancar/ Substandard	Diragukan/ Doubtful	Macet/ Loss		
Konstruksi	2,851,832	31,906	-	1,227	21,678	2,906,643	<i>Construction</i>
Perdagangan	616,565	36,095	48	2,574	12,745	668,027	<i>Trading</i>
Industri	280,661	15,786	59	2,171	11,952	310,629	<i>Industry</i>
Jasa-jasa dunia usaha	134,030	4,941	-	2,762	-	141,733	<i>Business services</i>
Pengangkutan dan pergudangan	92,192	-	-	259	-	92,451	<i>Transportation and warehousing</i>
Jasa-jasa sosial	43,527	275	4,997	-	836	49,635	<i>Social services</i>
Pertanian	40,077	5,808	-	735	98	46,718	<i>Farming</i>
Pertambangan	8,087	-	-	-	-	8,087	<i>Mining</i>
Listrik, Gas, dan Air	3,254	3,047	-	-	-	6,301	<i>Electricity, Gas and Water</i>
Lain-lain	1,939,165	155,482	43,918	3,948	10,684	2,153,197	<i>Others</i>
Total	6,009,390	253,340	49,022	13,676	57,993	6,383,421	Total

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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

Pembiayaan dan piutang syariah yang direstrukturisasi sampai dengan 31 Desember 2023 dan 2022 sebesar Rp695.992 dan Rp230.902 terhadap pembiayaan dan piutang Syariah sesuai dengan ketentuan OJK dan internal Bank BJB Syariah (entitas anak).

The restructured sharia financing and receivable up to December 31, 2023 and 2022 is Rp695,992 and Rp230,902 for Sharia financing and receivables in accordance with the provisions of the OJK and internal Bank BJB Syariah (subsidiary).

Pada tanggal 31 Desember 2023 dan 2022, 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 dan Surat keputusan Dewan Komisiner Otoritas Jasa Keuangan Nomor 34/KDK.03/2022 Tentang Penetapan Sektor Penyediaan Akomodasi Dan Penyediaan Makan Minum, Sektor Tekstil Dan Produk Tekstil Serta Alas Kaki, Segmen Usaha Mikro, Kecil, Dan Menengah, Serta Provinsi Bali Sebagai Sektor Dan Daerah Yang Memerlukan Perlakuan Khusus Terhadap Kredit Atau Pembiayaan Bank.

As of December 31, 2023 and 2022, 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 and Decree of the Board of Commissioners of the Financial Services Authority Number 34/KDK.03/2022 concerning the Determination of the Accommodation and Food and Drink Provision Sector, the Textile and Textile Products and Footwear Sector, the Micro, Small and Medium Enterprises Segment, and Bali Province as Sectors and Regions that Require Special Treatment For Bank Credit or Financing

- 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, 2023				
	Stage 1	Stage 2	Stage 3	Jumlah/Total	
Saldo awal	102,221,615	3,561,315	2,556,762	108,339,692	Beginning balance
Transfer ke kerugian kredit ekspektasian 12 bulan (Stage 1)	3,947,776	(1,370,368)	(2,577,408)	-	Transferred to 12 month expected credit losses (Stage 1)
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (Stage 2)	(454,461)	3,354,482	(1,456,781)	1,443,240	Transferred to lifetime expected credit losses (Stage 2)
Transfer ke kredit yang mengalami penurunan nilai (Stage 3)	(987,324)	(1,676,454)	2,663,778	-	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	108,255,866	5,115,621	2,928,582	116,300,069	Ending balance

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

Nilai lain-lain pada perubahan nilai tercatat bruto merupakan nilai kredit yang diberikan atas pelepasan PT BPR Karya Utama Jabar sebagai entitas anak.

Another value in the change in gross carrying value is the credit value given for the disposal of PT BPR Karya Utama Jabar as a subsidiary.

	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

j. Perubahan cadangan kerugian penurunan nilai

j. Movements in the allowance for impairment losses

	31 Desember/December 31, 2023				
	Stage 1	Stage 2	Stage 3	Jumlah/Total	
Saldo awal	246,186	499,257	886,368	1,631,811	Beginning balance
Transfer ke kerugian kredit ekspektasian 12 bulan (Stage 1)	61,684	(21,412)	(40,272)	-	Transferred to 12 month expected credit losses (Stage 1)
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (Stage 2)	(6,783)	28,526	(21,743)	-	Transferred to lifetime expected credit losses (Stage 2)
Transfer ke kredit yang mengalami penurunan nilai (Stage 3)	(12,658)	(21,493)	34,151	-	Transferred to credit impaired (Stage 3)
Penyisihan (pembalikan) cadangan kerugian penurunan nilai selama tahun berjalan	101,197	132,858	652,299	886,354	Provision (reversal) of allowance impairment losses during the year
Penghapusbukuan	-	-	(399,499)	(399,499)	Written-off
Lain-lain	(179,203)	(25,512)	-	(204,715)	Others
Saldo akhir	210,423	592,224	1,111,304	1,913,951	Ending balance

	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

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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

- 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.
 - 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 2023 dan 2022, Bank dan entitas anak memenuhi ketentuan Bank Indonesia tentang Batas Maksimum Pemberian Kredit (BMPK).
 - 6) Rasio kredit UMKM terhadap kredit yang diberikan adalah 10,56% dan 10,95% masing-masing pada tanggal 31 Desember 2023 dan 2022.
 - 7) Keikutsertaan Bank dan entitas anak dalam pinjaman sindikasi dengan bank lain adalah sebesar Rp2.463.320 dan Rp3.691.388 masing-masing pada tanggal 31 Desember 2023 dan 2022. Partisipasi Bank dan entitas anak dalam pinjaman sindikasi tersebut berkisar antara 2,22% – 32,00% dan 2,22% – 32,00% pada tanggal 31 Desember 2023 dan 2022 (tidak diaudit).
 - 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, pembiayaan dan piutang syariah pada tanggal 31 Desember 2023 dan 2022 masing-masing sebesar dan Rp1.466.333 dan Rp1.663.090 (Catatan 20d).
 - 10) Deposito yang diblokir dan dijadikan jaminan atas kredit yang diberikan, pembiayaan dan piutang syariah pada tanggal 31 Desember 2023 dan 2022 masing-masing sebesar Rp677.349 dan Rp528.916 (Catatan 20e).
 - 11) Deposito dari bank lain yang diblokir dan dijadikan jaminan atas kredit yang diberikan pada 31 Desember 2023 dan 2022 masing-masing sebesar Rp346.587 dan 504.652 (Catatan 21d).
- 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) 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, 2023 and 2022, 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 10.56% and 10.95% as of December 31, 2023 and 2022, respectively.
 - 7) The Bank and its subsidiaries' participation in syndicated loans with other banks amounted to Rp2,463,320 and Rp3,691,388 as of December 31, 2023 and 2022, respectively. The Bank and its subsidiaries' participation in syndicated loans ranged between 2.22% – 32.00% and 2.22% - 32.00% as of December 31, 2023 and 2022, respectively (unaudited).
 - 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, sharia financing and receivables collateral as of December 31, 2023 and 2022 amounted to Rp1,466,333 and Rp1,663,090, respectively (Note 20d).
 - 10) Time deposits blocked and pledged as loan, sharia financing and receivables collateral as of December 31, 2023 and 2022 amounted to Rp677,349 and Rp528,916, respectively (Note 20e).
 - 11) Time deposits from other banks blocked and pledged as loan and and receivable collateral as of December 31, 2023 and 2022 amounted to Rp346,587 dan Rp504,652, respectively (Note 21d).

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

12) Pada 31 Desember 2023, 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 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), Kerja Sama dengan Lembaga Pembiayaan Ekspor Indonesia untuk Penjaminan Kredit dan PT Jaminan Kredit Indonesia untuk Kredit Skema Subsidi Resi Gudang. Untuk penutupan Asuransi Kerugian Agunan, Bank bekerja sama dengan PT Asuransi Bangun Askrida, PT Asuransi Cakrawala Proteksi Indonesia, PT Asuransi Tugu Pratama Indonesia Tbk, PT Asuransi Sinar Mas, PT Asuransi Dayin Mitra Tbk, dan PT Asuransi Central Asia. 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 pertanggungjawaban 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 pertanggungjawaban pada segmen Kredit KPR.

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.

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.

Maksimum fasilitas dalam rangka kerja sama ini adalah sebesar Rp500.000 dengan jangka waktu kerja sama dan penarikan dana maksimal 12 bulan sejak

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

12) As of December 31, 2023, the Bank has entered into Cooperation Agreements with PT Asuransi Bangun Askrida, PT Jamkrida Jabar, PT Asuransi Central Asia, PT Asuransi Tugu Pratama Indonesia, Tbk., PT Asuransi Jasaraharja Putera, and PT Jamkrindo Syariah for Micro Credit Insurance, Commercial, Microfinance Institutions And Corporations. Meanwhile the Bank has collaborated with PT Asuransi Kredit Indonesia for Kredit Usaha Rakyat (KUR), collaborated with the Indonesian Eximbank for Credit Guarantees and collaborated with PT Jaminan Kredit Indonesia for Kredit Skema Subsidi Resi Gudang. For the closure of Collateral Loss Insurance, the Bank cooperates with PT Asuransi Bangun Askrida, PT Asuransi Cakrawala Proteksi Indonesia, PT Asuransi Tugu Pratama Indonesia, Tbk., PT Asuransi Sinar Mas, PT Asuransi Dayin Mitra Tbk. and PT Asuransi Central Asia. The Bank also works with Insurance Brokerage Companies PT Brocade Insurance Broker, PT Nusantara Insurance Broker & Consultant, PT Estika Jasatama, PT Fresnel Perdana Mandiri and PT Trasmi Pialang Asuransi in managing coverage in the Consumer Credit and Retail Credit segments, PT Brocade Insurance Broker, and PT Nusantara Insurance Broker & Consultant, for Main Micro Credit as well as PT Nusantara Insurance Broker & Consultant and PT Trasmi Broker Asuransi in managing coverage in the KPR Credit segment.

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.

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.

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

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

perjanjian ditandatangani. Sampai dengan tanggal 31 Desember 2023 dan 2022, jumlah realisasi penyaluran kredit *channeling* adalah masing-masing sebesar Rp6.501 yang terdiri dari 81 debitur dan Rp9.789 yang terdiri dari 109 debitur.

- 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.

Jumlah komitmen pembelian kredit ini adalah sebesar Rp250.000. Pada tanggal 31 Desember 2023 dan 2022, jumlah realisasi pembelian kredit adalah masing-masing sebesar Rp1.457 yang terdiri dari 32 debitur dan Rp2.515 yang terdiri dari 49 debitur.

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.

Dalam hal terjadi tunggakan dari debitur, BPD Sulteng secara aktif berkewajiban untuk melakukan penagihan kepada debitur untuk kepentingan Bank sesuai prosedur yang berlaku.

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:

(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.

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

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

was signed. Up to December 31, 2023 and 2022, the total realization of the loan channeling amounted to Rp6,501 which consisted of 81 debtors and Rp9,789 which consisted of 109 debtors, respectively.

- 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.

The total commitment of the loans purchased amounted to Rp250,000. As of December 31, 2023 and 2022, the total realization of the loans purchased amounted to Rp1,457 which consisted of 32 debtors and Rp2,515 which consisted of 49 debtors, respectively.

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.

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.

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) 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.

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

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

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.

- 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 2023 dan 2022, jumlah realisasi pembelian piutang adalah masing-masing sebesar Rp1.163 yang terdiri dari 40 debitur dan Rp1.879 yang terdiri dari 70 debitur.

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 penyeteroran 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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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) 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, 2023 and 2022, the total realized purchases of receivables amounted to Rp1,163 consisting of 40 debtors and Rp1,879 consisting of 70 debtors, respectively.

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.

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

	Dalam Perhatian						
	Lancar/ Current	khusus/ Special mention	Kurang lancar/ Substandard	Diragukan/ Doubtful	Macet/ Loss	Total/ Total	
31 Desember 2023							December 31, 2023
Pihak Berelasi (Catatan 43)							Related parties (Note 43)
Konsumsi	10,881	-	-	-	-	10,881	Consumption
Pihak ketiga							Third parties
Konsumsi	5,222,019	225,539	5,629	4,684	89,645	5,547,516	Consumption
Modal kerja	1,569,154	64,212	-	92	175,728	1,809,186	Working capital
Investasi	1,369,806	27,075	-	317	13,333	1,410,531	Investment
Total	8,171,860	316,826	5,629	5,093	278,706	8,778,114	Total
Cadangan kerugian penurunan nilai	(35,235)	(11,468)	(118)	(670)	(169,455)	(216,946)	Allowance for impairment losses
Neto	8,136,625	305,358	5,511	4,423	109,251	8,561,168	Net

	Dalam Perhatian						
	Lancar/ Current	khusus/ Special mention	Kurang lancar/ Substandard	Diragukan/ Doubtful	Macet/ Loss	Total/ Total	
31 Desember 2022							December 31, 2022
Pihak Berelasi (Catatan 43)							Related parties (Note 43)
Konsumsi	29,437	-	-	-	-	29,437	Consumption
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
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

b. Berdasarkan jenis akad

b. By type of agreement

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Murabahah	5,271,424	4,571,830	Murabahah
Musyarakah	3,091,178	2,464,254	Musyarakah
Mudharabah	308,388	271,492	Mudharabah
Qardh	106,646	107,729	Qardh
Istishna	478	603	Istishna
Total	8,778,114	7,415,908	Total
Cadangan kerugian penurunan nilai	(216,946)	(159,875)	Allowance for impairment losses
Neto	8,561,168	7,256,033	Neto

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

c. Berdasarkan sektor ekonomi

c. By economic sector

31 Desember 2023	Dalam Perhatian Khusus/ Kurang					Total/ Total	December 31, 2023
	Lancar/ Current	Special mention	lancar/ Substandard	Diragukan/ Doubtful	Macet/ Loss		
Industri	319,221	-	-	92	1,936	321,249	Industry
Perdagangan	384,217	8,513	-	317	7,461	400,508	Trading
Jasa-jasa sosial	629,585	2,140	-	-	5,584	637,309	Social services
Listrik, gas dan air	79,857	-	-	-	-	79,857	Electricity, gas, and water
Pertanian	17,073	18,544	-	-	2,076	37,693	Farming
Jasa dunia usaha	335,868	2,001	-	-	92,646	430,515	Business services
Pengangkutan dan pergudangan	306,211	19,352	-	-	28,824	354,387	Transportation and warehousing
Konstruksi	451,441	40,612	-	-	50,273	542,326	Constructions
Pertambangan	106,083	124	-	-	109	106,316	Mining
Lain-lain	5,542,304	225,540	5,629	4,684	89,797	5,867,954	Others
Total	8,171,860	316,826	5,629	5,093	278,706	8,778,114	Total
Cadangan kerugian penurunan nilai	(35,235)	(11,468)	(118)	(670)	(169,455)	(216,946)	Allowance for impairment losses
Neto	8,136,625	305,358	5,511	4,423	109,251	8,561,168	Net

31 Desember 2022	Dalam Perhatian Khusus/ Kurang					Total/ Total	December 31, 2022
	Lancar/ Current	Special mention	lancar/ Substandard	Diragukan/ Doubtful	Macet/ Loss		
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

d. Berdasarkan periode sisa jatuh tempo

d. By remaining period to maturity

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Rupiah			Rupiah
< 1 tahun	1,300,636	1,092,907	< 1 year
> 1 - 5 tahun	2,379,504	1,831,861	> 1 - 5 years
> 5 - 10 tahun	2,432,236	1,974,142	> 5 - 10 years
> 10 tahun	2,665,738	2,516,998	> 10 years
Total	8,778,114	7,415,908	Total
Cadangan kerugian penurunan nilai	(216,946)	(159,875)	Allowance for impairment losses
Neto	8,561,168	7,256,033	Net

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

e. Berdasarkan jangka waktu perjanjian kredit

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022
Rupiah		
< 1 tahun	848,940	574,943
> 1 - 5 tahun	1,949,470	974,960
> 5 - 10 tahun	2,425,031	2,041,277
> 10 tahun	<u>3,554,673</u>	<u>3,824,728</u>
Total	8,778,114	7,415,908
Cadangan		
kerugian penurunan nilai	<u>(216,946)</u>	<u>(159,875)</u>
Neto	<u>8,561,168</u>	<u>7,256,033</u>

e. By term of credit agreements

	Rupiah
< 1 year	
> 1 - 5 years	
> 5 - 10 years	
> 10 years	
Total	
Allowance	
for impairment losses	
Net	

f. Kisaran marjin dan setara bagi hasil per tahun adalah sebagai berikut:

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022
Rupiah	5% - 58%	5% - 56%

f. Range of margin and equivalent revenue sharing per annum are as follows:

Rupiah

g. Pembiayaan syariah *non-performing* berdasarkan sektor ekonomi

	31 Desember/December 31, 2023		31 Desember/December 31, 2022		
	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	28,824	(21,525)	11,088	(5,856)	Transportation and warehousing
Pertambangan	108	(49)			Mining
Industri	2,028	(595)	2,940	(1,553)	Industry
Perdagangan	7,778	(1,595)	-	-	Trading
Konstruksi	50,273	(30,080)	45,141	(23,841)	Constructions
Jasa dunia usaha	92,798	(69,995)	72,053	(38,055)	Business services
Jasa-jasa sosial	5,584	(848)	6,066	(3,204)	Social services
Pertanian	2,077	(1,378)	2,253	(1,190)	Farming
Listrik, gas dan air	-	-	-	-	Electricity, gas and water
Lain-lain	99,958	(44,178)	75,518	(48,721)	Others
Total	<u>289,428</u>	<u>(170,243)</u>	<u>215,059</u>	<u>(122,420)</u>	Total

g. Non-performing sharia financing by economic sector

Pada tanggal 31 Desember 2023 dan 2022, rasio pembiayaan syariah *non-performing* - kotor terhadap jumlah pembiayaan syariah masing-masing sebesar 3,30% dan 2,90%.

As of December 31, 2023 and 2022, non-performing sharia financing ratios - gross to total sharia financing are 3.30% and 2.90%, respectively.

Pada tanggal 31 Desember 2023 dan 2022, rasio pembiayaan syariah *non-performing* - neto terhadap jumlah pembiayaan syariah masing-masing sebesar 1,69% dan 1,25%.

As of December 31, 2023 and 2022, non-performing sharia financing ratios - net to total sharia financing are 1.69% and 1.25%, respectively.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

h. Perubahan cadangan kerugian penurunan nilai

h. *Movements in the allowance for impairment losses*

	<u>31 Desember/ December 31, 2023</u>	<u>31 Desember/ December 31, 2022</u>	
Saldo awal	159,875	129,348	<i>Beginning balance</i>
Penyisihan selama tahun berjalan	140,393	67,568	<i>Provision during the year</i>
Pembalikan selama tahun berjalan	(56,515)	(89,440)	<i>Reversal during the year</i>
Penghapusbukuan selama tahun berjalan	(45,006)	(5,785)	<i>Write-offs during the year</i>
Penerimaan kembali pembiayaan yang telah dihapus buku	18,199	58,184	<i>Recovery from loans written-off</i>
Saldo akhir	<u>216,946</u>	<u>159,875</u>	<i>Ending balance</i>

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*

	<u>31 Desember/ December 31, 2023</u>	<u>31 Desember/ December 31, 2022</u>	
Pihak ketiga			<i>Third parties</i>
Rupiah	217,837	185,493	<i>Rupiah</i>
Dolar Amerika Serikat	71,107	42,477	<i>United States Dollar</i>
Total	<u>288,944</u>	<u>227,970</u>	<i>Total</i>
Cadangan kerugian penurunan nilai	(519)	(2,374)	<i>Allowance for impairment losses</i>
Neto	<u>288,425</u>	<u>225,596</u>	<i>Net</i>

b. Liabilitas akseptasi

b. *Acceptance payable*

	<u>31 Desember/ December 31, 2023</u>	<u>31 Desember/ December 31, 2022</u>	
Pihak ketiga			<i>Third parties</i>
Rupiah	217,837	185,493	<i>Rupiah</i>
Dolar Amerika Serikat	71,107	42,477	<i>United States Dollar</i>
Total	<u>288,944</u>	<u>227,970</u>	<i>Total</i>

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

- 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, 2023						
	Tahap 1/ Stage 1	Tahap 2/ Stage 2	Tahap 3/ Stage 3	Syariah/ Sharia	Total	
Nilai tercatat bruto awal	227,970	-	-	-	227,970	Initial gross carrying amount
Aset baru	288,944	-	-	-	288,944	New assets originated
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(227,970)	-	-	-	(227,970)	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	288,944	-	-	-	288,944	Ending gross carrying amount

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

- d. Perubahan cadangan kerugian penurunan nilai

- d. *Movement in the allowance for impairment losses*

31 Desember/December 31, 2023						
	Tahap 1/ Stage 1	Tahap 2/ Stage 2	Tahap 3/ Stage 3	Syariah/ Sharia	Total	
Saldo awal	2,374	-	-	-	2,374	Initial balance
Aset Baru	519	-	-	-	519	New assets originated
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(2,374)	-	-	-	(2,374)	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	519	-	-	-	519	Ending balance

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

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

Informasi mengenai jatuh tempo tagihan dan liabilitas akseptasi diungkapkan pada Catatan 48.

Bank melakukan penilaian tagihan akseptasi secara individual dengan menggunakan bukti objektif atas penurunan nilai.

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai yang dibentuk telah memadai.

Seluruh tagihan akseptasi yang dimiliki tanggal 31 Desember 2023 dan 2022 diklasifikasikan sebagai lancar.

Information with respect to maturities of acceptances receivable and payable is disclosed in Note 48.

Bank assessed acceptances receivable individually for impairment using objective evidence of impairment.

Management believes that the above allowance for impairment losses is adequate.

All of acceptances receivable as of December 31, 2023 and 2022, are classified as current.

15. Penyertaan Saham

15. Investments in Shares

	31 Desember/ December 2023		
	Total	Persentase kepemilikan/ Percentage of ownership	
BPR			BPR
Kabupaten Subang	7,955	21%	Subang Regency
Kabupaten Cianjur	2,816	10%	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	1%	Pandeglang Regency
Lainnya			Others
PT Bank Pembangunan Daerah Bengkulu	99,969	7%	PT Bank Pembangunan Daerah Bengkulu
PT Asuransi Bangun Askrida	70,181	9%	PT Asuransi Bangun Askrida
Total	190,089		Total
Cadangan kerugian penurunan nilai	(1,303)		Allowance for impairment losses
Neto	188,786		Net

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

		<u>31 Desember/ December 31, 2022</u>			
		<u>Total</u>	<u>Persentase kepemilikan/ Percentage of ownership</u>		
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 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				Allowance for	
	kerugian penurunan nilai	(1,303)		impairment losses	
Neto		140,790		Net	

a. PT Bank Pembangunan Daerah Bengkulu (Bank Bengkulu)

Dalam rangka implementasi strategi dalam corporate plan Bank di bidang kolaborasi dan anorganik, Bank berencana untuk melakukan pengembangan struktur Kelompok Usaha Bank yang telah dimiliki. Adanya ketentuan mengenai modal inti minimum pada POJK No 12 Tahun 2020 mengenai Konsolidasi Bank Umum menimbulkan adanya kebutuhan dari beberapa Bank Pembangunan Daerah (BPD) dengan modal inti dibawah 3 Triliun untuk bergabung ke dalam KUB. Dilatarbelakangi oleh dua hal tersebut, Bank selaku BPD terbesar di Indonesia, berinisiasi untuk mengembangkan struktur KUB melalui penyertaan modal pada BPD lain.

b. PT Bank Pembangunan Daerah Bengkulu (Bank Bengkulu)

Dalam rangka implementasi strategi dalam corporate plan Bank di bidang kolaborasi dan anorganik, Bank berencana untuk melakukan pengembangan struktur Kelompok Usaha Bank yang telah dimiliki. Adanya ketentuan mengenai modal inti minimum pada POJK No 12 Tahun 2020 mengenai Konsolidasi Bank Umum menimbulkan adanya kebutuhan dari beberapa Bank Pembangunan Daerah (BPD) dengan modal inti dibawah 3 Triliun untuk bergabung ke dalam KUB. Dilatarbelakangi oleh dua hal tersebut, Bank selaku BPD terbesar di Indonesia, berinisiasi untuk mengembangkan struktur KUB melalui penyertaan modal pada BPD lain.

a. PT Bank Pembangunan Daerah Bengkulu (Bank Bengkulu)

In order to implement the strategy in The Bank's corporate plan in the field of collaboration and inorganics, The Bank plans to develop the structure of the Bank's Business Group that it already has. The existence of provisions regarding minimum core capital in POJK No. 12 of 2020 concerning Commercial Bank Consolidation has created a need for several Regional Development Banks (BPD) with core capital below 3 trillion to join KUB. Against the background of these two things, The Bank as the largest BPD in Indonesia, took the initiative to develop the KUB structure through capital participation in other BPDs.

b. PT Bank Pembangunan Daerah Bengkulu (Bank Bengkulu)

In order to implement the strategy in The Bank's corporate plan in the field of collaboration and inorganics, The Bank plans to develop the structure of the Bank's Business Group that it already has. The existence of provisions regarding minimum core capital in POJK No. 12 of 2020 concerning Commercial Bank Consolidation has created a need for several Regional Development Banks (BPD) with core capital below 3 trillion to join KUB. Against the background of these two things, The Bank as the largest BPD in Indonesia, took the initiative to develop the KUB structure through capital participation in other BPDs.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

c. Penyertaan Modal Tahap I

Realisasi Pengembangan struktur KUB dilakukan dengan melakukan penyertaan modal kepada PT Bank Pembangunan Daerah Bengkulu. Sesuai dengan akta PKS Penyertaan Modal Dalam Rangka Pembentukan Kelompok Usaha Bank antara Bank dan Bank Bengkulu no 135 tanggal 29 Juli 2022, penyertaan modal dilakukan melalui 2 tahap, tahap I senilai maksimal Rp100.000 direalisasikan di tahun 2022 dan penyertaan modal tahap II senilai maksimal Rp150.000 direalisasikan di tahun 2023.

Bank melakukan realisasi setoran modal tahap I pada tanggal 29 Juli 2022 sebesar Rp 100.000. Pengefektifan setoran modal tahap I Bank pada Bank Bengkulu senilai Rp99,969 dilakukan pada tanggal 29 November 2022 atas dasar persetujuan OJK melalui surat no S-49/KR.02/2022 tanggal 28 Oktober 2022 perihal Persetujuan Penyertaan Modal PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. kepada PT Bank Pembangunan Daerah Bengkulu untuk pembelian 2.617 lembar saham seri A baru (right issue) dengan harga kesepakatan senilai Rp.38 / lembar saham Sei A. Atas penyertaan modal tersebut Bank menjadi pemegang saham minoritas dengan presentase kepemilikan 7,15%. Perubahan komposisi pemegang saham dalam anggaran dasar memperoleh persetujuan Kemenkumham AHU-AH.01.03-0318833 di tanggal yang sama dengan penyertaan modal.

d. Penyertaan Modal Tahap II

Bank kembali melakukan realisasi proses penyertaan modal tahap II (subsequent) senilai Rp149.960, di tahun 2023 pada Bank Bengkulu dalam rangka pengembangan struktur Kelompok Usaha Bank (KUB). Harga perlembar saham yang disepakati kedua belah pihak adalah Rp.40,75/ lembar saham Seri A. Penyertaan modal dilakukan dengan membeli saham baru (right issue) dengan proyeksi kepemilikan saham Bank di Bank Bengkulu menjadi 15.57% (pembelian dilakukan untuk 8.45% saham Bank Bengkulu).

Saat ini Bank telah mendapatkan persetujuan OJK atas penyertaan modal tahap II melalui surat OJK no S-57/KR.02/2023 Tanggal 4 September 2023 dan Keputusan Dewan Komisiner OJK no KEP-24/D.03/2024 tanggal 21 Februari 2024 tentang Izin Pembelian 8,45% Saham PT Bank Pembangunan Daerah Bengkulu Oleh PT Bank Pembangunan Daerah Jawa Barat Dan Banten, Tbk.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

c. Participation of Phase I Capital

The realization of the development of the KUB structure was carried out by investing capital in PT Bank Pembangunan Daerah Bengkulu. In accordance with the PKS deed of capital participation in the context of the formation of a bank business group between The Bank and bank Bengkulu no. 135 dated 29 July 2022, capital participation is carried out in 2 stages, stage I with a maximum value of Rp.100,000 realized in 2022 and stage capital participation II with a maximum value of Rp150,000 will be released in 2023.

The Bank realized phase I capital deposits on July 29 2022 amounting to Rp.100,000. The effectiveness of The Bank phase I capital deposit at Bank Bengkulu worth Rp99,969 was carried out on November 29 2022 on the basis of OJK approval via letter no S-49/ KR.02/2022 dated 28 October 2022 concerning Approval of Capital Participation in PT Bank Pembangunan Daerah West Java and Banten, Tbk. to PT Bank Pembangunan Daerah Bengkulu for the purchase of 2,617 new series A shares (right issue) with an agreement price of Rp.38/ share Sei A. Due to this capital participation, The Bank became a minority shareholder with an ownership percentage of 7.15%. Changes in the composition of shareholders in the articles of association received approval from the Ministry of Law and Human Rights AHU-AH.01.03-0318833 on the same date as the capital participation.

d. Participation of Phase II Capital

The Bank is again carrying out the process of capital participation in phase II (subsequent) worth Rp.149,960, in 2023 at Bank Bengkulu in the context of developing the structure of the Bank Business Group (KUB). The price per share agreed upon by both parties is Rp.40.75 / Series A share. Capital participation was carried out by purchasing new shares (right issue) with a projection of The Bank share ownership in Bank Bengkulu to be 15.57% (purchase was made for 8.45% of Bank Bengkulu shares).

Currently The Bank has received OJK approval for phase II capital participation through OJK letter no S-57/KR.02/2023 dated 4 September 2023 and OJK Board of Commissioners Decree no KEP-24/D.03/2024 dated 21 February 2024 concerning Permit to Purchase 8.45% of PT Bank Pembangunan Daerah Bengkulu Shares by PT Bank Pembangunan Daerah West Java and Banten, Tbk.

Pengukuran Nilai Wajar (Level 3)

Pada 31 Desember 2023, Bank menghitung nilai wajar atas penyertaan saham pada PT Asuransi Bangun Askrida dengan menggunakan perhitungan metode nilai wajar (Level3) menggunakan pendekatan pasar dengan metode *Guideline Publicly Traded Company Method* (GPTCM) dan pendekatan pendapatan dengan metode discounted cash flow, model arus kas bersih untuk ekuitas

Nilai wajar penyertaan saham pada tanggal 31 Desember 2023 diestimasi berdasarkan penilaian atas nilai pasar oleh KJPP Salam dan Rekan (terdaftar di OJK).

- a. Berdasarkan kolektibilitas

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Lancar	179,461	139,843	Current
Kurang lancar	7,955	1,260	Substandard
Diragukan	1,413	-	Doubtful
Macet	1,260	990	Loss
Total	190,089	142,093	Total
Cadangan kerugian penurunan nilai	(1,303)	(1,303)	Allowance for impairment losses
Neto	188,786	140,790	Net

- b. 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. Penerimaan dividen dari penyertaan saham pada PT Asuransi Bangun Askrida, PT Bank Pembangunan Daerah Bengkulu, dan BPR pada tanggal 31 Desember 2023 dan 2022 adalah Rp685 dan Rp5.960.

Fair Value Measurement (Level 3)

As of December 31, 2023, the Bank has assess the fair value of investment in shares in PT Asuransi Bangun Askrida using the fair value method calculation (Level3) using a market approach using the *Guideline Publicly Traded Company Method* (GPTCM), and an income approach using the discounted cash flow method, free cash flow to equity.

The fair value of equity investments on December 31, 2023 is estimated based on an assessment of market value by KJPP Salam and Partners (registered with the OJK).

- a. By collectibility

- b. *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.

- c. *Dividend income received from investments in shares in PT Asuransi Bangun Askrida, PT Bank Pembangunan Daerah Bengkulu, and BPR as of December 31, 2023 and 2022, is amounting to Rp685 and Rp5,960, respectively.*

16. Aset Tetap dan Aset Hak Guna

16. Fixed Assets and Right-of-Use Assets

	31 Desember/December, 31 2023					Saldo Akhir/ Ending Balance	
	Saldo Awal/ Beginning Balance	Penambahan/ Additions	Pengurangan/ Disposals	Reklasifikasi/ Reclassifications	Revaluasi/ Revaluations		
Biaya perolehan/Nilai revaluasi Kepemilikan langsung							Cost/Revaluation value Direct ownership
Tanah	2,469,692	-	(446)	-	(4,844)	2,464,402	Land
Bangunan	628,598	3,808	(1,452)	4,720	-	635,674	Buildings
Perlengkapan	1,908,311	279,198	(3,186)	150,397	-	2,334,720	Office equipment
Kendaraan	65,879	210	(6,436)	-	-	59,653	Vehicles
	5,072,480	283,216	(11,520)	155,117	(4,844)	5,494,449	
Aset dalam penyelesaian	737,461	206,328	(132)	(155,117)	-	788,540	Construction in progress
	5,809,941	489,544	(11,652)	-	(4,844)	6,282,989	
Aset Hak Guna	873,099	83,699	(14,387)	-	-	942,411	Right Of Use Assets
	6,683,040	573,243	(26,039)	-	(4,844)	7,225,400	
Akumulasi penyusutan Kepemilikan langsung							Accumulated depreciation Direct ownership
Bangunan	(417,512)	(25,318)	1,032	-	-	(441,798)	Buildings
Perlengkapan	(1,432,538)	(268,498)	2,361	-	-	(1,698,675)	Office equipment
Kendaraan	(36,687)	(5,621)	5,683	-	-	(36,625)	Vehicles
	(1,886,737)	(299,437)	9,076	-	-	(2,177,098)	
Aset Hak Guna	(233,054)	(34,142)	14,387	-	-	(252,809)	Right-of-use assets
	(2,119,791)	(333,579)	23,463	-	-	(2,429,907)	
Nilai buku neto	4,563,249					4,795,493	Net book value

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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

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.

Pada tahun 2023, termasuk didalam pengurangan aset tetap adalah dampak dari dekonsolidasi entitas anak BPR KU sebesar nilai buku aset tetap yaitu Rp2.444.

In 2023, included in the disposals in fixed assets is the impact of the deconsolidation of the subsidiary BPR KU, the book value of fixed assets amounting to Rp2,444.

Rincian penjualan aset tetap adalah sebagai berikut:

Details of sale of fixed assets are as follows:

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Hasil penjualan aset tetap	1,293	-	Proceeds from sale of fixed assets
Nilai buku	-	-	Net book value
Laba penjualan aset tetap	1,293	-	Gain on sale of fixed assets

Pengurangan aset pada posisi 31 Desember 2023 merupakan penjualan atas kendaraan sebesar Rp1.293.

The asset reduction on December 31, 2023 is the sale of vehicles of Rp1,293.

Pada tahun 2023, berkaitan dengan pelepasan anak perusahaan BPR KU, Bank telah melakukan hapus buku atas aset BPR KU sebesar nilai bukunya yaitu Rp2.444.

In 2023, according to BPR KU which is no longer a subsidiary, the Bank has written off the fixed asset of BPR KU amounted to Rp2,444.

Pada tahun 2023, terdapat aset dalam proses yang dibebankan pada laba rugi tahun berjalan sebesar Rp132.

In 2023, there are assets in progress that are charged to the current year profit or loss amounting to Rp132.

Aset Hak Guna

Right of Use Assets

31 Desember/December 31, 2023						
	Saldo awal/ Beginning balance	Penambahan/ Addition	Pengurangan/ Deductions	Reklasifikasi/ Reclassification	Saldo akhir/ Ending balance	
Biaya perolehan:						Cost:
Tanah dan Bangunan	860,900	83,624	(14,387)	-	930,137	Land and Building
Inventaris Kantor	12,199	75	-	-	12,274	Office Inventory
	873,099	83,699	(14,387)	-	942,411	
Akumulasi penyusutan:						Accumulated depreciation:
Tanah dan Bangunan	(232,259)	(30,336)	14,387	-	(248,208)	Land and Building
Inventaris Kantor	(795)	(3,806)	-	-	(4,601)	Office Inventory
	(233,054)	(34,142)	14,387	-	(252,809)	
Nilai buku-neto	640,045				689,602	Net book value

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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
	<u>961,946</u>	<u>34,692</u>	<u>(123,539)</u>	<u>873,099</u>	
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
	<u>(172,260)</u>	<u>(65,086)</u>	<u>4,292</u>	<u>(233,054)</u>	
Nilai buku-neto	<u>789,686</u>			<u>640,045</u>	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 Rp332.118 dan Rp304.928 masing-masing pada 31 Desember 2023 dan 2022 (Catatan 37).

Total depreciation expense charged to other operating expenses amounted to Rp332,118 and Rp304,928 as of December 31, 2023 and 2022, respectively (Note 37).

Pada tanggal 31 Desember 2023 dan 2022, jumlah tercatat liabilitas sewa adalah sebesar Rp512.507 dan Rp448.901 (Catatan 28).

As of December 31, 2023 and 2022, the carrying amount of lease liabilities was Rp512,507 and Rp448,901 (Note 28), respectively.

Berikut ini ringkasan komponen liabilitas sewa yang disajikan pada laporan laba rugi dan laporan arus kas:

The following summarize the component of lease liabilities presented in statement of profit or loss and a statement of cash flows:

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Jumlah diakui di laba rugi			
Beban bunga atas liabilitas sewa	39,194	43,663	Amounts recognized in profit or loss
Beban penyusutan aset hak guna	34,142	60,794	Interest expense on lease liabilities
Beban terkait liabilitas sewa dengan nilai rendah atau jangka pendek (Catatan 37)	240,160	251,291	Depreciation of right of use assets
			Expenses relating to short-term or low value lease liabilities (Note 37)
Jumlah diakui dalam laporan arus kas			
Jumlah kas keluar untuk pembayaran liabilitas sewa	(78,954)	(41,109)	Amounts recognized in cashflow
			Total cash outflow for payment of leases

Persentase tingkat penyelesaian aset dalam penyelesaian pada tanggal 31 Desember 2023 dan 2022 berkisar antara 34% sampai dengan 96% dan 92% sampai dengan 98%. Estimasi penyelesaian yaitu pada tahun 2024.

The percentage of completion of the constructions in progress as of December 31, 2023 and 2022 is approximately 34% to 96% and 92% to 98%. The estimated completion date is in 2024.

Nilai tercatat bruto dari aset tetap yang telah di depresiasi penuh oleh Bank dan entitas anak namun masih digunakan adalah sebesar Rp1.270.548 dan Rp1.079.759 masing-masing pada tanggal 31 Desember 2023 dan 2022.

The gross carrying amount of the Bank and its subsidiaries' fully depreciated fixed assets that are still in use amounted to Rp1,270,548 and Rp1,079,759 as of December 31, 2023 and 2022, respectively.

Bank telah mengasuransikan aset tetap untuk menutupi kemungkinan kerugian terhadap risiko kebakaran, pencurian, dan bencana alam dengan nilai pertanggungan asuransi per 31 Desember 2023 dan 2022 sebesar Rp1.662.969 dan Rp1.663.642 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, 2023 and 2022 for a total coverage of Rp1,662,969 and Rp1,663,642, respectively, with PT Asuransi Bangun Askrida, PT Asuransi Tugu Pratama Indonesia, and PT Asuransi Cakrawala Proteksi.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

Manajemen berpendapat bahwa jumlah pertanggung jawaban asuransi tersebut telah memadai untuk menutupi kemungkinan kerugian yang terjadi atas aset tetap yang dipertanggung jawabkan.

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 2023 dan 2022.

Management believes that there is no indication of potential impairment in values of fixed assets as of December 31, 2023 and 2022.

Tidak terdapat aset tetap yang dijaminan oleh Bank dan entitas anak pada tanggal 31 Desember 2023 dan 2022.

There are no fixed assets pledged as collateral by the Bank and its subsidiaries as of December 31, 2023 and 2022.

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 16 November 2022 dan 01 Desember 2023 dengan Audrey Angelina, MAPPI (Cert) selaku penilai independen penandatanganan 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, November 16, 2022 and December 01, 2023 with Audrey Angelina, MAPPI (Cert) as the independent appraisal who signed the report.

Penilaian dilakukan sesuai dengan ketentuan-ketentuan dari Kode Etik Penilai Indonesia dan Standar Penilaian Indonesia (KEPI & SPI) serta POJK 28/POJK.04/2021 tentang Penilaian dan Penyajian Laporan Penilaian Properti 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 POJK 28/POJK.04/2021 concerning Valuation and Presentation of Property Valuation Reports in the Capital Market based on references from recent market transactions and ensue within the clause.

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, 2023			
	Nilai Buku sebelum Revaluasi/ Carrying Amount Before Revaluation	Nilai Buku setelah Revaluasi/ Carrying Amount after Revaluation	Keuntungan/(Kerugian) Revaluasi/Revaluation Surplus/(Deficit)
Tanah	2,469,692	2,464,848	(4,844)
			<i>Land</i>
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	2,436,670	2,469,692	(33,022)
			<i>Land</i>

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

Penilaian kembali tanah milik Bank pada tanggal 31 Desember 2023 dan 2022 untuk tujuan akuntansi dilakukan oleh KJPP Jimmy Prasetyo dan Rekan melalui laporannya tanggal 2 November 2023 dan 16 November 2022. Masing-masing revaluasi berjumlah Rp2.464.848 dan Rp2.469.692, keuntungan/(kerugian) yang diperoleh sejumlah (Rp4.844) dan (Rp33.022). 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, 2023 and 2022 for accounting purposes are generally performed by the external independent appraisers KJPP Jimmy Prasetyo dan Rekan through its report dated November 2, 2023 and November 16, 2022. Revaluation are amounting to Rp 2,464,848 and Rp2,469,692, the profit/(loss) is amounting to (Rp4,844) and (Rp33,022). 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 materially from its carrying amount.

Aset dalam penyelesaian per 31 Desember 2023 dan 2022 adalah sebagai berikut:

Constuction in progress as of December 31, 2023 and 2022 as follow:

31 Desember/December 31, 2023

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	718,097	750,340	96%	2024
Pembelian Inventaris & Software/ Inventory & Software Purchases	70,150	120,078	53%	2024
Rehabilitasi Gedung Kantor/ Office Tower Rehabilitation	293	852	34%	2024

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

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

17. Bunga yang Masih Akan Diterima

17. Accrued Interest Receivables

Akun ini terdiri dari:

This account consists of:

	31 Desember/December 31, 2023		31 Desember/December 31, 2022		
	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		1,040,876		905,048	Loans and sharia financing
Surat berharga		310,459		252,548	Marketable securities
Penempatan pada Bank Indonesia dan bank lain		1,630		1,515	Placement with Bank Indonesia and other banks
		<u>1,352,965</u>		<u>1,159,111</u>	
Dolar Amerika Serikat					United States Dollar
Kredit yang diberikan dan pembiayaan syariah	251,761	3,870	12,361	178	Loans and sharia financing
Surat berharga	687,307	10,570	683,155	9,816	Marketable securities
Penempatan pada Bank Indonesia dan bank lain	16,352	251	-	-	Placement with Bank Indonesia and other banks
Total		<u><u>1,367,656</u></u>		<u><u>1,169,105</u></u>	Total

18. Aset Lain-Lain

18. Other Assets

	31 Desember/December 31, 2023		31 Desember/December 31, 2022		
	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		2,342,265		1,689,878	Prepaid expenses
Uang muka pajak		390,256		229,347	Tax advance
Beban ditangguhkan untuk pinjaman karyawan		174,244		180,064	Deferred expense for employee loan
Tagihan atas transaksi ATM		191,333		162,968	Receivables from ATM transactions
Agunan yang diambil alih		60,120		63,998	Foreclosed collaterals
Persediaan keperluan kantor		64,055		52,305	Office supplies
Aset ijarah		4,320		24,423	Ijarah assets
Setoran jaminan		13,551		12,762	Security deposits
Lain-lain		255,852		129,757	Others
		<u>3,495,996</u>		<u>2,545,502</u>	
Dolar Amerika Serikat					United States Dollar
Biaya dibayar di muka	929	14	929	14	Prepaid expenses
		<u>14</u>		<u>14</u>	
Total		<u><u>3,496,010</u></u>		<u><u>2,545,516</u></u>	Total

Pada tanggal 31 Desember 2023, termasuk di dalam biaya dibayar di muka adalah uang muka pajak sehubungan dengan lebih bayar pajak penghasilan badan tahun 2019 dan pembayaran sehubungan dengan pemeriksaan pajak masing-masing sebesar Rp52.845 dan Rp337.245 (Catatan 26.d).

As of December 31, 2023, included in prepaid expenses are corporate income tax overpayment year 2019 and payment as tax advance regarding to the tax examination amounting to Rp52,845 and Rp337,245, respectively (Note 26.d)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

Termasuk di dalam aset lain-lain adalah aset terbenkakai dalam bentuk tanah dengan nilai perolehan sebesar Rp2.006 dan nilai pasar sebesar Rp37.753 berdasarkan perhitungan dari KJPP Jimmy Prasetyo & Rekan dalam laporannya tertanggal 1 Desember 2023 serta pra penyertaan modal tahap II kepada Bank Bengkulu sebesar Rp149.960.

Included in other assets are abandoned property in the form of land with an acquisition value of Rp2,006 and a market value of Rp37,753 based on calculations from KJPP Jimmy Prasetyo & Partners in their report dated Desember 1, 2023 and pre-participation of phase II capital to Bank Bengkulu amounting to Rp149,960.

19. Liabilitas Segera

19. Obligations Due Immediately

	31 Desember/December 31, 2023		31 Desember/December 31, 2022		
	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		1,606,746		1,847,666	Accounts not yet settled
Kiriman uang		387,502		396,467	Money transfers
Liabilitas kepada Kantor Bendahara dan Kas Negara		164,719		143,026	Liabilities to the State Treasury and Cash Office
Setoran Jaminan yang telah jatuh tempo tetapi belum diambil nasabah		10,206		10,469	Matured security deposits not yet collected by customers
Zakat, Infaq dan Shadaqah		313		386	Zakat, Infaq, and Shadaqah
Titipan kredit dan pembiayaan dan piutang syariah		1,171		1,227	Loans and sharia financing and receivable not yet settled
Titipan dana bantuan pemerintah		6,517		175	Unsettled loans from government aid
		<u>2,177,174</u>		<u>2,399,416</u>	
Dolar Amerika Serikat					United States Dollar
Setoran jaminan yang telah jatuh tempo tetapi belum diambil oleh nasabah	274,936	4,233	274,927	4,280	Matured security deposits not yet collected by customers
Lain-lain	2,040,830	31,423	18,295	285	Others
		<u>35,656</u>		<u>4,565</u>	
Total		<u>2,212,830</u>		<u>2,403,981</u>	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.

Accounts not yet settled were payment transactions received from customers by the Bank and its subsidiaries as collecting bank before deposited to destined account.

Kiriman uang digunakan untuk membukukan setoran transfer sebelum mengkredit atau mendebit rekening nasabah.

Money transfers were used to record deposit transfers before credited or debited to destined account.

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.

Liabilities to the State Treasury and Cash Office were tax payments received from individuals or companies by the Bank as a collecting bank.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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, 2023		31 Desember/December 31, 2022		
	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 (Catatan 43)					Related parties (Note 43)
Rupiah					Rupiah
Giro		6,184,407		9,678,923	Current accounts
Tabungan					Savings
Tandamata Gold		7,221		14,337	Tandamata Gold
Simpeda		11,226		11,665	Simpeda
Tandamata		26,162		26,467	Tandamata
Lain-lain		6,866		3,762	Others
		<u>51,475</u>		<u>56,231</u>	
Deposito berjangka		164,687		148,390	Time deposits
		<u>6,400,569</u>		<u>9,883,544</u>	
Mata Uang Asing					Foreign Currency
Dolar Amerika Serikat					United States Dollar
Tabungan Tandamata	17,689	272	32,351	504	Tandamata Savings
Deposito berjangka	22,227	342	34,124	531	Time deposits
Dolar Singapura					Singapore Dollar
Tabungan Tandamata	13,786	161	834	10	Tandamata Savings
		<u>775</u>		<u>1,045</u>	
Subtotal - pihak berelasi		<u>6,401,344</u>		<u>9,884,589</u>	Subtotal - related parties
Pihak ketiga					Third parties
Rupiah					Rupiah
Giro		15,041,139		14,431,852	Current accounts
Tabungan					Savings
Tandamata		14,052,900		14,687,242	Tandamata
Simpeda		2,393,645		2,651,053	Simpeda
Tandamata Gold		917,842		986,118	Tandamata Gold
Tandamata Purnabakti		2,209,804		1,952,467	Tandamata Purnabakti
TabunganKu		374,013		369,532	TabunganKu
Tandamata Berjangka		248,382		233,664	Tandamata Berjangka
Lain-lain		11,013,459		5,664,336	Others
		<u>31,210,045</u>		<u>26,544,412</u>	
Deposito berjangka		67,759,697		69,590,814	Time deposits
Subtotal - rupiah		<u>114,010,881</u>		<u>110,567,078</u>	Subtotal - rupiah

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

	31 Desember/December 31, 2023		31 Desember/December 31, 2022		
	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	
Dolar Amerika Serikat					United States Dollar
Giro	2,204,884	33,949	41,752,506	649,981	Current accounts
Tabungan Tandamata	2,310,787	35,580	3,858,827	60,072	Tandamata Savings
Deposito Berjangka	388,985,715	5,989,213	54,675,455	851,161	Time deposits
Dolar Singapura					Singapore Dollar
Giro	3,696	43	6,628	77	Current accounts
Tabungan Tandamata	406,314	4,744	424,916	4,926	Tandamata Savings
Deposito berjangka	205,347	2,398	90,247	1,046	Time deposits
Euro Eropa					European Euro
Giro	8,238	140	21,827	362	Current accounts
Renminbi					Renminbi
Giro	35,100	76	19,562	44	Current accounts
Yen Jepang					Japanese Yen
Giro	139,969	15	14,200	2	Current accounts
Dolar Australia					Australian Dollar
Giro	363	4	447	5	Current accounts
		6,066,162		1,567,676	
Subtotal - pihak ketiga		120,077,043		112,134,754	Subtotal - third parties
Total		126,478,387		122,019,343	Total

ii. Simpanan nasabah syariah

ii. Deposits from customers – sharia

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Pihak berelasi (Catatan 43)			Related parties (Note 43)
Rupiah			Rupiah
Tabungan Wadiah	-	274	Wadiah savings
Tabungan iB	480	-	iB Savings
	480	274	
Pihak ketiga			Third parties
Rupiah			Rupiah
Giro Wadiah	211,910	114,542	Wadiah current accounts
Tabungan Wadiah	3,694	257,710	Wadiah savings
Tabunganku iB	732,232	423,453	Tabunganku iB
	947,836	795,705	
Total	948,316	795,979	Total

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

b. Rincian deposito berjangka berdasarkan jangka waktu

b. Details of time deposits by term

	31 Desember/December 31, 2023		31 Desember/December 31, 2022		
	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		19,775,980		22,700,767	1 month
3 bulan		20,696,871		17,635,591	3 months
6 bulan		11,774,724		3,735,942	6 months
12 bulan		12,810,289		25,570,354	12 months
Lebih dari 12 bulan		2,866,521		96,550	More than 12 months
		<u>67,924,385</u>		<u>69,739,204</u>	
Dolar Amerika Serikat					United States Dollar
1 bulan	215,507,862	3,318,174	17,182,526	267,489	1 month
3 bulan	170,368,367	2,623,162	681,847	10,615	3 months
6 bulan	1,749,441	26,936	1,706,157	26,561	6 months
12 bulan	1,382,272	21,282	35,139,049	547,027	12 months
		<u>5,989,554</u>		<u>851,692</u>	
Dolar Singapura					Singapore Dollar
1 bulan	117,000	1,366	-	-	1 month
6 bulan	88,347	1,032	90,247	1,046	6 month
		<u>2,398</u>		<u>1,046</u>	
Total		<u><u>73,916,337</u></u>		<u><u>70,591,942</u></u>	Total

c. Tingkat suku bunga rata-rata per tahun

c. Average interest rates per annum

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Giro			Current accounts
Rupiah	0.06%	0.13%	Rupiah
Dolar Amerika Serikat	0.02%	0.02%	United States Dollar
Tabungan			Savings
Rupiah	0.12%	0.27%	Rupiah
Dolar Amerika Serikat	0.04%	0.04%	United States Dollar
Deposito Berjangka			Time deposits
Rupiah	3.48%	3.38%	Rupiah
Dolar Amerika Serikat	1.31%	0.47%	United States Dollar

d. Giro yang diblokir dan dijadikan jaminan atas kredit yang diberikan dan pembiayaan dan piutang syariah pada tanggal 31 Desember 2023 dan 2022 masing-masing sebesar Rp1.466.333 dan Rp1.663.090 (Catatan 12.k.9).

d. Current accounts blocked and pledged as loan and sharia financing and receivable collateral as of December 31, 2023 and 2022 amounted to Rp1,466,333 and Rp1,663,090, respectively (Note 12.k.9).

e. Deposito yang diblokir dan dijadikan jaminan atas kredit yang diberikan dan pembiayaan dan piutang syariah pada tanggal 31 Desember 2023 dan 2022 masing-masing sebesar Rp677.349 dan Rp528.916 (Catatan 12.k.10).

e. Time deposits blocked and pledged as loan and sharia financing and receivable collateral as of December 31, 2023 and 2022 amounted to Rp677,349 and Rp528,916, respectively (Note 12.k.10).

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

- f. Bank memberikan *special rate* deposito khusus kepada nasabah institusi rupiah dengan minimal penempatan dana diatas Rp2.000 (dua miliar rupiah) untuk mata uang rupiah dan USD 100.000,- (seratus ribu USD) (nilai penuh) dengan suku bunga yang diberikan antara 3.00% - 8.00% untuk rupiah dan 0.75% - 6.00% untuk USD. Untuk *Special Rate Giro* diberikan kepada Nasabah Institusi rupiah dengan penempatan dana diatas Rp2.000 (dua miliar rupiah) dengan tingkat dengan suku bunga yang diberikan antara 1,50% - 5.00%.
- f. *The Bank provides a special deposit rate for rupiah institutional customers with a minimum placement of funds above IDR 2,000 (two billion rupiah) for rupiah currency and USD 100,000 (one hundred thousand USD) (full amount) with an interest rate of between 3.00% - 8.00% for rupiah and 0.75% - 6.00% for USD. Special Rate Giro is given to rupiah Institutional Customers with funds placed above IDR 2,000 (two billion rupiah) with an interest rate given between 1.50% - 5.00%.*

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, 2023		31 Desember/December 31, 2022		
	Jumlah nosional mata uang asing/ <i>Notional amount in foreign currency (angka penuh/ full amount)</i>	Ekuivalen Rupiah/ <i>Equivalent Rupiah</i>	Jumlah nosional mata uang asing/ <i>Notional amount in foreign currency (angka penuh/ full amount)</i>	Ekuivalen Rupiah/ <i>Equivalent Rupiah</i>	
Pihak berelasi (Catatan 43)					Related parties (Note 43)
Rupiah					Rupiah
Tabungan		32,263		33,892	Savings
Deposito berjangka		36,447		7,155	Time deposits
Giro		18,045		55,292	Current accounts
		<u>86,755</u>		<u>96,339</u>	
Pihak ketiga					Third parties
Rupiah					Rupiah
Deposito berjangka		648,583		597,908	Time deposits
Tabungan		410,314		358,945	Savings
Call money		860,000		2,850,000	Call money
Giro		510,734		558,598	Current accounts
Sertifikat deposito		25,154		-	Certificate of deposits
		<u>2,454,785</u>		<u>4,365,451</u>	
Total		<u>2,541,540</u>		<u>4,461,790</u>	Total

b. Rincian deposito berjangka berdasarkan jangka waktu

b. *Details of time deposits by term*

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Rupiah			Rupiah
1 bulan	421,011	281,969	1 month
3 bulan	73,535	51,883	3 months
6 bulan	66,913	58,058	6 months
12 bulan	120,652	209,734	12 months
24 bulan	2,919	3,419	24 months
Total	<u>685,030</u>	<u>605,063</u>	Total

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

c. Tingkat suku bunga rata-rata per tahun

c. Average interest rates per annum

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Giro			Current accounts
Rupiah	0.45%	0.66%	Rupiah
Tabungan			Savings
Rupiah	1.07%	1.09%	Rupiah
Deposito berjangka			Time deposits
Rupiah	4.34%	3.52%	Rupiah
Call Money			Call money
Rupiah	6.27%	0.00%	Rupiah

d. Deposito dari bank lain yang diblokir dan dijadikan jaminan atas kredit yang diberikan pada tanggal 31 Desember 2023 dan 2022 masing-masing sebesar Rp346.587 dan Rp504.652 (Catatan 12.k.11).

d. Time deposits from other banks blocked and pledged as loan and collateral as of December 31, 2023 and 2022 amounted to Rp346,587 and Rp504,652, respectively (Note 12.k.11).

22. Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali

22. Liabilities from marketable securities sold under agreements to repurchase

Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

Liabilities from marketable securities sold under agreements to repurchase as of December 31, 2023 and 2022 are as follows:

31 Desember/December 31, 2023							
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 59	500,000	27 Des/ Dec 27, 2023	3 Jan/ Jan 3, 2024	487,415	169	487,246
	SUN FR 82	500,000	27 Des/ Dec 27, 2023	3 Jan/ Jan 3, 2024	483,976	168	483,808
	SUN FR 65	500,000	28 Des/ Dec 28, 2023	3 Jan/ Jan 3, 2024	468,414	161	468,253
	SUN FR 86	500,000	28 Des/ Dec 28, 2023	3 Jan/ Jan 3, 2024	471,575	162	471,413
	SUN FR 86	500,000	28 Des/ Dec 28, 2023	3 Jan/ Jan 3, 2024	471,575	162	471,413
	SUN FR 90	500,000	28 Des/ Dec 28, 2023	3 Jan/ Jan 3, 2024	462,794	159	462,635
	SUN FR 90	500,000	28 Des/ Dec 28, 2023	3 Jan/ Jan 3, 2024	462,794	159	462,635
	SUN FR 91	500,000	28 Des/ Dec 28, 2023	3 Jan/ Jan 3, 2024	464,475	160	464,315
	SUN FR 87	500,000	28 Des/ Dec 28, 2023	4 Jan/ Jan 4, 2024	473,335	247	473,087
Total		4,500,000			4,246,353	1,547	4,244,805

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

31 Desember/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		Nilai Tercatat/ Carrying Value
						Expense		
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

23. Efek Utang yang Diterbitkan

23. Debt Securities Issued

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Obligasi Berkelanjutan I Tahap I Bank Jabar Banten	780,000	780,000	Continuing Bonds I of Bank Jabar Banten Phase I
Obligasi Berkelanjutan I Tahap II Bank Jabar Banten	-	916,500	Continuing Bonds I of Bank Jabar Banten Phase II
Obligasi Berkelanjutan I Tahap III Bank Jabar Banten	182,000	182,000	Continuing Bonds I of Bank Jabar Banten Phase III
	<u>962,000</u>	<u>1,878,500</u>	
Beban emisi obligasi yang belum diamortisasi	(4,009)	(7,039)	Unamortized bonds issuance cost
Total	957,991	1,871,461	Total

Obligasi Berkelanjutan I Tahap I Bank Jabar Banten terdiri dari:

- 1) Seri C dengan nilai nominal Rp780.000 dengan suku bunga tetap sebesar 8,85% per tahun yang dibayarkan setiap tiga bulan dan 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 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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

Pada tanggal 31 Desember 2023 dan 2022, peringkat Obligasi Berkelanjutan I Tahap I menurut Pefindo masing-masing adalah idAA dan idAA.

Obligasi Berkelanjutan I Tahap II Bank Jabar Banten terdiri dari:

- 1) Seri B dengan nilai nominal Rp916.500 dengan suku bunga tetap sebesar 9.50% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama lima tahun dan telah jatuh tempo dan dilunasi pada tanggal 28 September 2023.

Pada tanggal 31 Desember dan 2022, peringkat Obligasi Berkelanjutan I Tahap II menurut Pefindo adalah idAA.

Obligasi Berkelanjutan I Tahap III Bank Jabar Banten terdiri dari:

- 1) 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.
- 2) 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.

Pada tanggal 31 Desember 2023 dan 2022 peringkat Obligasi Berkelanjutan I Tahap III untuk Seri B dan Seri C menurut Pefindo masing-masing adalah idAA dan idAA.

Pada 31 Desember 2023 dan 2022, Bank telah mengamortisasi biaya emisi obligasi masing-masing sebesar Rp5.458 dan Rp5.472 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);

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

As of December 31, 2023 and 2022, the rating of Continuing Bonds I Phase I by Pefindo is idAA and idAA, respectively.

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 9.50% per year which is paid every three months and a period of five years and has been due and fully paid on September 28, 2023.

As of December 31, and 2022, The rating of Continuing Bonds I Phase II by Pefindo is idAA.

Continuing Bonds I of Bank Jabar Banten Phase III consisted of:

- 1) 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.
- 2) 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.

As of December 31, 2023, and 2022 of the rating of Continuing Bonds I Phase III Series B and Series C by Pefindo is idAA and idAA.

On December 31, 2023 and 2022, the Bank has amortized the bonds issuance cost, amounting to Rp5,458 and Rp5,472, 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);

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

3. Mengadakan penggabungan, konsolidasi, dan 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 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 setidaknya-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.
3. *Enter into mergers, consolidations, and 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 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.*

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

24. Pinjaman yang Diterima

24. Borrowings

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Pihak ketiga			<i>Third parties</i>
Rupiah			<i>Rupiah</i>
PT Bank Central Asia Tbk	5,700,000	5,700,000	<i>PT Bank Central Asia Tbk</i>
Kementerian Pekerjaan Umum dan Perumahan Rakyat Republik Indonesia	5,059,407	3,842,719	<i>Ministry of Public Works And Public Housing of Republic of Indonesia</i>
PT Bank Danamon Indonesia Tbk	4,000,000	4,000,000	<i>PT Bank Danamon Indonesia Tbk</i>
PT Bank Mandiri (Persero) Tbk	1,500,000	1,500,000	<i>PT Bank Mandiri (Persero) Tbk</i>
PT Bank DKI	1,500,000	1,500,000	<i>PT Bank DKI</i>
PT Bank BTPN Tbk	1,000,000	-	<i>PT Bank BTPN Tbk</i>
PT Bank ICBC Indonesia	800,000	800,000	<i>PT Bank ICBC Indonesia</i>
PT Bank Maybank Indonesia Tbk	500,000	-	<i>PT Bank Maybank Indonesia Tbk</i>
PT Sarana Multigriya Finansial (Persero)	200,000	100,000	<i>PT Sarana Multigriya Finansial (Persero)</i>
Lembaga Pengelola Dana Bergulir Koperasi dan Usaha Kecil dan Menengah	34,465	59,200	<i>Lembaga Pengelola Dana Bergulir Koperasi dan Usaha Kecil dan Menengah</i>
PT BPR Daya Lumbung Asia	7,768	9,260	<i>PT BPR Daya Lumbung Asia</i>
BPR Supra Artapersada	11,200	11,200	<i>PT BPR Supra Artapersada</i>
PT Bank Oke Indonesia Tbk	5,566	5,428	<i>PT Bank Oke Indonesia Tbk</i>
PT Bank CIMB Niaga Tbk	5,417	5,954	<i>PT Bank CIMB Niaga Tbk</i>
Total	20,323,823	17,533,761	Total

PT Bank Central Asia Tbk

Bank mendapatkan 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 + 0,75% per tahun. Pada 10 Desember 2019, Bank melakukan perpanjangan atas pinjaman ini sehingga jatuh tempo pinjaman menjadi tanggal 27 Maret 2026 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 2025 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 2025 dengan tingkat suku bunga sebesar JIBOR 3 bulan + 1,15% per tahun.

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 plafond of Rp2,000,000. The borrowing has a period 24 (twenty four) months until March 27, 2020 with interest rate is JIBOR 3 months + 0,75% per annum. On December 10, 2019 Bank extended the loan and maturity of the loan becomes March 27, 2026 but interest rate was 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 IDR 1,500,000. This loan has a term of 24 (twenty four) months until June 30, 2025 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, 2025 with an interest rate of 3 months JIBOR + 1.15% per annum.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

Jumlah penerimaan dana dan pembayaran pembiayaan BCA tersebut pada 31 Desember 2023 dan 2022 berturut-turut adalah sebesar Rp1.700.000 dan Rp1.700.000 serta Rp4.000.000 dan Rp1.700.000.

Selama masa pinjaman, Bank memiliki kewajiban untuk memenuhi persyaratan antara lain (i) menyerahkan laporan keuangan selambat-lambatnya 14 hari setelah tanggal publikasi, (ii) memberitahukan perubahan susunan anggaran dasar; (iii) kesesuaian penggunaan dana dengan tujuan pemberian fasilitas.

Bank telah memenuhi semua persyaratan yang ditetapkan dalam perjanjian untuk tanggal 31 Desember 2023 dan 2022. Bank tidak memberikan jaminan apapun atas pinjaman ini.

PT Sarana Multigriya Finansial (Persero)

BJBS mendapatkan fasilitas pinjaman dari PT Sarana Multigriya Finansial (Persero) (SMF) 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 SMF dan 22,25% untuk BJBS.

Selama masa pinjaman, 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.

Jumlah penerimaan dana dan pembayaran pembiayaan SMF tersebut pada tahun 31 Desember 2023 dan 2022 berturut-turut adalah sebesar Rp200.000 dan Rp100.000 serta Nihil dan Rp100.000.

BJBS telah memenuhi semua persyaratan ditetapkan dalam perjanjian untuk tahun 31 Desember 2023 dan 2022. Atas pinjaman *Term Loan I*, BJBS menjaminkan agunan berupa fidusia atas piutang penerbitan KPR.

PT Bank Mandiri (Persero) Tbk

Bank mendapatkan fasilitas kredit dari PT Bank Mandiri (Persero) Tbk dengan limit Rp1.500.000. Jangka waktu kredit selama 2 (dua) tahun dari tanggal 25 September 2023 sampai dengan 24 September 2025 dengan tingkat suku bunga pinjaman adalah JIBOR 3 M + 0.60%.

Bank mendapatkan fasilitas pinjaman untuk melakukan pengembangan ekspansi kredit. Persyaratan-persyaratan penting (*financial covenants*) dalam perjanjian pinjaman Bank antara lain:

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

The total receipt of funds and payments for the BCA financing in the current year of December 31, 2023 and 2022 was Rp1.700.000, and Rp1.700.000, and Rp4,000,000, and Rp1,700,000, respectively.

Over the period of borrowing, the Bank is required to comply with terms of the borrowing as follows; (i) provide financial statement no later than 14 days after the publication; (ii) Notify 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.

The Bank has complied with all of the existing terms of the fund borrowing agreement in December 31, 2023 and 2022. The Bank does not provide any collateral for this loan.

PT Sarana Multigriya Finansial (Persero)

BJBS received borrowing facility from PT Sarana Multigriya Finansial (Persero) (SMF) 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.

Over the period of borrowing, 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.

The total receipt of funds and payments for the SMF financing in the current year of December 31, 2023 and 2022 was Rp200,000 and Rp100.000, and Nil and Rp100.000, respectively.

BJBS has complied with all of the existing terms of the fund borrowing agreement for the years December 31, 2023 and 2022. For Term Loan I, the BJBS pledge as fiducia of KPR mortgage.

PT Bank Mandiri (Persero) Tbk

The Bank received Term Loan from PT Bank Mandiri (Persero) Tbk with a plafond Rp1.500.000. The Term Loan has period 2 (two) year from September 25, 2023 until September 24, 2025 with interest rate is JIBOR 3 M + 0.60%.

The Bank received Term Loan facility to develop credit expansion. The significant requirements (financial covenants) in the Bank's loan agreement include the following:

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan 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) net sebesar 3,50%;
- c. Menjaga *net income* tahun berjalan dengan angka positif;
- d. Menjaga *Liquidity Coverage Ratio* minimal sebesar 100% pada posisi laporan keuangan triwulan.

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%.

Selama masa pinjaman, Bank memiliki kewajiban untuk memenuhi persyaratan antara lain (i) memastikan ketersediaan laporan keuangan *audited* oleh Kantor Akuntan Publik yang terdaftar di OJK; (ii) ketersediaan penggunaan dana dengan tujuan pemberian fasilitas; dan (iii) menyampaikan akta perubahan anggaran dasar debitur setiap ada perubahan.

Jumlah penerimaan dana dan pembayaran pembiayaan PT Bank Mandiri (Persero) Tbk pada 31 Desember 2023 dan 2022 berturut-turut adalah sebesar Rp1.500.000, dan Rp1.500.000, serta Nihil dan Nihil.

Bank telah memenuhi semua persyaratan yang ditetapkan dalam perjanjian untuk 31 Desember 2023 dan 2022. Bank tidak menjaminkan apapun atas pinjaman ini.

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/DIRKS/2017 tanggal 3 Januari 2017 dan Perjanjian Kerja Sama Operasional No. 13/PKS/Satker-DJPB/2017, No. 003/PKS/DIRKS/2017 tanggal 5 Januari 2017. Pinjaman memiliki tingkat suku bunga sebesar 4,40%.

Ketentuan perjanjian Kerja Sama tersebut sebagai berikut:

- a. Akad penanaman dana dari KEMENPUPERA sebagai pemilik dana kepada BJBS dengan sistem bagi hasil berdasarkan nisbah yang disepakati dengan sistem *revenue sharing*;

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

- 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 3.50%;
- c. *Net income* for the current year with positive numbers;
- d. *Liquidity Coverage Ratio* minimum of 100% for quarterly financial statement positions.

Bank also received Term Loan from PT Bank Mandiri (Persero) Tbk with a ceiling Rp500,000. The Term Loan has period 1 (two) years of March 28, 2022 until December 19, 2023 with interest rate is JIBOR 3 M + 1%.

Over the period of borrowing, the Bank is required to comply with terms of the borrowing as follows; (i) ensure the availability of audited financial statement by Public Accounting Firm registered by OJK; (ii) conformity between the use of fund and the purpose of the borrowing facility; and (iii) amendment of the debtor's article of association whenever there are changes.

The total receipts and payments of Mandiri financing on December 31, 2023 and 2022 were Rp1.500.000, and Rp1.500.000, and Nil, and Nil, respectively.

The Bank has complied with all of the existing terms of the fund borrowing agreement for the December 31, 2023 and 2022. The Bank does not provide any collateral for this loan.

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/DIRKS/2017 dated January 5, 2017. The interest rate of borrowings is 4.40%.

The terms of agreement as follows:

- a. Contract of fund investment from customer KEMENPUPERA as the owner of funds to the BJBS, with profit sharing system based on ratio agreed with revenue sharing system;

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

- b. Objek dalam perjanjian tersebut adalah Dana KPR Sejahtera yang terdiri dari dana KEMENPUPERA dan BJBS dengan jumlah paling tinggi sebesar Rp237.000 untuk pembiayaan KPR Sejahtera paling rendah 2.500 unit, dengan dana yang disiapkan oleh pihak BJBS paling rendah sebesar 10% dari total dana yang diperjanjikan;
- c. Atas dana yang dikelola oleh BJBS, KEMENPUPERA menerima pembayaran imbal bagi hasil setiap bulan sebesar *counter* nisbah imbal hasil maksimal yang berlaku di BJBS;
- d. Imbal hasil yang dihitung berdasarkan saldo rata-rata harian x jumlah hari x (*gross yield* x nisbah)/365 sebagaimana perjanjian antara BJBS dengan KEMENPUPERA;
- e. BJBS 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 5,00% (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 pembiayaan KEMENPUPERA pada 31 Desember 2023 dan 2022 berturut-turut adalah sebesar Rp1.564.587, dan Rp347.899, serta Rp2.928.716 dan 2.069.000

BJBS 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 Committed Loan Credit Facility* dari PT Bank ICBC Indonesia dengan jangka waktu 24 (dua puluh empat) bulan sejak tanggal 28 Desember 2023 hingga 28 Desember 2025 dengan plafon Rp800.000 dengan bunga sebesar JIBOR 3M + 0.70%.

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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

- b. The object of the agreement is the fund of KPR Sejahtera consisting of KEMENPUPERA and BJBS 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. For the funds managed by BJBS, KEMENPUPERA receives payment of profit sharing each month amounting to the maximum counter rate of the maximum yield applicable in BJBS;
- 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. BJBS 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 5.00% (five percent) per annum (fix rate mortgage);
 - 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 KEMENPUPERA financing on December 31, 2023 and 2022 were Rp1.564.587, and Rp347.899, and Rp2.928.716, and Rp2.069.000, respectively.

BJBS 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 Committed Loan Credit Facility* from PT ICBC Indonesia with from PT ICBC Indonesia, this borrowings has period 24 (twenty four) months since December 28, 2023 until December 28, 2025 with a plafond Rp800.000 and rate JIBOR 3M + 0.70%.

Over the period of borrowing, 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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

Jumlah penerimaan dana dan pembayaran pembiayaan ICBC pada 31 Desember 2023 dan 2022 berturut-turut adalah sebesar Rp800.000 dan Rp800.000 serta Rp800 dan Nihil.

Bank telah memenuhi semua persyaratan yang ditetapkan dalam perjanjian untuk 31 Desember 2023 dan 2022. Bank tidak memberikan jaminan apapun atas pinjaman ini.

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 (tiga) tahun sejak 28 September 2022 hingga 26 September 2025 dengan bunga 7,15%.

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%.

Selama masa pinjaman, Bank memiliki kewajiban untuk menjaga agar kolektibilitas debitur pada setiap kreditur dari debitur adalah tetap pada kolektibilitas 1 sesuai aturan yang ditetapkan oleh Bank Indonesia.

Jumlah penerimaan dana dan pembayaran pembiayaan Danamon pada 31 Desember 2023 dan 2022 berturut-turut adalah sebesar Rp1.000.000 dan Rp1.000.000 serta Rp4.000.000 dan Nihil.

Bank telah memenuhi semua persyaratan yang ditetapkan dalam perjanjian untuk 31 Desember 2023 dan 2022. Bank tidak memberikan jaminan apapun atas pinjaman ini.

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 pertama pada 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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

The total receipts and payments of ICBC financing on December 31, 2023 and 2022 were Rp800.000 and Rp800.000, and Rp800, and Nil, respectively.

The Bank has complied with all of the existing terms of the fund borrowing agreement for the December 31, 2023 and 2022. The Bank does not provide any collateral for this loan.

PT Bank Danamon Indonesia Tbk

Bank received "Kredit Angsuran Berjangka" Facility from PT Bank Danamon Indonesia Tbk with a plafond Rp1,500,000 and has period 3 (three) years since September 28, 2022 until September 26, 2025 with rate 7.15%.

Bank also received Term Loan from PT Bank Danamon Indonesia Tbk with a plafond Rp1,000,000. The Term Loan has period 2 (two) years of March 28, 2022 until March 28, 2024 with interest rate 4,50% fixed rate.

During the borrowing period, the Bank is required to ensure that the debtor's collectability for each creditor of the debtor remains at collectability 1 in accordance with the rules set by Bank Indonesia.

The total receipts and payments of Danamon financing on December 31, 2023 and 2022 were Rp1.000.000, and Rp1.000.000, and Rp4.000.000, and Nil, respectively.

The Bank has complied with all of the existing terms of the fund borrowing agreement for the December 31, 2023 and 2022. The Bank does not provide any collateral for this loan.

Lembaga Pengelola Dana Bergulir Koperasi dan Usaha Mikro, Kecil dan Menengah

Bank received borrowing facilities from Lembaga Pengelola Dana Bergulir Koperasi dan Usaha Mikro, Kecil dan Menengah with a total ceiling of Rp200,000. The borrowing has period 5 (five) years after first disbursement. The first disbursement is in September, 2019.

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 IDR40,000 for the cooperative. The interest rate given from Lembaga Pengelola Dana Bergulir Koperasi dan Usaha Mikro, Kecil dan Menengah for Bank is 5% and from Bank for micro, small and medium bussines is a maximum 16% for annum.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

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.

Berdasarkan perjanjian pinjaman Bank disyaratkan 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".

Jumlah penerimaan dana dan pembayaran pembiayaan LPDB-KUMKM selama tahun yang berakhir pada 31 Desember 2023 dan 2022 berturut-turut adalah sebesar Rp14.524, dan Rp39.259, serta Rp20.000 dan Nihil.

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.

Bank telah memenuhi semua persyaratan yang ditetapkan dalam perjanjian untuk 31 Desember 2023 dan 2022. Bank tidak memberikan jaminan apapun atas pinjaman ini.

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%.

Selama masa pinjaman, Bank memiliki kewajiban untuk menyerahkan laporan keuangan tahunan yang telah diaudit oleh Kantor Akuntan Publik terdaftar OJK selambat-lambat 180 hari setelah tanggal penutupan buku.

Bank mendapatkan fasilitas pinjaman untuk tujuan memenuhi kebutuhan likuiditas.

Jumlah penerimaan dana dan pembayaran pembiayaan Bank DKI pada 31 Desember 2023 dan 2022 berturut-turut adalah sebesar Nihil dan Nihil serta Rp1.500.000 dan Nihil

Bank telah memenuhi semua persyaratan yang ditetapkan dalam perjanjian untuk tahun 31 Desember 2023 dan 2022. Bank tidak menjaminkan apapun atas pinjaman ini.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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.

Based on the loan agreement, Bank is required to maintain the financial health in accordance with Surat Edaran Otoritas Jasa Keuangan (SEOJK) Number 14/SEOJK.03/2017 about Tingkat Kesehatan Keuangan Bank Umum dengan tingkat kesehatan minimal "SEHAT".

Total receipts and payments of LPDB-KUMKM financing for the year ended on December 31, 2023 and 2022 were Rp14.524, and Rp39.259, and Rp20.000, and Nil, respectively.

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.

The Bank has complied with all of the existing terms of the fund borrowing agreement for the years December 31, 2023 and 2022. The Bank does not provide any collateral for this loan.

PT Bank DKI

The Bank received term loan from PT Bank DKI with a plafond 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%.

During the borrowing period, the Bank is required to provide audited financial statement no later than 180 days after the closing date.

The Bank received term loan facility to to meet liquidity needs

The total receipts and payments of DKI financing on December 31, 2023 and 2022 were Nil and Nil, and Rp1,500,000, and Nil, respectively.

The Bank has complied with all of the existing terms of the fund borrowing agreement as of December 31, 2023 and 2022. The Bank does not provide any collateral for this loan.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

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 Rp 15.000, 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.

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.

Berdasarkan persetujuan kredit No. 1792 tanggal 30 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% per tahun, jangka waktu 72 (tujuh puluh dua) bulan dan jatuh tempo pada tanggal 30 Desember 2025. Pinjaman tersebut dijamin dengan piutang usaha yang berasal dari fasilitas kredit yang diberikan.

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.

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 CIMB Niaga Tbk pada 31 Desember 2023 dan 2022 berturut-turut adalah sebesar Nihil dan Rp537 serta Nihil dan Nihil.

BPR Intan Jabar telah memenuhi semua persyaratan yang ditetapkan dalam perjanjian pada tanggal 31 Desember 2023 dan 2022. 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;

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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.

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.

Based on the agreement No. 1792 on December 30, 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% per annum for the period of 72 (seventy two) months, until December 30, 2025. The borrowing facility is guaranteed by the Account Receivable of the loan.

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.

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, 2023 and 2022 were nil and Rp537, and Nil, and Nil, respectively.

BPR Intan Jabar has complied with all of the existing terms of the fund borrowing agreement as of December 31, 2023 and 2022. 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 plafond 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 plafond Rp20,000. The borrowing has period 48 (fourty eight) months. The interest rate is 10.75% per annum;

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

- 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.

BPR Intan Jabar telah memenuhi semua persyaratan yang ditetapkan dalam perjanjian pinjaman.

Jumlah penerimaan dana dan pembayaran pembiayaan PT Bank Oke Indonesia Tbk pada 31 Desember 2023 dan 2022 berturut-turut adalah sebesar Rp138 dan Nihil serta Nihil dan Nihil.

Fasilitas kredit pada PT Bank Oke Indonesia Tbk dengan nilai nominal Rp15.000 telah dilunasi oleh BPR Intan Jabar pada tanggal jatuh tempo pada tanggal 7 Agustus 2022.

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 9 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.
- d. Berdasarkan Perjanjian Restrukturisasi Kredit No. 14 tanggal 26 Desember 2022, BPR Intan Jabar mendapat fasilitas restrukturisasi kredit eksisting dengan plafon sebesar Rp3.000. Pinjaman memiliki jangka waktu 60 (enam puluh) bulan. Tingkat suku bunga pinjaman sebesar 9,00% efektif per tahun.
- e. Berdasarkan Perjanjian Restrukturisasi Kredit No. 59 tanggal 26 Desember 2022, BPR Intan Jabar mendapat fasilitas restrukturisasi kredit eksisting dengan plafon sebesar Rp5.000. Pinjaman memiliki jangka waktu 60 (enam puluh) bulan. Tingkat suku bunga pinjaman sebesar 9,00% efektif per tahun.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

- b. Based on the loan agreement No. 078/BOI/BD/IV/2018 dated April 5, 2018, BPR Intan Jabar received borrowing facility with a plafond 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.

BPR Intan Jabar has complied with all of the existing terms of the fund borrowing agreement.

The total receipts and payments of PT Bank Oke Indonesia Tbk financing on December 31, 2023 and 2022 were Rp138, and Nil, and Nil, and Nil, respectively.

Credit facility at PT Bank Oke Indonesia Tbk with nominal value of Rp15,000 had been repaid by BPR Intan Jabar on the due on August 7, 2022.

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 April 27, 2020, BPR Intan Jabar received borrowing facility with a plafond Rp3,000. The borrowing has period 24 (twenty four) months. The interest rate is 5.93% per annum;
- b. On July 9, 2020, BPR Intan Jabar received borrowing facility with a plafond 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 plafond of Rp1,000. The borrowing has period 24 (twenty four) months. The interest rate is 11.00% per annum.
- d. Based on the loan restructuring agreement No. 14 dated December 26, 2022, BPR Intan Jabar received an existing loan restructuring facility with a plafond Rp3,000. The borrowing has period 60 (sixty) months. The interest rate is 9.00% per annum.
- e. Based on the loan restructuring agreement No. 59 dated December 26, 2022, BPR Intan Jabar received an existing loan restructuring facility with a plafond Rp5,000. The borrowing has period 60 (sixty) months. The interest rate is 9.00% per annum.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

- f. Berdasarkan Perjanjian Restrukturisasi Kredit No. 36 tanggal 26 Desember 2022, BPR Intan Jabar mendapat fasilitas restrukturisasi kredit eksisting dengan plafon sebesar Rp5.000. Pinjaman memiliki jangka waktu 60 (enam puluh) bulan. Tingkat suku bunga pinjaman sebesar 9,00% efektif per tahun.

Jumlah penerimaan dana dan pembayaran pembiayaan PT BPR Daya Lumbung Asia pada 31 Desember 2023 dan 2022 berturut-turut adalah sebesar Nihil dan Rp1.492 serta Nihil dan Rp8.814

PT BPR Intan Jabar telah memenuhi semua semua persyaratan yang ditetapkan dalam perjanjian untuk tahun 31 Desember 2023 dan 2022. PT BPR Intan Jabar 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 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.

Berdasarkan Perjanjian Restrukturisasi Kredit No. 58 tanggal 14 September 2023, BPR Intan Jabar mendapat fasilitas restrukturisasi kredit eksisting dengan plafon sebesar Rp10.000. Pinjaman memiliki jangka waktu 36 (tiga puluh enam) bulan. Tingkat suku bunga pinjaman sebesar 11,75% efektif per tahun.

Berdasarkan Perjanjian Restrukturisasi Kredit No. 26 tanggal 14 September 2023, BPR Intan Jabar mendapat fasilitas restrukturisasi kredit eksisting dengan plafon sebesar Rp5.000. Pinjaman memiliki jangka waktu 36 (tiga puluh enam) bulan. Tingkat suku bunga pinjaman sebesar 11,00% efektif per tahun.

Jumlah penerimaan dana dan pembayaran pembiayaan PT BPR Supra Artapersada pada 31 Desember 2023 dan 2022 berturut-turut adalah sebesar Nihil dan Nihil serta Nihil dan Rp5.603

PT BPR Intan Jabar telah memenuhi semua persyaratan yang ditetapkan dalam perjanjian untuk 31 Desember 2023 dan 2022. PT BPR Intan Jabar tidak menjaminkan apapun atas pinjaman ini.

PT Bank BTPN Tbk

Bank mendapatkan fasilitas kredit dari PT Bank BTPN Tbk dengan limit Rp1.000.000. Jangka waktu kredit selama 1 (satu) tahun dari tanggal 28 Desember 2023 sampai dengan 28 Desember 2024 dengan tingkat suku bunga pinjaman adalah JIBOR 3M + 0.25%.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

- f. Based on the loan restructuring agreement No. 36 dated December 26, 2022, BPR Intan Jabar received an existing loan restructuring facility existing with a plafond Rp5,000. The borrowing has period 60 (sixty) months. The interest rate is 9.00% per annum.

The total receipts and payments of PT BPR Daya Lumbung Asia financing on December 31, 2023 and 2022 were Nil and Rp1.492, and Nil, and Rp8.814, respectively.

PT BPR Intan Jabar has complied with all of the existing terms of the fund borrowing agreement as of December 31, 2023 and 2022. PT BPR Intan Jabar 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 Jabar received borrowing facility with a plafond Rp10,000. The borrowing has period of 36 (thirty six) months. The interest rate is 11.75% per annum.

Based on the loan restructuring agreement No. 58 dated September 14, 2023, BPR Intan Jabar received an existing loan restructuring facility with a plafond Rp10,000. The borrowing has period 36 (thirty six) months. The interest rate is 11,75% per annum.

Based on the loan restructuring agreement No. 26 dated September 14, 2023, BPR Intan Jabar received an existing loan restructuring facility with a ceiling Rp5,000. The borrowing has period 36 (thirty six) months. The interest rate is 11,00% per annum.

The total receipts and payments of PT BPR Supra Artapersada financing on December 31, 2023 and 2022 were Nil, and Nil, and Nil, and Rp5.603, respectively.

PT BPR Intan Jabar has complied with all of the existing terms of the fund borrowing agreement as of December 31, 2023 and 2022. PT BPR Intan Jabar does not provide any collateral for this loan.

PT Bank BTPN Tbk

The Bank received Term Loan from PT Bank BTPN Tbk with a plafond Rp1.000.000. The Term Loan has period 1 (one) years from December 28, 2023 until December 28, 2024 with interest rate is JIBOR 3M + 0.25%.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

Selama masa pinjaman, Bank memiliki kewajiban untuk menyerahkan laporan keuangan tahunan yang telah diaudit oleh Kantor Akuntan Publik terdaftar OJK selambat-lambat 180 hari setelah tanggal penutupan buku.

Persyaratan-persyaratan penting (financial covenants) dalam perjanjian pinjaman Bank antara lain:

- a. Menjaga Capital Adequacy Ratio (CAR) minimal sebesar 14.00%;
- b. Menjaga maksimum Gross Non Performing Loan (NPL) sebesar 5.00%;
- c. Menjaga net income tahun berjalan dengan angka positif

Jumlah penerimaan dana dan pembayaran pembiayaan PT Bank BTPN Tbk pada 31 Desember 2023 dan 2022 berturut-turut adalah sebesar Rp1.000.000 dan Nihil serta Nihil dan Nihil.

Bank telah memenuhi semua persyaratan yang ditetapkan dalam perjanjian untuk tahun 31 Desember 2023 dan 2022. Bank tidak menjaminkan apapun atas pinjaman ini.

PT Bank Maybank Indonesia Tbk

Bank mendapatkan fasilitas kredit dari PT Bank Maybank Indonesia Tbk dengan limit Rp500.000. Jangka waktu kredit selama 2 (dua) tahun dari tanggal 28 Desember 2023 sampai dengan 28 Desember 2025 dengan tingkat suku bunga pinjaman adalah JIBOR 3M + 0.65%.

Selama masa pinjaman, Bank memiliki kewajiban untuk menyerahkan laporan keuangan tahunan yang telah diaudit oleh Kantor Akuntan Publik terdaftar OJK selambat-lambat 180 hari setelah tanggal penutupan buku.

Bank mendapatkan fasilitas pinjaman untuk tujuan umum Bank. Persyaratan-persyaratan penting (financial covenants) dalam perjanjian pinjaman Bank antara lain:

- a. Menjaga Capital Adequacy Ratio (CAR) minimal sebesar 14.00%;
- b. Menjaga rasio maksimum Nett Non Performing Loan (NPL) sebesar 4.00%;
- c. Mematuhi hukum dan peraturan dari Bank Indonesia dan/atau OJK atau institusi lainnya yang mengawasi debitur.

Jumlah penerimaan dana dan pembayaran pembiayaan PT Bank Maybank Indonesia Tbk pada 31 Desember 2023 dan 2022 berturut-turut adalah sebesar Rp500.000 dan Nihil serta Nihil dan Nihil.

Bank telah memenuhi semua persyaratan yang ditetapkan dalam perjanjian untuk tahun 31 Desember 2023 dan 2022. Bank tidak menjaminkan apapun atas pinjaman ini.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

During the borrowing period, the Bank is required to provide audited financial statement no later than 180 days after the closing date.

The significant requirements (financial covenants) in the Bank's loan agreement include the following:

- a. Capital Adequacy Ratio (CAR) minimum of 14.00%;*
- b. Gross Non-Performing Loan (NPL) ratio maximum of 5.00%;*
- c. Net income for the current year with positive numbers*

The total receipts and payments of PT Bank BTPN Tbk on December 31, 2023 and 2022 were Rp1.000.000, and Nil, and Nil, and Nil, respectively.

The Bank has complied with all of the existing terms of the fund borrowing agreement as of December 31, 2023 and 2022. The Bank does not provide any collateral for this loan.

PT Bank Maybank Indonesia Tbk

The Bank received Term Loan from PT Bank Maybank Indonesia Tbk with a plafond Rp500.000. The Term Loan has period 2 (two) years from December 28, 2023 until December 28, 2025 with interest rate is JIBOR 3M + 0.65%.

During the borrowing period, the Bank is required to provide audited financial statement no later than 180 days after the closing date.

The Bank received Term Loan facility to meet general purpose of Bank needs. The significant requirements (financial covenants) in the Bank's loan agreement include the following:

- a. Capital Adequacy Ratio (CAR) minimum of 14.00%;*
- b. Nett Non-Performing Loan (NPL) ratio maximum of 4.00%;*
- c. Comply with laws and regulations from Bank Indonesia and/or OJK or other institutions that supervise debtors.*

The total receipts and payments of PT Bank Maybank Indonesia Tbk on December 31, 2023 and 2022 were Rp500.000 and Nil and Nil and Nil, respectively.

The Bank has complied with all of the existing terms of the fund borrowing agreement as of December 31, 2023 and 2022. The Bank does not provide any collateral for this loan.

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, 2023	31 Desember/ December 31, 2022	
Rupiah			Rupiah
Fasilitas kredit yang belum digunakan	13,043	9,864	Unused loan facility
Bank garansi	88	883	Bank guarantee
Total	13,131	10,747	Total

b. Perubahan estimasi kerugian komitmen dan kontinjensi

b. Movements in the estimated losses on commitments and contingencies

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Saldo awal	10,747	22,794	Beginning balance
Penyisihan selama tahun berjalan	6,506	1	Provision during the year
Pembalikan selama tahun berjalan	(4,122)	(12,048)	Reversal during the year
Saldo akhir	13,131	10,747	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, 2023	31 Desember/ December 31, 2022	
Bank			Bank
Pajak penghasilan badan (Pasal 29)	29,675	87,764	Corporate Income tax (Article 29)
Pajak penghasilan badan (Pasal 25)	22,435	31,699	Corporate Income tax (Article 25)
Pajak penghasilan			Income tax
Pasal 21	6,165	5,784	Article 21
Pasal 4(2) dan 23	14,827	8,093	Article 4(2) and 23
	<u>73,102</u>	<u>133,340</u>	
Entitas anak			Subsidiary
Pajak penghasilan badan	64	705	Corporate Income tax (Article 29)
Pajak penghasilan			Income tax
Pasal 21	2,566	361	Article 21
Pasal 4(2) dan 23	6,427	4,941	Article 4(2) and 23
	<u>9,057</u>	<u>6,007</u>	
Total	82,159	139,347	Total

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

b. Beban (manfaat) pajak

b. Tax expense (benefit)

	<u>31 Desember/ December 31, 2023</u>	<u>31 Desember/ December 31, 2022</u>	
Bank			Bank
Pajak kini	378,448	563,416	Current tax
Pajak tangguhan	<u>50,163</u>	<u>4,920</u>	Deferred tax
	<u>428,611</u>	<u>568,336</u>	
Entitas anak			Subsidiary
Pajak kini	13,913	823	Current tax
Pajak tangguhan	<u>2,666</u>	<u>21,177</u>	Deferred tax
	<u>16,579</u>	<u>22,000</u>	
Neto	<u><u>445,190</u></u>	<u><u>590,336</u></u>	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:

	<u>31 Desember/ December 31, 2023</u>	<u>31 Desember/ December 31, 2022</u>	
Laba sebelum beban pajak	2,126,367	2,835,618	Income before tax expense
Laba sebelum beban pajak entitas anak	38,684	(43,645)	Income before tax expense subsidiaries
Transaksi eliminasi	<u>(20,172)</u>	<u>-</u>	Elimination transaction
Laba sebelum beban pajak (Bank)	<u>2,144,879</u>	<u>2,791,973</u>	Income before tax expense (Bank only)
Pajak dihitung pada tarif pajak yang berlaku (19%)	407,527	530,475	Tax expense calculated at prevailing tax rate (19%)
Pengaruh beban yang tidak dapat dikurangkan	(11,371)	37,861	Non-deductible expenses
Manfaat (beban) pajak entitas anak	16,579	22,000	Tax benefit (expense) of subsidiaries
Dampak penyesuaian pajak tangguhan	<u>32,455</u>	<u>-</u>	Impact of deferred tax adjustment
Beban pajak - neto	<u><u>445,190</u></u>	<u><u>590,336</u></u>	Tax expense - net

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

Rekonsiliasi antara laba sebelum beban pajak menurut laporan laba rugi dan penghasilan 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, 2023	31 Desember/ December 31, 2022	
Laba sebelum beban pajak (Bank)	2,144,879	2,791,973	<i>Income before tax expense (Bank only)</i>
Beda waktu			<i>Timing differences</i>
			<i>Reversal of allowance for loan losses</i>
Pembalikan kerugian kredit	(39,977)	(103,063)	
Penghargaan kerja	13,078	3,584	<i>Gratuity</i>
Penyisihan beban <i>Corporate Social Responsibility</i>	(31,711)	13,085	<i>Provision for Corporate Social Responsibility</i>
Penyisihan beban imbalan kerja pasti	4,688	71,769	<i>Provision for defined employee benefits</i>
Pembalikan kerugian aset nonproduktif dan aset produktif selain kredit yang diberikan	(6,566)	11,694	<i>Reversal for possible losses on non-earning assets earning assets other than loans</i>
Kerugian (keuntungan) dari perubahan aset keuangan yang diukur pada nilai wajar melalui laba rugi	(59,115)	(22,962)	<i>Loss (gain) from financial assets at fair value through profit or loss</i>
Aset hak guna dan liabilitas sewa	26,404	-	<i>Right of use assets and lease liability</i>
	<u>(93,199)</u>	<u>(25,893)</u>	
Beda tetap			<i>Permanent differences</i>
Beban yang tidak dapat dikurangkan	(59,850)	199,265	<i>Non-deductible expenses</i>
Laba kena pajak	<u>1,991,830</u>	<u>2,965,345</u>	<i>Taxable income</i>
Beban pajak penghasilan badan			<i>Corporate income tax expense</i>
2023: 19% x Rp1.991.830	378,448	-	<i>2023: 19% x Rp1.991.830</i>
2022: 19% x Rp2.965.345	-	563,416	<i>2022: 19% x Rp2.965.345</i>
Dikurangi pajak dibayar dimuka	<u>(348,773)</u>	<u>(475,652)</u>	<i>Less prepaid tax</i>
Utang pajak penghasilan	<u>29,675</u>	<u>87,764</u>	<i>Corporate income tax payable</i>

Bank telah menyampaikan Surat Pemberitahuan Tahunan untuk tahun 2022 sesuai dengan prinsip *self assessment* pada Bulan April 2023.

The Bank has submitted the Annual Corporate Income Tax Return for 2022 according to the self assessment principle in April 2023.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

- c. Aset (liabilitas) pajak tangguhan – neto**
Perhitungan manfaat (beban) pajak tangguhan dan aset pajak tangguhan adalah sebagai berikut:

- c. Deferred tax assets (liabilities) – net**
The computation of deferred tax benefit (expense) deferred tax assets are detailed below:

	31 Desember 2022/ December 31, 2022					31 Desember/ December 31	
	1 Januari/ January 1	Penyesuaian pajak tangguhan ke laba rugi/ Adjustment on deferred tax to profit or loss	Penyesuaian pajak tangguhan ke penghasilan komprehensif lain/ Adjustment on deferred tax to OCI	Diakui pada laporan laba rugi/ Recognized in statement of profit or loss	Diakui pada penghasilan komprehensif lain/ Recognized in other comprehensive income		
Entitas Induk							Parent Entity
Penyisihan beban Corporate Social Responsibility	26,406	--	--	(6,025)	--	20,381	Provision for Corporate Social Responsibility
Penyisihan liabilitas imbalan kerja pasti	90,178	--	(38,395)	891	(198)	52,476	Provision for defined employee benefit liability
Penyisihan kerugian kredit	(48,740)	--	--	(7,596)	--	(56,336)	Provision for loan losses
Perubahan nilai wajar surat berharga yang diukur melalui penghasilan komprehensif lain	97,447	--	--	--	(26,643)	70,804	Changes in fair value of marketable securities measured at fair value through other comprehensive income
Perubahan nilai wajar surat berharga yang diukur melalui laba rugi	1,705	--	--	(11,232)	--	(9,527)	Changes in fair value of marketable securities measured at fair value through profit or loss
Pencadangan penghargaan direksi	9,636	--	--	2,485	--	12,121	Gratuity
Penyisihan kerugian aset nonproduktif dan aset produktif selain dari kredit yang diberikan	(180)	--	--	(1,248)	--	(1,428)	Provision for losses on non-earning assets and earning assets other than loan
Aset hak guna	--	(143,573)	--	29,524	--	(114,049)	Right of use assets
Liabilitas sewa	--	111,118	--	(24,507)	--	86,611	Lease liabilities
Entitas Induk	176,452	(32,455)	(38,395)	(17,708)	(26,841)	61,053	Parent Entity
Entitas Anak	13,297	--	--	(2,666)	(9,638)	993	Subsidiary
Aset Pajak Tangguhan - Neto	189,749	(32,455)	(38,395)	(20,374)	(36,479)	62,046	Deferred Tax Assets - Net

	31 Desember 2022/ December 31, 2022					31 Desember/ December 31	
	1 Januari/ January 1	Penyesuaian pajak tangguhan/ Adjustment on deferred tax	Diakui pada laporan laba rugi/ Recognized in statement of profit or loss	Diakui pada penghasilan komprehensif lain/ Recognized in other comprehensive income			
Entitas Induk							Parent Entity
Penyisihan beban Corporate Social Responsibility	23,920	--	2,486	--	26,406		Provision for Corporate Social Responsibility
Penyisihan liabilitas imbalan kerja pasti	71,717	--	13,636	4,825	90,178		Provision for defined employee benefit liability
Penyisihan kerugian kredit	(29,161)	--	(19,579)	--	(48,740)		Provision for loan losses
Perubahan nilai wajar surat berharga yang diukur melalui penghasilan komprehensif lain	(307)	--	--	97,754	97,447		Changes in fair value of marketable securities measured at fair value through other comprehensive income
Perubahan nilai wajar surat berharga yang diukur melalui laba rugi	6,068	--	(4,363)	--	1,705		Changes in fair value of marketable securities measured at fair value through other comprehensive income
Pencadangan penghargaan kerja	8,957	--	679	--	9,636		Gratuity
Penyisihan kerugian aset nonproduktif dan aset produktif selain dari kredit yang diberikan	(2,402)	--	2,222	--	(180)		Provision for losses on non-earning assets and earning assets other than loan
Entitas Induk	78,792	--	(4,919)	102,579	176,452		Parent Entity
Entitas Anak	34,334	--	(21,177)	140	13,297		Subsidiary
Aset Pajak Tangguhan - Neto	113,126	--	(26,096)	102,719	189,749		Deferred Tax Assets - Net

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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

d. Pemeriksaan Pajak

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
SKPKB PPh 4 (2) (18 Des 2017)	2014	PPh 4 (2)	10,995	10,995	Proses Permohonan Peninjauan Kembali/ Judicial Review Request Process
STP PPH PASAL 4 (2) (30 Apr 2021)	2014	PPh 4 (2)	10,995	10,995	Bagian Proses Permohonan Peninjauan Kembali/ Part of Judicial Review Request Process
SKPKB (27 Des 2018)	2015	PPh Badan	66,015	66,015	Proses Permohonan Peninjauan Kembali/ Judicial Review Request Process
STP PPH Badan (31 Jan 2022)	2015	PPh Badan	26,231	26,231	Bagian Proses Permohonan Peninjauan Kembali/ Part of Judicial Review Request Process
SKPKB PPh Badan (28 Jun 2021)	2019	PPh Badan	34,964	34,797	Proses Permohonan Banding / Appeal Request Process
SKPKB PPh Badan (20 Nov 2023)	2018	PPh Badan	183,791	183,791	Proses Permohonan Keberatan / Objection Request Process
SKPKB PPh 21 (20 Nov 2023)	2018	PPh 21	4,416	4,416	Proses Permohonan Keberatan / Objection Request Process
SKPKB PPN (20 Nov 2023)	2018	PPn	5	5	Proses Permohonan Keberatan / Objection Request Process
SKPKB PPN (20 Nov 2023)	2018	PPN	0.4	0.4	Proses Permohonan Keberatan / Objection Request Process
Total				337,245	Total

Selain uang muka yang masih dalam sengketa sebagaimana disebutkan di atas, terdapat lebih bayar atas PPh badan tahun 2019 sebesar Rp52.501 yang sedang dalam proses banding (sebelumnya lebih bayar pajak SPT tahun 2019 sebesar Rp65.671 dan telah dikembalikan Sebagian atas hasil Keputusan pengadilan pajak sebesar Rp13.170) (Catatan 18).

BJBS

Pada tahun 2018 BJBS menerima Surat Ketetapan Pajak Kurang Bayar (SKPKB) untuk pajak penghasilan Pasal 4(2), Pasal 21, Pasal 23 dan PPN tahun pajak 2016 sebesar Rp10.895.848. Atas SKP tersebut BJBS mengajukan surat keberatan ke Direktur Jenderal Pajak dengan nilai sebesar SKP.

Pada tahun 2019, BJBS menerima Surat Keputusan Keberatan yang mengabulkan keberatan sebesar Rp4.329.710, yang kasnya telah diterima oleh BJBS. Atas keputusan tersebut, BJBS mengajukan Surat Banding kepada Pengadilan Pajak sebesar Rp4.917.591 dan sisanya sebesar Rp1.648.547 dibebankan pada laba rugi tahun 2019.

Pada tahun 2021, BJBS menerima Putusan Pengadilan Pajak PUT-006168.16/2019/ PP/MXIIA Tahun 2021 yang mengabulkan sebagian permohonan banding BJBS Rp585.410, sedangkan sisanya sebesar Rp4.332.181 dibebankan pada laba rugi periode berjalan.

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
SKPKB PPh 4 (2) (18 Des 2017)	2014	PPh 4 (2)	10,995	10,995	Proses Permohonan Peninjauan Kembali/ Judicial Review Request Process
STP PPH PASAL 4 (2) (30 Apr 2021)	2014	PPh 4 (2)	10,995	10,995	Bagian Proses Permohonan Peninjauan Kembali/ Part of Judicial Review Request Process
SKPKB (27 Des 2018)	2015	PPh Badan	66,015	66,015	Proses Permohonan Peninjauan Kembali/ Judicial Review Request Process
STP PPH Badan (31 Jan 2022)	2015	PPh Badan	26,231	26,231	Bagian Proses Permohonan Peninjauan Kembali/ Part of Judicial Review Request Process
SKPKB PPh Badan (28 Jun 2021)	2019	PPh Badan	34,964	34,797	Proses Permohonan Banding / Appeal Request Process
SKPKB PPh Badan (20 Nov 2023)	2018	PPh Badan	183,791	183,791	Proses Permohonan Keberatan / Objection Request Process
SKPKB PPh 21 (20 Nov 2023)	2018	PPh 21	4,416	4,416	Proses Permohonan Keberatan / Objection Request Process
SKPKB PPN (20 Nov 2023)	2018	PPn	5	5	Proses Permohonan Keberatan / Objection Request Process
SKPKB PPN (20 Nov 2023)	2018	PPN	0.4	0.4	Proses Permohonan Keberatan / Objection Request Process
Total				337,245	Total

In addition to advances that are still in dispute as mentioned above, there are overpayments of corporate income tax for 2019 amounting to Rp52,501, which are in the process of appeal (previously the 2019 tax overpayment amounted to Rp65,671 and was partially returned based on the tax court decision amounting to Rp13,170) (Note 18).

BJBS

In 2018, BJBS has received Tax Underpayment Letter (SKPKB) for various income tax Art 4(2), Art 21, Art 23 and VAT for the fiscal year 2016 amounting to Rp10,895,848. Of the SKP, BJBS has submitted objection letter to the General Director of Taxes with a value of SKP.

In 2019, the BJBS has received Decision of the objection letter which granted the objection amounting to Rp4,329,710, which the cash has been received by the BJBS. Based on this decision, the Bank submitted a Letter of Appeal to the Tax Court amounting to Rp4,917,591 and the remaining Rp1,648,547 was charged to profit or loss in 2019.

In 2021, BJBS received Tax Court's Decision PUT-006168.16/2019/PP/MXIIA year 2021 which partially granted the BJBS's appeal amounting to Rp585,410 while the rest of Rp4,332,181 is charged in the current profit or loss.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

Atas putusan Pengadilan Pajak, Direktorat Jenderal Pajak mengajukan Peninjauan Kembali ke Mahkamah Agung berdasarkan surat Nomor S-3591/PJ.07/2021.

Pada Tahun 2022, Mahkamah Agung mengeluarkan surat keputusan Nomor MPK-3663/PAN/2021 yaitu menolak pengajuan peninjauan kembali dari Direktorat Jenderal Pajak.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

Based on the decision of the Tax Court, the Directorate General of Taxes submitted a Judicial Review to the Supreme Court based on letter Number S-3591/PJ.07/2021.

In 2022, the Supreme Court issued a decision letter Number MPK-3663/PAN/2021, namely refusing a request for review from the Directorate General of Taxes.

27. Bunga yang Masih Harus Dibayar dan Bagi Hasil

27. Interest Payable and Revenue Sharing

	31 Desember/December 31, 2023		31 Desember/December 31, 2022		
	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		170,431		158,593	Deposits from customer
Efek utang yang diterbitkan		44,302		45,027	Debt securities issued
Pinjaman yang diterima		33,489		32,584	Borrowings
Bagi hasil syariah		17,735		15,589	Sharia profit sharing
Simpanan dari bank lain		1,215		2,307	Deposits from other banks
		<u>267,172</u>		<u>254,100</u>	
Dolar Amerika Serikat					United States Dollar
Simpanan nasabah	1,170,294	18,019	3,859	60	Deposits from customer
Total		<u>285,191</u>		<u>254,160</u>	Total

28. Liabilitas Lain-Lain

28. Other Liabilities

	31 Desember/December 31, 2023		31 Desember/December 31, 2022		
	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		341,049		441,819	Employee bonus
Setoran jaminan		93,673		84,337	Guarantee deposits
Dana Corporate Social Responsibility		106,377		138,977	Corporate Social Responsibility fund
Provisi dan komisi diterima dimuka		16,838		19,264	Unearned provisions and commission
Penghargaan kerja		63,804		50,726	Gratuity
Liabilitas sewa		512,507		448,901	Lease liabilities
Lain-lain		93,841		162,509	Others
		<u>1,228,089</u>		<u>1,346,533</u>	
Dolar Amerika Serikat					United States Dollar
Setoran jaminan	92,015	1,417	92,015	1,432	Guarantee deposits
Lain-lain	110	2	-	-	Others
		<u>1,419</u>		<u>389,579</u>	
Total		<u>1,229,508</u>		<u>1,347,965</u>	Total

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

Lain-lain terutama terdiri dari rekening titipan,
rekening dalam penyelesaian, dan titipan THR.

Others mainly consist of entrusted account,
accounts in process, and religious holiday
allowance.

29. Dana Syirkah Temporer

29. Temporary Syirkah Funds

a. Berdasarkan jenis dan mata uang

a. By type and currency

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Pihak-pihak berelasi (Catatan 43)			Related parties (Note 43)
Rupiah			Rupiah
Bukan bank			Non - bank
Giro Mudharabah	1,740	3,176	Mudharabah current savings
Tabungan mudharabah	3,906	2,847	Mudharabah savings
Deposito mudharabah berjangka	<u>3,670</u>	<u>1,125</u>	Mudharabah time deposits
	<u>9,316</u>	<u>7,148</u>	
Pihak ketiga			Third parties
Rupiah			Rupiah
Bukan bank			Non - bank
Giro mudharabah	1,428,716	820,450	Mudharabah current account
Tabungan mudharabah	1,602,938	1,654,435	Mudharabah savings
Deposito mudharabah berjangka	<u>6,141,126</u>	<u>5,841,563</u>	Mudharabah time deposits
	<u>9,172,780</u>	<u>8,316,448</u>	
Pihak ketiga			Third parties
Rupiah			Rupiah
Bank			Bank
Giro mudharabah	14,261	10,273	Mudharabah current account
Tabungan mudharabah	13,269	14,434	Mudharabah savings
Deposito mudharabah berjangka	<u>57,742</u>	<u>26,121</u>	Mudharabah time deposits
	<u>85,272</u>	<u>50,828</u>	
Total	<u>9,267,368</u>	<u>8,374,424</u>	Total

b. Rincian deposito berjangka mudharabah
berdasarkan jangka waktu

b. Details of mudharabah time deposits by term

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Rupiah			Rupiah
Bukan bank			Non - bank
1 bulan	3,693,701	3,782,198	1 month
3 bulan	1,406,055	1,299,598	3 months
6 bulan	714,269	359,930	6 months
12 bulan	309,600	380,615	12 months
Lebih dari 12 bulan	<u>21,171</u>	<u>20,346</u>	More than 12 months
	<u>6,144,796</u>	<u>5,842,687</u>	
Bank			Bank
1 bulan	17,092	18,914	1 month
3 bulan	26,000	3,000	3 months
6 bulan	4,500	1,000	6 months
12 bulan	9,850	3,207	12 months
Lebih dari 12 bulan	<u>300</u>	<u>-</u>	More than 12 months
	<u>57,742</u>	<u>26,121</u>	
Total	<u>6,202,538</u>	<u>5,868,808</u>	Total

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

- 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.

Tingkat setara bagi hasil per tahun untuk deposito
berjangka mudharabah adalah sebagai berikut:

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022
1 bulan	3.06%	2.71%
3 bulan	3.06%	2.71%
6 bulan	3.26%	2.89%
12 bulan	3.26%	2.89%
Lebih dari 12 bulan	3.26%	2.89%

- c. Profit 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.

The annual profit sharing rate for mudharabah time
deposits are as follows:

1 month
3 months
6 months
12 months
More than 12 months

30. Modal Saham

30. Share Capital

Pemegang Saham	31 Desember/December 31, 2023			31 Desember/December 31, 2022		
	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	296,756,810		74,189
Total Provinsi Jawa Barat	4,053,172,595	38.52%	1,013,293	4,053,172,595	38.52%	1,013,293
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	8,048,569		2,012
Total Kota Bandung	124,048,575	1.18%	31,012	124,048,575	1.18%	31,012
Kota Cirebon						
Saham Seri A	17,837,704		4,459	17,837,704		4,459
Saham Seri B	1,237,655		309	1,237,655		309
Total Kota Cirebon	19,075,359	0.18%	4,768	19,075,359	0.18%	4,768
Kota Sukabumi						
Saham Seri A	38,545,063		9,636	38,545,063		9,636
Saham Seri B	2,674,412		669	2,674,412		669
Total Kota Sukabumi	41,219,475	0.39%	10,305	41,219,475	0.39%	10,305
Kota Bekasi						
Saham Seri A	62,493,022		15,623	62,493,022		15,623
Saham Seri B	4,336,029		1,084	4,336,029		1,084
Total Kota Bekasi	66,829,051	0.64%	16,707	66,829,051	0.64%	16,707
Kota Bogor						
Saham Seri A	46,737,809		11,684	46,737,809		11,684
Saham Seri B	3,242,866		811	3,242,866		811
Total Kota Bogor	49,980,675	0.48%	12,495	49,980,675	0.48%	12,495
Kota Cimahi						
Saham Seri A	104,000,000		26,000	104,000,000		26,000
Saham Seri B	7,215,958		1,804	7,215,958		1,804
Total Kota Cimahi	111,215,958	1.06%	27,804	111,215,958	1.06%	27,804
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	0.89%	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	4,428,044		1,107
Total Kota Tasikmalaya	67,238,233	0.64%	16,810	67,238,233	0.64%	16,810
Kota Banjar						
Saham Seri A	41,000,000		10,250	41,000,000		10,250
Saham Seri B	2,878,228		720	2,878,228		720
Total Kota Banjar	43,878,228	0.42%	10,970	43,878,228	0.42%	10,970
Kabupaten Bandung						
Saham Seri A	712,485,914		178,121	712,485,914		178,121
Saham Seri B	49,435,275		12,359	49,435,275		12,359
Total Kabupaten Bandung	761,921,189	7.24%	190,480	761,921,189	7.24%	190,480
Kabupaten Cirebon						
Saham Seri A	56,121,123		14,030	56,121,123		14,030
Saham Seri B	3,893,920		973	3,893,920		973
Total Kabupaten Cirebon	60,015,043	0.57%	15,003	60,015,043	0.57%	15,003
Kabupaten Karawang						
Saham Seri A	56,863,937		14,216	56,863,937		14,216
Saham Seri B	9,841,711		2,460	9,841,711		2,460
Total Kabupaten Karawang	66,705,648	0.63%	16,676	66,705,648	0.63%	16,676
Kabupaten Ciamis						
Saham Seri A	32,721,097		8,180	32,721,097		8,180
Saham Seri B	4,059,040		1,015	4,059,040		1,015
Total Kabupaten Ciamis	36,780,137	0.35%	9,195	36,780,137	0.35%	9,195
Kabupaten Tasikmalaya						
Saham Seri A	130,953,800		32,738	130,953,800		32,738
Saham Seri B	9,963,099		2,491	9,963,099		2,491
Total Kabupaten Tasikmalaya	140,916,899	1.34%	35,229	140,916,899	1.34%	35,229

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

Pemegang Saham	31 Desember/December 31, 2023			31 Desember/December 31, 2022		
	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	6,028,743		1,507
Total Kabupaten Sukabumi	92,918,003	0.88%	23,229	92,918,003	0.88%	23,229
Kabupaten Subang						
Saham Seri A	44,937,610		11,234	44,937,610		11,234
Saham Seri B	-		-	-		-
Total Kabupaten Subang	44,937,610	0.43%	11,234	44,937,610	0.43%	11,234
Kabupaten Indramayu						
Saham Seri A	87,986,270		21,997	87,986,270		21,997
Saham Seri B	7,380,073		1,845	7,380,073		1,845
Total Kabupaten Indramayu	95,366,343	0.91%	23,842	95,366,343	0.91%	23,842
Kabupaten Bekasi						
Saham Seri A	73,550,504		18,388	73,550,504		18,388
Saham Seri B	5,103,243		1,276	5,103,243		1,276
Total Kabupaten Bekasi	78,653,747	0.75%	19,664	78,653,747	0.75%	19,664
Kabupaten Sumedang						
Saham Seri A	46,052,684		11,513	46,052,684		11,513
Saham Seri B	3,195,329		799	3,195,329		799
Total Kabupaten Sumedang	49,248,013	0.47%	12,312	49,248,013	0.47%	12,312
Kabupaten Bogor						
Saham Seri A	202,523,232		50,631	202,523,232		50,631
Saham Seri B	14,051,915		3,513	14,051,915		3,513
Total Kabupaten Bogor	216,575,147	2.06%	54,144	216,575,147	2.06%	54,144
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	0.97%	25,604
Kabupaten Kuningan						
Saham Seri A	28,797,110		7,199	28,797,110		7,199
Saham Seri B	1,845,018		461	1,845,018		461
Total Kabupaten Kuningan	30,642,128	0.29%	7,660	30,642,128	0.29%	7,660
Kabupaten Majalengka						
Saham Seri A	35,462,669		8,866	35,462,669		8,866
Saham Seri B	7,380,073		1,845	7,380,073		1,845
Total Kabupaten Majalengka	42,842,742	0.41%	10,711	42,842,742	0.41%	10,711
Kabupaten Garut						
Saham Seri A	26,366,698		6,592	26,366,698		6,592
Saham Seri B	4,428,044		1,107	4,428,044		1,107
Total Kabupaten Garut	30,794,742	0.29%	7,699	30,794,742	0.29%	7,699
Kabupaten Purwakarta						
Saham Seri A	51,219,171		12,805	51,219,171		12,805
Saham Seri B	5,904,059		1,476	5,904,059		1,476
Total Kabupaten Purwakarta	57,123,230	0.54%	14,281	57,123,230	0.54%	14,281
Kabupaten Bandung Barat						
Saham Seri A	5,263,157		1,316	5,263,157		1,316
Saham Seri B	7,380,073		1,845	7,380,073		1,845
Total Kabupaten Bandung Barat	12,643,230	0.12%	3,161	12,643,230	0.12%	3,161
Kabupaten Pangandaran						
Saham Seri A	-		-	-		-
Saham Seri B	2,656,826		664	2,656,826		664
Total Kabupaten Pangandaran	2,656,826	0.03%	664	2,656,826	0.03%	664

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

31 Desember/December 31, 2023				31 Desember/December 31, 2022			
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	4.95%	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	8,681,210		2,170	
Total Kota Tangerang	133,799,152	1.27%	33,449	133,799,152	1.27%	33,449	
Kota Cilegon							
Saham Seri A	60,631,578		15,158	60,631,578		15,158	
Saham Seri B	4,059,041		1,015	4,059,041		1,015	
Total Kota Cilegon	64,690,619	0.61%	16,173	64,690,619	0.61%	16,173	
Kota Tangerang Selatan							
Saham Seri A	-		-	-		-	
Saham Seri B	7,380,073		1,845	7,380,073		1,845	
Total Kota Tangerang Selatan	7,380,073	0.07%	1,845	7,380,073	0.07%	1,845	
Kota Serang							
Saham Seri A	-		-	-		-	
Saham Seri B	7,380,073		1,845	7,380,073		1,845	
Total Kota Serang	7,380,073	0.07%	1,845	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	10,332,103		2,583	
Total Kabupaten Serang	161,424,407	1.53%	40,356	161,424,407	1.53%	40,356	
Kabupaten Tangerang							
Saham Seri A	289,306,189		72,327	289,306,189		72,327	
Saham Seri B	20,073,282		5,018	20,073,282		5,018	
Total Kabupaten Tangerang	309,379,471	2.94%	77,345	309,379,471	2.94%	77,345	
Kabupaten Lebak							
Saham Seri A	37,586,022		9,397	37,586,022		9,397	
Saham Seri B	2,607,876		652	2,607,876		652	
Total Kabupaten Lebak	40,193,898	0.38%	10,049	40,193,898	0.38%	10,049	
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	1.05%	27,541	
B PUBLIK							
Saham Seri A	-		-	-		-	
Saham Seri B	2,572,850,355		643,213	2,572,850,355		643,213	
Total Publik	2,572,850,355	24.45%	643,213	2,572,850,355	24.45%	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	3,106,729,025		776,682	
Total	10,521,443,686		2,630,361	10,521,443,686		2,630,361	

Pada tanggal 31 Desember 2023 dan 2022, saham Seri A khusus dimiliki oleh pemerintah pusat, pemerintah provinsi, kota dan kabupaten sedangkan saham Seri B dimiliki oleh Direksi, Dewan Komisaris, Karyawan, Masyarakat dan Pemerintah.

Share capital as of December 31, 2023 and 2022, Class A shares are specially owned by the central government, provinces, cities and districts while the Class B shares are owned by board of director, board of commissioner, employee, public, and Government.

Saham Seri A memiliki hak khusus dalam kuorum kehadiran dan persetujuan pada agenda Rapat Umum Pemegang Saham tertentu, yaitu :

- 1) pengangkatan, pemberhentian dan persetujuan pengunduran diri Direksi dan Dewan Komisaris;
- 2) perubahan Anggaran Dasar, pengeluaran Efek bersifat Ekuitas atau perubahan Modal ditempatkan dan disetor;
- 3) penyetoran saham dalam bentuk benda lain uang, baik benda berwujud maupun benda tidak berwujud; dan
- 4) penggabungan, peleburan, pengambilalihan, dan pemisahan serta pengajuan permohonan agar Bank dinyatakan pailit dan pembubaran Bank

Series A Shares have special rights in the quorum of attendance and approval on the agenda of a certain General Meeting of Shareholders, namely:

- 1) appointment, dismissal and approval of the resignation of the Board of Directors and Board of Commissioners;
- 2) amendments to the Articles of Association, issuance of Equity Securities or changes to issued and paid up Capital;
- 3) deposit of shares in the form of other cash objects, both tangible and intangible objects; and
- 4) merger, consolidation, acquisition and separation as well as submission of applications for the Bank to be declared bankrupt and the Bank to be dissolved.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

31. Tambahan Modal Disetor

31. Additional Paid in Capital

Pada tanggal 31 Desember 2023 dan 2022, rincian tambahan modal disetor adalah sebagai berikut:

As of December 31, 2023 and 2022, details of additional paid in capital are as follows:

	31 Desember 2023 dan 2022/ December 31, 2023 and 2022	
Masyarakat	987,821	<i>Public</i>
Pemerintah Provinsi Jawa Barat	404,511	<i>Pemerintah Provinsi Jawa Barat</i>
Pemerintah Kab. Bandung	106,731	<i>Pemerintah Kab. Bandung</i>
Pemerintah Kab. Bogor	30,485	<i>Pemerintah Kab. Bogor</i>
Pemerintah Kab. Serang	22,606	<i>Pemerintah Kab. Serang</i>
Pemerintah Kab. Tangerang	22,181	<i>Pemerintah Kab. Tangerang</i>
Pemerintah Kota Tangerang	18,857	<i>Pemerintah Kota Tangerang</i>
Pemerintah Kab. Bandung Barat	16,839	<i>Pemerintah Kab. Bandung Barat</i>
Pemerintah Kab. Karawang	15,075	<i>Pemerintah Kab. Karawang</i>
Pemerintah Kab. Indramayu	14,653	<i>Pemerintah Kab. Indramayu</i>
Pemerintah Kab. Sukabumi	13,079	<i>Pemerintah Kab. Sukabumi</i>
Pemerintah Kab. Tasikmalaya	11,009	<i>Pemerintah Kab. Tasikmalaya</i>
Pemerintah Kota Tasikmalaya	9,530	<i>Pemerintah Kota Tasikmalaya</i>
Pemerintah Kota Bekasi	9,405	<i>Pemerintah Kota Bekasi</i>
Pemerintah Kota Bandung	8,894	<i>Pemerintah Kota Bandung</i>
Pemerintah Kota Cilegon	8,827	<i>Pemerintah Kota Cilegon</i>
Pemerintah Kab. Cirebon	8,448	<i>Pemerintah Kab. Cirebon</i>
Pemerintah Kab. Pandeglang	8,158	<i>Pemerintah Kab. Pandeglang</i>
Pemerintah Kab. Majalengka	8,155	<i>Pemerintah Kab. Majalengka</i>
Pemerintah Kota Tangerang Selatan	8,155	<i>Pemerintah Kota Tangerang Selatan</i>
Pemerintah Kota Serang	8,155	<i>Pemerintah Kota Serang</i>
Pemerintah Kota Cimahi	7,974	<i>Pemerintah Kota Cimahi</i>
Pemerintah Kota Depok	6,923	<i>Pemerintah Kota Depok</i>
Pemerintah Kab. Purwakarta	6,524	<i>Pemerintah Kab. Purwakarta</i>
Pemerintah Kota Sukabumi	5,801	<i>Pemerintah Kota Sukabumi</i>
Pemerintah Kab. Lebak	5,665	<i>Pemerintah Kab. Lebak</i>
Pemerintah Kab. Bekasi	5,639	<i>Pemerintah Kab. Bekasi</i>
Pemerintah Kab. Garut	4,893	<i>Pemerintah Kab. Garut</i>
Pemerintah Kab. Ciamis	4,485	<i>Pemerintah Kab. Ciamis</i>
Pemerintah Kab. Kuningan	4,166	<i>Pemerintah Kab. Kuningan</i>
Pemerintah Kota Bogor	3,583	<i>Pemerintah Kota Bogor</i>
Pemerintah Kab. Sumedang	3,531	<i>Pemerintah Kab. Sumedang</i>
Pemerintah Kab. Subang	3,318	<i>Pemerintah Kab. Subang</i>
Pemerintah Kota Banjar	3,180	<i>Pemerintah Kota Banjar</i>
Pemerintah Kab. Pangandaran	2,936	<i>Pemerintah Kab. Pangandaran</i>
Pemerintah Kota Cirebon	2,684	<i>Pemerintah Kota Cirebon</i>
Total	1,812,876	Total

32. Obligasi Subordinasi

32. Subordinated Bonds

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Obligasi Subordinasi Berkelanjutan I			<i>Continuing Subordinated Bonds I</i>
Tahap I Bank Jabar Banten	693,000	693,000	<i>of Bank Jabar Banten Phase I</i>
Obligasi Subordinasi Berkelanjutan II			<i>Continuing Subordinated Bonds II</i>
Tahap I Bank Jabar Banten	500,000	500,000	<i>of Bank Jabar Banten Phase I</i>
Obligasi Subordinasi Berkelanjutan II			<i>Continuing Subordinated Bonds II</i>
Tahap II Bank Jabar Banten	500,000	500,000	<i>of Bank Jabar Banten Phase II</i>
Obligasi Subordinasi Berkelanjutan III			<i>Continuing Subordinated Bonds III</i>
Tahap I Bank Jabar Banten	1,000,000	1,000,000	<i>of Bank Jabar Banten Phase I</i>
Obligasi Subordinasi Berkelanjutan III			<i>Continuing Subordinated Bonds III</i>
Tahap II Bank Jabar Banten	<u>1,000,000</u>	<u>1,000,000</u>	<i>of Bank Jabar Banten Phase II</i>
	<u>3,693,000</u>	<u>3,693,000</u>	
Beban emisi obligasi			
yang belum diamortisasi	(14,151)	(13,837)	<i>Unamortized bonds issuance cost</i>
Total	<u>3,678,849</u>	<u>3,679,163</u>	Total

Obligasi Subordinasi Berkelanjutan I Tahap I Bank Jabar Banten terdiri dari 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 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.*

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

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;

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 9 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 9 Juni 2029.

Pada tanggal 31 Desember 2023 dan 2022, peringkat obligasi subordinasi berkelanjutan ini menurut Pefindo adalah idA+ dan 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:

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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.*

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 9, 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 9, 2029.*

As of December 31, 2023 and 2022, the rating of the subordinated bonds based on Pefindo was idA+ and idA+.

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:*

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

- | | |
|---|--|
| <p>i. Semua syarat dan kondisi obligasi dalam perjanjian perwaliamanatan dan dokumen lain yang berkaitan tetap berlaku dan mengikat sepenuhnya perusahaan penerus (<i>surviving company</i>), 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</p> <p>ii. Disyaratkan oleh perundang-undangan yang berlaku di Negara Republik Indonesia;</p> <p>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;</p> <p>5) Melakukan transaksi dengan pihak terafiliasi kecuali bila transaksi tersebut dilakukan dengan persyaratan yang menguntungkan Bank atau setidaknya tidaknya sama dengan persyaratan yang diperoleh Bank dari pihak ketiga yang bukan terafiliasi dalam transaksi yang lazim</p> | <p>i. All requirements and conditions of the 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</p> <p>ii. Is required by the prevailing law in Indonesia;</p> <p>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;</p> <p>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</p> |
|---|--|

33. Penggunaan Laba

Penggunaan laba tahun buku 2022 ditetapkan berdasarkan keputusan Rapat Umum Pemegang Saham (RUPS) tanggal 4 April 2023 sebagaimana yang tercantum di dalam Akta Notaris No. 4 oleh R. Tedy Suwarman, SH.

Berdasarkan keputusan RUPS tersebut di atas, penggunaan laba tahun 2022 dan 2021 ditetapkan sebagai berikut:

Laba tahun berjalan/Income for the year	
31 Desember/December 31,	
2022	2021
Dividen	1,100,017
Cadangan umum	685

Jasa produksi dan beban *Corporate Social Responsibility* dibukukan sebagai beban pada laba rugi tahun berjalan.

33. Distribution of Income

Income distribution of the year 2022 was made based on the General Shareholders' Meeting dated April 4, 2023 as stated in Notarial Deed No. 4 of R. Tedy Suwarman, SH.

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,	
2022	2021
Dividen	1,042,780
Cadangan umum	971,495

Employee bonus and Corporate Social Responsibility expenses are recorded as expense in the current year statement of profit.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

34. Pendapatan Bunga dan Syariah

34. Interest and Sharia Income

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Pendapatan Bunga			Interest Income
Rupiah			Rupiah
Kredit yang diberikan	11,525,355	11,020,502	Loans
Penempatan pada Bank Indonesia dan bank lain	258,162	435,552	Placements with Bank Indonesia and other banks
Giro pada Bank Indonesia	81,444	63,248	Current accounts with Bank Indonesia
Giro pada bank lain	1,484	1,690	Current accounts with other banks
Wesel ekspor dan tagihan lainnya	23,553	16,499	Bills and other receivables
Nilai wajar melalui laba rugi			Fair value through profit or loss
Surat berharga	120,071	164,730	Marketable securities
Biaya perolehan yang diamortisasi			At amortized cost
Surat berharga	271,793	648,024	Marketable securities
Nilai wajar melalui penghasilan komprehensif lain			Fair value through other comprehensive income
Surat berharga	955,632	440,920	Marketable securities
Mata uang asing			Foreign currencies
Dolar Amerika Serikat			United States Dollar
Kredit yang diberikan	17,254	5,839	Loans
Penempatan pada Bank Indonesia dan bank lain	23,929	13,532	Placements with Bank Indonesia and other banks
Wesel ekspor dan tagihan lainnya	8,429	5,546	Bills and other receivables
	13,287,106	12,816,082	
Pendapatan syariah			Sharia income
Rupiah			Rupiah
Syariah			Sharia
Margin	460,359	436,167	Margin
Bagi Hasil	441,534	321,371	Profit Sharing
Pendapatan Sewa Ijarah	14,735	14,929	Ijarah lease income
	916,628	772,467	
Provisi dan Komisi			Provision and Commissions
Provisi dan komisi	34,001	35,228	Provision and commissions
Provisi dan Komisi Syariah			Sharia Provision and Commissions
Provisi dan komisi syariah	20,474	12,197	Sharia provision and commissions
Total	14,258,209	13,635,974	Total

35. Beban Bunga dan Bagi Hasil Syariah	35. Interest Expense and Sharia Profit Sharing		
	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Beban Bunga			Interest Expense
Rupiah			Rupiah
Simpanan nasabah	4,278,974	3,112,534	<i>Deposits from customers</i>
Pinjaman yang diterima	1,032,090	675,203	<i>Borrowings</i>
Efek utang yang diterbitkan	542,387	530,765	<i>Debt securities issued</i>
Premi penjaminan	257,285	264,985	<i>Guarantee premium</i>
Premi asuransi kredit	395,240	249,060	<i>Loan insurance premium</i>
Simpanan dari bank lain	136,187	37,502	<i>Deposits from other banks</i>
Lain-lain	121,178	112,139	<i>Others</i>
	<u>6,763,341</u>	<u>4,982,188</u>	
Mata uang asing			Foreign currencies
Simpanan nasabah	78,657	11,810	<i>Deposits from customers</i>
Simpanan dari bank lain	803	-	<i>Deposits from other banks</i>
	<u>79,460</u>	<u>11,810</u>	
	<u>6,842,801</u>	<u>4,993,998</u>	
Rupiah			Rupiah
Bagi hasil syariah	351,786	233,998	<i>Sharia profit sharing</i>
	<u>351,786</u>	<u>233,998</u>	
Total	<u><u>7,194,587</u></u>	<u><u>5,227,996</u></u>	Total
36. Pendapatan Operasional Lainnya	36. Other Operating Income		
	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Provisi dan komisi selain dari kredit yang diberikan			<i>Non-loan related provision and commissions</i>
Rupiah			Rupiah
Provisi dan komisi	1,157,083	1,013,852	<i>Provision and commissions</i>
Fee komitmen	33,438	34,302	<i>Commitment fees</i>
Dolar Amerika Serikat			United States Dollar
Provisi dan komisi	5,910	2,960	<i>Provision and commissions</i>
Fee komitmen	1	1	<i>Commitment fees</i>
	<u>1,196,432</u>	<u>1,051,115</u>	
Keuntungan yang belum direalisasi dari perubahan nilai wajar surat berharga - neto	86,529	49,315	<i>Unrealized gain on changes in fair value of marketable securities - net</i>
Penerimaan kembali kredit yang telah dihapus buku	335,778	365,404	<i>Recoveries from loans written-off</i>
Keuntungan yang belum direalisasi dari perubahan nilai wajar penyertaan saham - neto	40,041	-	<i>Unrealized gain on changes in fair value of investment shares - net</i>
Keuntungan transaksi valuta asing - neto	14,095	23,826	<i>Gain from foreign exchange transactions - net</i>
Lain-lain	249,380	150,028	<i>Others</i>
Total	<u><u>1,922,255</u></u>	<u><u>1,639,688</u></u>	Total

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

37. Beban Operasional Lainnya

37. Other Operating Expenses

Akun ini terdiri dari:

This account consists of:

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Beban umum dan administrasi			<i>General and administrative expenses</i>
Gaji tenaga kerja kontrak	476,348	478,210	<i>Contracted employee salaries</i>
Promosi	425,401	423,031	<i>Promotion</i>
Penyusutan (Catatan 16)	333,579	304,928	<i>Depreciation (Note 16)</i>
Pemeliharaan dan perbaikan	314,466	299,124	<i>Maintenance and repairs</i>
Sewa (Catatan 16)	240,160	251,291	<i>Rental (Note 16)</i>
<i>Fee konsultan</i>	177,793	175,361	<i>Consultant fees</i>
Komunikasi	127,538	127,073	<i>Communication</i>
Alat tulis kantor	65,912	66,414	<i>Office supplies</i>
Biaya listrik, air, dan gas	59,341	58,657	<i>Electricity, water, and gas</i>
Perjalanan dinas	40,584	50,327	<i>Business trip</i>
Premi asuransi	25,183	31,721	<i>Insurance premium</i>
Amortisasi biaya efek-efek yang diterbitkan	5,459	5,472	<i>Amortized debt securities issued</i>
Lain-lain	433,734	473,151	<i>Others</i>
	<u>2,725,498</u>	<u>2,744,760</u>	
Beban tenaga kerja dan tunjangan			<i>Salaries and employee benefits</i>
Gaji dan upah	1,290,257	1,340,756	<i>Salaries and wages</i>
Tunjangan karyawan	914,158	1,399,460	<i>Employee benefits</i>
Jasa produksi	330,762	441,621	<i>Employees bonus</i>
Pendidikan dan pelatihan	45,491	60,330	<i>Education and training</i>
	<u>2,580,668</u>	<u>3,242,167</u>	
Penyisihan kerugian penurunan nilai atas aset keuangan dan non keuangan - neto			<i>Provision for impairment losses on financial and non-financial assets - net</i>
Kredit yang diberikan	659,986	215,128	<i>Loans</i>
Pembiayaan dan piutang syariah	83,878	7,685	<i>Sharia financing and receivable</i>
Giro pada bank lain	(11)	(1)	<i>Current accounts with other banks</i>
Surat berharga	6,101	(661)	<i>Marketable securities</i>
Tagihan akseptasi	(1,855)	753	<i>Acceptances receivables</i>
Penempatan pada bank lain	(1,837)	1,072	<i>Placements with other banks</i>
	<u>746,262</u>	<u>223,976</u>	
Kerugian dari penjualan surat berharga - neto	23,164	92,808	<i>Loss on sale of marketable securities - net</i>
Pembalikan kerugian komitmen dan kontinjensi	(631)	(13,192)	<i>Reversal of losses on commitment and contingencies</i>
Beban lainnya			<i>Others expenses</i>
<i>Corporate Social Responsibility</i>	107,830	138,977	<i>Corporate Social Responsibility</i>
Operasional pemasaran	229,963	240,493	<i>Marketing operations</i>
Iuran	11,915	46,392	<i>Contributions</i>
Lain-lain	412,483	482,427	<i>Others</i>
	<u>762,191</u>	<u>908,289</u>	
Total	<u>6,837,152</u>	<u>7,198,808</u>	Total

38. Pendapatan (Beban) Non-Operasional			38. Non-Operating Income (Expenses)
Akun ini terdiri dari:			<i>This account consists of:</i>
	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Pendapatan non-operasional			<i>Non-operating income</i>
Pendapatan dividen	6,818	5,960	<i>Dividend income</i>
Lain-lain	20,742	27,615	<i>Others</i>
	<u>27,560</u>	<u>33,575</u>	
Beban non-operasional			<i>Non-operating expenses</i>
<i>Transfer payment</i>	(19,678)	(24,885)	<i>Transfer payment</i>
Lain-lain	(30,240)	(21,930)	<i>Others</i>
	<u>(49,918)</u>	<u>(46,815)</u>	
Total beban non operasional neto	<u>(22,358)</u>	<u>(13,240)</u>	Total non operating expense - net
39. Komitmen dan Kontinjensi			39. Commitments and Contingencies
	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Tagihan komitmen			Commitments receivables
Fasilitas pinjaman yang belum di tarik	108,000	108,000	<i>Unused loan facilities</i>
Posisi valas yang akan diterima dari transaksi spot dan derivatif / forward	811,455	3,286,296	<i>Forex positions to be received from spot and derivative/forward transactions</i>
Lainnya	8,265,019	6,997,082	<i>Others</i>
	<u>9,184,474</u>	<u>10,391,378</u>	
Liabilitas komitmen			Commitments liabilities
Fasilitas kredit kepada debitur yang belum digunakan	(7,617,674)	5,887,321	<i>Unused loan facilities</i>
Posisi valas yang akan diterima dari transaksi spot dan derivatif / forward	810,136	3,269,175	<i>Forex positions to be received from spot and derivative/forward transactions</i>
<i>Irrevocable letters of credit</i> yang masih berjalan	440,345	553,324	<i>Outstanding irrevocable letters of credit</i>
Lainnya	8,789,656	7,541,741	<i>Others</i>
	<u>2,422,463</u>	<u>17,251,561</u>	
Tagihan kontinjensi			Contingent receivables
Pendapatan Bunga Dalam Penyelesaian (PBDP)	280,401	-	<i>Interest Receivable on non performing assets</i>
Lainnya	(7,888)	8,272	<i>Others</i>
	<u>272,513</u>	<u>8,272</u>	
Liabilitas kontinjensi			Contingent liabilities
Garansi yang diterbitkan	1,075,969	1,183,057	<i>Guarantees issued</i>
	<u>1,075,969</u>	<u>1,183,057</u>	

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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 2023 dan 2022.

The tables below present the carrying amounts and fair values of the Bank and its subsidiaries financial assets and liabilities as of December 31, 2023 and 2022.

31 Desember/December 31, 2023							Nilai wajar/ Fair value	
	Nilai Tercatat/Carrying amount					Total nilai tercatat/ Total carrying amount	Total nilai wajar/ Total fair value	
	Kredit yang diberikan dan piutang/ Loans and receivables	Biaya perolehan/ diamortisasi/ Amortized cost	Nilai wajar melalui penghasilan komprehensif lain Fair value through other comprehensive income	Nilai wajar melalui laba rugi/ Fair value through profit or loss	Kewajiban keuangan pada biaya perolehan diamortisasi/ Financial liabilities at amortized cost			
Aset Keuangan								Financial Assets
Kas	3,530,074	-	-	-	-	3,530,074	3,530,074	Cash
Giro pada Bank Indonesia	14,879,767	-	-	-	-	14,879,767	14,879,767	Current accounts with Bank Indonesia
Giro pada bank lain	1,196,730	-	-	-	-	1,196,730	1,196,730	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain	3,886,693	-	-	-	-	3,886,693	3,886,693	Placements with Bank Indonesia and other banks
Surat berharga	-	5,410,858	18,133,170	7,421,582	-	30,965,610	30,965,610	Marketable securities
Wesel Ekspor dan tagihan lainnya	689,623	-	-	-	-	689,623	689,623	Bills and other receivables
Kredit yang diberikan dan pembiayaan dan piutang syariah***)	122,947,286	-	-	-	-	122,947,286	122,947,286	Loans and sharia financing and receivables***)
Tagihan akseptasi	288,425	-	-	-	-	288,425	288,425	Acceptances receivable
Tagihan Derivatif	-	-	-	1,289	-	1,289	1,289	Derivative receivable
Penyertaan saham	-	-	-	188,786	-	188,786	188,786	Investments in shares
Bunga yang masih akan diterima	1,367,656	-	-	-	-	1,367,656	1,367,656	Accrued interest income
Aset lain-lain*)	17,871	-	-	-	-	17,871	17,871	Other assets*)
	148,804,125	5,410,858	18,133,170	7,611,657	-	179,959,810	179,959,810	Total financial assets
Liabilitas Keuangan								Financial Liabilities
Liabilitas segera	-	-	-	-	2,212,830	2,212,830	2,212,830	Obligations due immediately
Simpanan nasabah dan simpanan nasabah syariah	-	-	-	-	127,426,703	127,426,703	127,426,703	Deposits from customers and deposits from customer sharia
Simpanan dari bank lain	-	-	-	-	2,541,540	2,541,540	2,541,540	Deposits from other banks
Liabilitas derivatif	-	-	-	-	23	23	23	Derivative payables
Liabilitas akseptasi	-	-	-	-	288,944	288,944	288,944	Acceptance liabilities
Efek hutang yang diterbitkan	-	-	-	-	957,991	957,991	957,991	Debts securities issued
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	-	-	-	-	4,244,805	4,244,805	4,244,805	Liabilities from marketable securities sold under agreements to repurchase
Pinjaman yang diterima	-	-	-	-	20,323,823	20,323,823	20,323,823	Borrowings
Bunga yang masih harus dibayar dan bagi hasil	-	-	-	-	285,191	285,191	285,191	Accrued interest expense and revenue sharing
Liabilitas lain-lain**)	-	-	-	-	499,943	499,943	499,943	Other liabilities**)
Total liabilitas keuangan	-	-	-	-	158,781,793	158,781,793	158,781,793	Total financial liabilities

- *) Terdiri dari setoran jaminan dan aset ijarah
**) Terdiri dari setoran jaminan, jasa produksi, dan penghargaan kerja
***) Nilai wajar untuk kredit yang diberikan, pembiayaan dan piutang syariah

- *) Consist of security deposits and ijarah assets
**) Consist of security deposits, production service, and gratuity
***) Fair value for loans and sharia financing and receivables

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

31 Desember/December 31, 2022							Nilai wajar/ Fair value
	Nilai Tercatat/Carrying amount					Total nilai tercatat/ Total carrying amount	Total nilai wajar/ Total fair value
	Kredit yang diberikan dan piutang/ Loans and receivables	Biaya perolehan diamortisasi/ Amortized cost	Nilai wajar melalui penghasilan komprehensif lain Fair value through other comprehensive income	Nilai wajar melalui laba rugi/ Fair value through profit or loss	Kewajiban keuangan pada biaya perolehan diamortisasi/ Financial liabilities at amortized cost		
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	1,243,627	-	-	-	-	1,243,627	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain	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	Marketable securities
Wesel Ekspor dan tagihan lainnya	843,826	-	-	-	-	843,826	Bills and other receivables
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali	5,468,915	-	-	-	-	5,468,915	Marketable securities purchased under agreement to resell
Kredit yang diberikan, pembiayaan dan piutang syariah***)	113,963,914	-	-	-	-	113,963,914	Loans and sharia financing and receivables***)
Tagihan derivatif	-	-	-	17,388	-	17,388	Derivative payable
Tagihan akseptasi	225,596	-	-	-	-	225,596	Acceptances receivable
Penyertaan saham	-	-	-	140,790	-	140,790	Investments 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**)
	146,439,466	5,833,631	14,539,512	7,167,353	-	173,979,962	Total financial assets
Liabilitas Keuangan							Financial Liabilities
Liabilitas segera	-	-	-	-	1,804,558	1,804,558	Obligations due immediately
Simpanan nasabah dan simpanan nasabah syariah	-	-	-	-	114,379,626	114,379,626	Deposits from customers and deposits from customer sharia
Simpanan dari bank lain	-	-	-	-	1,881,477	1,881,477	Deposits from other banks
Liabilitas akseptasi	-	-	-	-	163,983	163,983	Acceptance liabilities
Efek hutang yang diterbitkan	-	-	-	-	2,403,547	2,403,547	Debts 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**)	-	-	-	-	576,882	576,882	Other liabilities**)
Total liabilitas keuangan	-	-	-	-	133,540,414	133,540,414	Total financial liabilities

- *) Terdiri dari setoran jaminan & aset ijarah
**) Terdiri dari setoran jaminan, jasa produksi, dan
penghargaan kerja
***) Nilai wajar untuk kredit yang diberikan dan pembiayaan

- *) Consist of security deposits & ijarah assets
**) Consist of security deposits, production service, and
gratuity
***) 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:

- (i) Tingkat 1: dikutip dari harga pasar aktif untuk aset atau liabilitas keuangan yang identik;
(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);

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) Level 1: quoted (unadjusted) prices in active markets for identical financial assets or liabilities;
(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);

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

- (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/December 31, 2023					
Tingkat/ Level 1	Tingkat/ Level 2	Tingkat/ Level 3	Total		
Aset Keuangan				Financial Assets	
Nilai wajar melalui laba rugi				<i>Fair value through profit or loss</i>	
Obligasi	2,194,746	-	2,194,746	<i>Bonds</i>	
Reksadana	5,226,836	-	5,226,836	<i>Mutual funds</i>	
Nilai wajar melalui penghasilan komprehensif lainnya				<i>Fair value through other comprehensive income</i>	
Obligasi	18,133,170	-	18,133,170	<i>Bonds</i>	
Biaya perolehan yang diamortisasi				<i>Amortised cost</i>	
Obligasi	5,422,215	-	5,422,215	<i>Bonds</i>	
Kredit yang diberikan, pembiayaan dan piutang syariah	110,195,200	13,562,223	1,320,760	125,078,183	<i>sharia financing and receivables</i>
Tagihan Derivatif	-	1,289	-	1,289	<i>Derivative payable</i>
Total Aset Keuangan	141,172,167	13,563,512	1,320,760	156,056,439	Total Financial Assets
Liabilitas Keuangan				Financial Liabilities	
Pinjaman yang diterima	-	20,323,823	-	20,323,823	<i>Borrowings</i>
Liabilitas derivatif	-	23	-	23	<i>Derivatifes payable</i>
Efek hutang yang diterbitkan	-	957,991	-	957,991	<i>Debts securities issued</i>
Total Liabilitas Keuangan	-	21,281,837	-	21,281,837	Total Financial Liabilities
31 Desember/December 31, 2022					
Tingkat/ Level 1	Tingkat/ Level 2	Tingkat/ Level 3	Total		
Aset Keuangan				Financial Assets	
Nilai wajar melalui laba rugi				<i>Fair value through profit or loss</i>	
Obligasi	1,536,967	-	1,536,967	<i>Bonds</i>	
Reksadana	4,859,178	-	4,859,178	<i>Mutual Funds</i>	
Nilai wajar melalui penghasilan komprehensif lainnya				<i>Fair value through other comprehensive income</i>	
Obligasi	15,147,287	-	15,147,287	<i>Bonds</i>	
Biaya perolehan yang diamortisasi				<i>Amortised cost</i>	
Obligasi	5,844,142	-	5,844,142	<i>Bonds</i>	
Kredit yang diberikan, pembiayaan dan piutang syariah	69,453,360	28,938,900	17,363,340	115,755,600	<i>sharia financing and receivables</i>
Tagihan Derivatif	-	17,388	-	17,388	<i>Derivative payable</i>
Total Aset Keuangan	96,840,934	28,956,288	17,363,340	143,160,562	Total Financial Assets
Liabilitas Keuangan				Financial Liabilities	
Pinjaman yang diterima	-	17,533,761	-	17,533,761	<i>Borrowings</i>
Liabilitas derivatif	-	2,207	-	2,207	<i>Derivatifes payable</i>
Efek hutang yang diterbitkan	-	1,871,461	-	1,871,461	<i>Debts securities issued</i>
Total Liabilitas Keuangan	-	19,407,429	-	19,407,429	Total Financial Liabilities

- (i) Nilai wajar aset dan kewajiban keuangan tertentu, kecuali kredit yang diberikan, surat-surat berharga, efek utang yang diterbitkan, dan pinjaman yang diterima mendekati nilai tercatatnya karena mempunyai jangka waktu jatuh tempo yang singkat.

- (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.

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.

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.

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.

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.

- (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.

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.

Carrying value of loans with floating interest rates and short-term loans with fixed interest rate are the reasonable estimate of fair values.

- (iii) 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.

- (iii) Marketable securities
The fair value for marketable securities at amortized 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

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.

41. Post Employment and Other Long Term Employment Benefits

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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

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 tanggal 9 Desember 2021 tentang peraturan Dana Pensiun dari Dana Pensiun Bank Pembangunan Daerah Jawa Barat dan Banten yang telah disahkan dengan Keputusan Dewan Komisiner 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.

Program Tunjangan Hari Tua per Juli 2022 dilakukan pengalihan pengelolaan 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. Oleh karena itu, sejak tahun 2023, program Tunjangan Hari Tua dicatat bersamaan dengan program Pensiun Manfaat Pasti.

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 besarnya ditentukan dari *single salary* kepada pegawai dengan masa kerja 15 tahun dan 25 tahun dengan syarat hasil penilaian kinerja dua tahun terakhir berpredikat baik.

Program Masa Persiapan Pensiun dikelola sendiri oleh Bank dan merupakan program imbalan kerja bagi karyawan yang akan memasuki masa pensiun.

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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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/2020 dated December 9, 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 Commissioner 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.

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). Therefore, starting in 2023, the recording of old-age benefit plan is included in the defined benefit pension plan.

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.

Pension Preparation Period is self-managed by the Bank and is an employee benefit plan for employees who will enter pension age.

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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

Namun apabila pegawai tersebut memiliki 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 bernama KKA Enny Diah Awal) untuk tahun 31 Desember 2023 dan 2022 dengan menggunakan metode *projected unit credit*. Perhitungan aktuaria untuk tahun-tahun yang berakhir pada tanggal tersebut masing-masing berdasarkan laporan aktuaria 29 Desember 2023 dan 13 Januari 2023.

The actuarial calculation of long-term and post-employment benefit liabilities is calculated by an independent actuarial (PT Bestama Aktuaria currently named KKA Enny Diah Awal) for the year December 31, 2023 and 2022 using the projected unit credit method. The actuarial calculations for the years ended on these dates are based on the actuarial reports dated December 29, 2023 and January 13, 2023, respectively.

Asumsi-asumsi utama yang digunakan dalam perhitungan aktuaria adalah sebagai berikut:

Key assumptions used in the actuarial calculation are as follows:

	<u>31 Desember/ December 31, 2023</u>	<u>31 Desember/ December 31, 2022</u>	
Asumsi ekonomi			Economic assumptions
Tingkat diskonto per tahun			Annual discount rate
Penghargaan Masa Kerja	6.7% - 7.8%	6.0% - 7.1%	Allowance for gratuity for services
Masa Persiapan Pensiun	6.0% - 6.5%	3.4% - 4.2%	Pension preparation period
Cuti Besar	7.3% - 6.8%	4.3% - 5.5%	Grand leaves
Program pensiun	7.1% - 7.4%	7.6% - 7.8%	Pension plan
THT	-	7.5% - 7.8%	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/	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-tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

The employee benefits plan assets (liabilities) status as of December 31, 2023 and 2022 are as follows:

a. Biaya program imbalan kerja untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

a. Employee benefits expenses for the years ended December 31, 2023 and 2022 are as follows:

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

31 Desember 2023/December 31, 2023

	Program Pensiun/ Pension Plan	Program THT/ THT Benefit Plan	Program Lainnya/ Other Benefits	Total	
Biaya jasa kini	(12,279)	-	(70,064)	(82,343)	Current service cost
Biaya bunga	(64,970)	-	(17,049)	(82,019)	Interest cost
Laba aktuarial	-	-	19,751	19,751	Actuarial gain
Biaya jasa lalu	-	-	7,044	7,044	Past service cost
Imbal hasil atas aset program	78,621	-	-	78,621	Return on plan assets
Bunga atas dampak batasan aset	(13,202)	-	-	(13,202)	Interest of the asset ceiling
Total	(11,830)	-	(60,318)	(72,148)	Total

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 aktuarial	-	-	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

- 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 2023/December 31, 2023

	Program Pensiun/ Pension Plan	Program THT/ THT Benefit Plan	Program Lainnya/ Other Benefits	Total	
Saldo awal	-	-	(291,904)	(291,904)	Beginning balance
Beban tahun berjalan	(11,830)	-	(60,318)	(72,148)	Current year expense
Pengukuran kembali liabilitas (aset) imbalan kerja - neto	(204)	-	(843)	(1,047)	Reameasurement of employee benefit liability (asset) - net
Pembayaran Imbalan	-	-	59,460	59,460	Actual benefits paid
Kontribusi pemberi kerja	12,034	-	-	12,034	Employer's contribution
Saldo akhir	-	-	(293,605)	(293,605)	Ending balance

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

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

Per tanggal 31 Desember 2023 dan 2022, 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, 2023 and 2022, 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 2023/December 31, 2023					
	Program Pensiun/ Pension Plan	Program THT/ THT Benefit Plan	Program Lainnya/ Other Benefits	Total	
Saldo awal	(907,142)	-	(291,904)	(1,199,046)	Beginning balance
Biaya jasa kini	(15,105)	-	(70,064)	(85,169)	Current service cost
Biaya bunga	(64,970)	-	(17,049)	(82,019)	Interest cost
Biaya jasa lalu	-	-	7,044	7,044	Past service cost
Beban pesangon	-	-	6,767	6,767	Annual leave obligation
Pembayaran Imbalan	61,071	-	59,460	120,531	Actual benefits paid
Laba aktuarial pada kewajiban	(28,394)	-	12,141	(16,253)	Actuarial gain on obligation
Saldo akhir	(954,540)	-	(293,605)	(1,248,145)	Ending balance

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	Curtailement
Pembayaran Imbalan	61,051	18,987	38,125	118,163	Actual benefits paid
Laba aktuarial 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

d. Mutasi nilai wajar aset program adalah sebagai berikut:

d. The movements in the fair value of plan assets are as follows:

31 Desember 2023/December 31, 2023				
	Program Pensiun/ Pension Plan	Program THT/ THT Benefit Plan	Total	
Saldo awal	1,085,550	--	1,085,550	Beginning balance
Hasil yang diharapkan atas aset dana pensiun	78,621	--	78,621	Expected return on plan assets
Kontribusi Bank	14,859	--	14,859	Bank's contribution
Imbalan yang dibayarkan	(61,071)	--	(61,071)	Actual benefits paid
Laba aktuarial pada aset program	862	--	862	Actuarial gain on plan asset
Saldo akhir	1,118,821	--	1,118,821	Ending balance

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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	<i>Beginning balance</i>
Hasil yang diharapkan atas aset dana pensiun	79,917	35,094	115,011	<i>Expected return on plan assets</i>
Kontribusi Bank	13,560	36,396	49,956	<i>Bank's contribution</i>
Imbalan yang dibayarkan	(61,051)	(18,987)	(80,038)	<i>Actual benefits paid</i>
Laba aktuarial pada aset program	(22,158)	(120,981)	(143,139)	<i>Actuarial gain on plan asset</i>
Saldo akhir	1,085,551	726,374	1,811,925	<i>Ending balance</i>

e. Pengukuran kembali (aset) liabilitas imbalan kerja neto

e. *Remeasurement of net employee benefit (asset) liabilities*

31 Desember 2023/December 31, 2023					
	Program Pensiun/ Pension Plan	Program THT/ THT Benefit Plan	Program Lainnya/ Other Benefits	Total	
Saldo awal	(69,774)	-	(57,520)	(127,294)	<i>Beginning balance</i>
(Keuntungan) kerugian aktuaris	(28,394)	-	12,141	(16,253)	<i>Actuary (gain) loss</i>
Imbal hasil atas aset program	862	-	-	862	<i>Return on plan assets</i>
Perubahan atas dampak atas aset diluar bunga neto aset/liabilitas	27,328	-	-	27,328	<i>Change in effect of the asset ceiling excluding net interest of asset/liabilities</i>
Saldo akhir	(69,978)	-	(45,379)	(115,357)	<i>Ending balance</i>

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)	<i>Beginning balance</i>
(Keuntungan) kerugian aktuaris	4,970	(28,618)	(36,558)	(60,206)	<i>Actuary (gain) loss</i>
Imbal hasil atas aset program	(22,158)	(120,981)	-	(143,139)	<i>Return on plan assets</i>
Perubahan atas dampak atas aset diluar bunga neto aset/liabilitas	18,641	205,482	-	224,123	<i>Change in effect of the asset ceiling excluding net interest of asset/liabilities</i>
Saldo akhir	(65,039)	(93,824)	(3,636)	(162,499)	<i>Ending balance</i>

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.*

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

g. Sensitivitas dari imbalan kerja terhadap perubahan asumsi aktuarial sebagai berikut:

g. The sensitivity of employee benefit to the changes in actuarial assumptions is as follow:

	<u>31 Desember/ December 31, 2023</u>	<u>31 Desember/ December 31, 2022</u>	
Tingkat Diskonto			Discount Rate
Kenaikan 1%	1,013,206	1,510,170	Increase 1%
Penurunan 1%	1,210,039	1,687,725	Decrease 1%
Tingkat Gaji			Salary Rate
Kenaikan 1%	1,152,988	1,564,524	Increase 1%
Penurunan 1%	1,061,521	1,528,650	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:

	<u>31 Desember/ December 31, 2023</u>	<u>31 Desember/ December 31, 2022</u>	
Dalam waktu 12 bulan berikutnya (periode laporan tahun berikutnya)	174,284	182,925	Within next 12 months (the next annual reporting period)
Antara 2 dan 5 tahun	283,964	350,800	Between 2 and 5 years
Di atas 5 tahun	<u>525,474</u>	<u>881,824</u>	Beyond 5 years
Total	<u>983,722</u>	<u>1,415,549</u>	Total

42. Laba Per Saham Dasar

42. Basic Earnings Per Share

Labanya 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.

	<u>31 Desember/ December 31, 2023</u>	<u>31 Desember/ December 31, 2022</u>	
Labanya tahun berjalan yang dapat diatribusikan kepada pemilik entitas induk	1,778,395	2,304,376	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	10,521,443,686	Weighted average number of outstanding common stock (full amount)
Labanya per saham dasar (nilai penuh)	169.03	219.02	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/ <i>Related parties</i>	Sifat hubungan istimewa/ <i>Nature of relationship</i>	Transaksi/ <i>Transaction</i>
1	Pemerintah Provinsi Jawa Barat/ <i>The Government of the West Java Province</i>	Pemegang saham pengendali/ <i>Controlling shareholders</i>	a. Giro/Demand deposits b. Simpanan nasabah/ <i>Deposits from customers</i>
2	Manajemen kunci/ <i>Key management personnel</i>	Hubungan pengendalian kegiatan perusahaan/ <i>Relation through control in the Bank's operation</i>	a. Kredit yang diberikan/ <i>Loans</i> b. Simpanan nasabah/ <i>Deposits from customers</i>
3	BPR dan PD-LPK/ <i>BPR and PD-LPK</i>	Hubungan kepemilikan melalui pemerintah provinsi dan kabupaten/ <i>Ownership relation through province and regional government</i>	a. Penyertaan saham/ <i>Investment in shares</i> b. Simpanan dari bank lain/ <i>Deposits from other banks</i>
4	PT Asuransi Bangun Askrida	Hubungan kepemilikan melalui pemerintah provinsi dan kabupaten/ <i>Ownership relation through province and regional government</i>	a. Asuransi aset tetap/ <i>Fixed asset Insurance</i>

Tabel berikut menunjukkan jumlah agregat dari transaksi pihak yang berelasi (selain manajemen kunci) pada tanggal 31 Desember 2023 dan 2022:

The following tables show the aggregate amounts of transactions with related parties (except for key management) as of December 31, 2023 and 2022:

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Aset			Assets
Kredit yang diberikan (Catatan 12)	710,248	466,150	Loans receivables (Note 12)
Pembiayaan dan piutang syariah (Catatan 13)	10,881	--	Sharia financing and receivable (Note 13)
Penyertaan saham (Catatan 15)	190,089	142,093	Investment in shares (Note 15)
Total aset dari pihak berelasi	911,218	608,243	Total assets from related parties
Cadangan kerugian penurunan nilai dari pihak-pihak berelasi	(12,403)	(10,040)	Allowance for impairment losses for related parties
Total aset dari pihak berelasi - neto	898,815	598,203	Total assets from related parties - net
Persentase total aset pihak berelasi terhadap total aset	0.48%	0.33%	Percentage of total assets from related parties to total assets
Liabilitas			Liabilities
Simpanan nasabah dan simpanan nasabah syariah (Catatan 20)	6,401,824	9,884,863	Deposits from customer and deposits from customer - sharia (Note 20)
Simpanan dari bank lain (Catatan 21)	86,755	96,339	Deposits from other banks (Note 21)
Dana syirkah temporer (Catatan 29)	9,316	7,148	Temporary syirkah fund (Note 29)
Total liabilitas dan dana syirkah temporer kepada pihak-pihak berelasi	6,497,895	9,988,350	Total liabilities and temporary syirkah fund to related parties

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Persentase total liabilitas dan dana syirkah temporer pihak berelasi terhadap total liabilitas dan total dana syirkah temporer	3.76%	6.00%	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 dan piutang syariah (Catatan 34)	47,821	26,866	Loans and sharia financing and receivables (Note 34)
Total pendapatan bunga dan syariah dari pihak berelasi	47,821	26,866	Total interest income and income from sharia from related parties
Persentase terhadap total pendapatan bunga dan syariah	0.34%	0.20%	Percentage to total interest and sharia income
Beban bunga			Interest expense
Simpanan nasabah, simpanan nasabah syariah, dan dana syirkah temporer (Catatan 35)	365,711	282,771	Deposits from customer, deposits from sharia customer, and temporary syirkah fund (Note 35)
Simpanan dari bank lain (Catatan 35)	1,690	2,665	Deposits from other banks (Note 35)
Total beban bunga dari pihak berelasi	367,401	285,436	Total interest expense from related parties
Persentase terhadap total beban bunga	5.29%	5.46%	Percentage to total interest expense

44. Kepentingan Non-Pengendali

Rincian bagian kepentingan non-pengendali atas aset neto dan laba periode/tahun berjalan entitas anak yang dikonsolidasi adalah sebagai berikut:

44. Non-Controlling Interest

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/December 31, 2023		31 Desember/December 31, 2022		
	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	10,528	480	(3,171)	771	PT Bank Jabar Banten Syariah
PT BPR Intan Jabar	(123,169)	(97,630)	(38,021)	(61,452)	PT BPR Intan Jabar
PT Karya Utama Jabar	-	-	26,558	2,020	PT Karya Utama Jabar
PT BJB Sekuritas Jawa Barat	1,782	(68)	1,545	(433)	PT BJB Sekuritas Jawa Barat
Neto	(110,859)	(97,218)	(13,089)	(59,094)	Net

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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/December 31, 2023					
Konvensional/ Conventional	Syariah/ Sharia	Eliminasi/ Elimination	Total		
Pendapatan segmen	13,322,032	937,001	(824)	14,258,209	<i>Segment income</i>
Beban segmen	(7,684,649)	(363,064)	853,126	(7,194,587)	<i>Segment expenses</i>
Pendapatan segmen - neto	<u>5,637,383</u>	<u>573,937</u>	<u>852,302</u>	<u>7,063,622</u>	<i>Segment Income - net</i>
Pendapatan operasional lainnya	1,883,579	38,705	(29)	1,922,255	<i>Other operating income</i>
Penyisihan kerugian penurunan nilai atas aset keuangan dan nonkeuangan	(703,089)	(63,345)	20,172	(746,262)	<i>Provision for impairment losses on financial and non-financial assets</i>
Pembalikan kerugian komitmen dan kontinjensi	631	-	-	631	<i>Reversal of losses on commitment and contingencies</i>
Beban operasional lainnya	(6,697,863)	606,342	-	(6,091,521)	<i>Other operating expenses</i>
Laba operasional	120,641	1,155,639	872,445	2,148,725	<i>Income from operations</i>
Pendapatan (beban) bukan operasional - neto	(27,898)	5,540	-	(22,358)	<i>Non-operating income (expenses) - net</i>
Beban pajak - neto	(461,770)	16,580	-	(445,190)	<i>Tax expense - net</i>
Laba (rugi) tahun berjalan	<u>(369,027)</u>	<u>1,177,759</u>	<u>872,445</u>	<u>1,681,177</u>	<i>Income (expense) for the year</i>
Total aset	<u>176,534,191</u>	<u>13,649,880</u>	<u>(1,888,583)</u>	<u>188,295,488</u>	<i>Total assets</i>
31 Desember/December 31, 2022					
Konvensional/ Conventional	Syariah/ Sharia	Eliminasi/ Elimination	Total		
Pendapatan segmen	12,845,427	793,700	(3,153)	13,635,974	<i>Segment income</i>
Beban segmen	(4,986,855)	(244,294)	3,153	(5,227,996)	<i>Segment expenses</i>
Pendapatan segmen - neto	<u>7,858,572</u>	<u>549,406</u>	<u>-</u>	<u>8,407,978</u>	<i>Segment Income - net</i>
Pendapatan operasional lainnya	1,607,843	31,845	-	1,639,688	<i>Other operating income</i>
Penyisihan kerugian penurunan nilai atas aset keuangan dan nonkeuangan	(214,785)	(9,191)	-	(223,976)	<i>Provision for impairment losses on financial and non-financial assets</i>
Pembalikan kerugian komitmen dan kontinjensi	12,049	1,143	-	13,192	<i>Reversal of losses on commitment and contingencies</i>
Beban operasional lainnya	(6,545,092)	(442,932)	-	(6,988,024)	<i>Other operating expenses</i>
Laba operasional	2,718,587	130,271	-	2,848,858	<i>Income from operations</i>
Pendapatan (beban) bukan operasional - neto	(18,053)	4,813	-	(13,240)	<i>Non-operating income (expenses) - net</i>
Beban pajak - neto	(569,219)	(21,117)	-	(590,336)	<i>Tax expense - net</i>
Laba (rugi) tahun berjalan	<u>2,131,315</u>	<u>113,967</u>	<u>-</u>	<u>2,245,282</u>	<i>Income (expense) for the year</i>
Total aset	<u>170,743,998</u>	<u>12,445,811</u>	<u>(1,948,518)</u>	<u>181,241,291</u>	<i>Total assets</i>

46. Risiko Kredit

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.

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.

Untuk kredit konsumtif maupun produktif, Bank dan entitas anak menggunakan model *Internal Credit Scoring* untuk menganalisis dan menghitung risiko dari pemberian kredit kepada konsumen.

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*.

Berikut ini adalah rasio kredit bermasalah/*non-performing loans* (NPL) tidak termasuk pembiayaan syariah dan rasio kualitas aset produktif Bank dan entitas anak (konsolidasian):

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Rasio NPL-bruto	1.48%	1.25%	<i>NPL ratio - gross</i>
Rasio NPL-neto	0.67%	0.73%	<i>NPL ratio - net</i>
Rasio kualitas aset produktif (tidak diaudit)	0.85%	0.85%	<i>Earnings assets quality ratio (unaudited)</i>

Rasio kualitas aset produktif merupakan rasio aset yang diklasifikasikan sebagai *non-performing* dibandingkan dengan jumlah aset produktif.

46. Credit Risk

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.

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 and its subsidiaries use 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.

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.

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.

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):

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 Pedoman Perusahaan (PP) dan dikaji secara periodik.

The Bank and its subsidiaries credit risk management system has been standardized in the Bank's Guidelines and reviewed periodically.

- (i) Analisis eksposur maksimum terhadap risiko kredit setelah memperhitungkan dampak agunan dan mitigasi risiko kredit lainnya:

- (i) *Analysis on maximum exposures against credit risks after considering the impact of collateral and other credit risks mitigation:*

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.

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.

Tabel di bawah ini menunjukkan *net maximum exposure* atas risiko kredit untuk efek-efek yang dibeli dengan janji dijual kembali pada tanggal 31 Desember 2023 dan 2022:

The table below show the net maximum exposure to credit risk of marketable securities purchased under agreement to resell as of December 31, 2023 and 2022:

31 Desember/December 31, 2023		
<u>Eksposur Maksimum/ Maximum Exposure</u>	<u>Agunan/Collateral</u>	<u>Net Eksposur/ Nett Exposure</u>
3,129,032	3,118,291	10,741
31 Desember/December 31, 2022		
<u>Eksposur Maksimum/ Maximum Exposure</u>	<u>Agunan/Collateral</u>	<u>Net Eksposur/ Nett Exposure</u>
5,468,915	5,491,896	-

Bank menetapkan jenis dan nilai agunan yang dijamin sesuai skema kredit dan perkiraan tingkat risiko kredit dari *counterparty* sebagai *second way out* yang ditetapkan. Jenis dari agunan terdiri dari:

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:

- Physical collateral*, berupa tanah dan bangunan;
- Financial collateral*, berupa simpanan (tabungan, giro, dan deposito), surat berharga, dan lain-lain;
- Lainnya berupa garansi, lembaga penjamin, dan lain-lain.

- Physical collateral*, such as land and buildings;
- Financial collateral*, such as third party funds (saving deposits, current accounts, and time deposits), securities, etc;
- 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.

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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

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 2023 dan 2022.

Untuk tabel ini, Bank dan entitas anak telah mengalokasikan eksposur area berdasarkan wilayah geografis tempat mereka beroperasi.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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, 2023 and 2022.

This table displays that the Bank and its subsidiaries have identified exposure by geographical area where they are operating.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

31 Desember/December 31, 2023							
	Jawa	Sumatera	Kalimantan	Sulawesi	Bali	Total	
Giro pada							Current accounts with
Bank Indonesia	14,879,767	-	-	-	-	14,879,767	Bank Indonesia
Giro pada bank lain	1,178,359	3	11,590	3,097	3,738	1,196,787	Current accounts with
Penempatan pada							other banks
Bank Indonesia							Placements with
dan bank lain	3,886,989	-	-	-	-	3,886,989	Bank Indonesia
Tagihan derivatif	1,289	-	-	-	-	1,289	and other banks
Surat-surat berharga	30,976,967	-	-	-	-	30,976,967	Derivative receivable
Wesel Ekspor							Marketable securities
dan tagihan lainnya	678,400	10,929	-	645	-	689,974	Bills and
Tagihan akseptasi	288,944	-	-	-	-	288,944	other receivable
Kredit yang diberikan							Acceptances receivable
dan pembiayaan							
syariah	118,085,281	3,479,213	1,144,679	1,637,102	731,908	125,078,183	Loans and sharia
Penyertaan saham	190,089	-	-	-	-	190,089	financing
Bunga yang masih							Investment in shares
akan diterima	1,302,598	26,209	8,567	4,763	25,519	1,367,656	Accrued interest
Aset lain-lain*)	17,871	-	-	-	-	17,871	income
Total kotor	171,486,554	3,516,354	1,164,836	1,645,607	761,165	178,574,516	Other assets*)
							Total - gross
Cadangan kerugian							
penurunan nilai						(2,144,780)	Allowance for
Total neto						176,429,736	impairment losses
							Total net

31 Desember/December 31, 2022							
	Jawa	Sumatera	Kalimantan	Sulawesi	Bali	Total	
Giro pada							Current accounts with
Bank Indonesia	11,900,072	-	-	-	-	11,900,072	Bank Indonesia
Giro pada bank lain	2,684,386	3	2,654	1,338	2,916	2,691,297	Current accounts with
Penempatan pada							other banks
Bank Indonesia							Placements with
dan bank lain	11,428,774	-	-	-	-	11,428,774	Bank Indonesia
Tagihan derivatif	3,967	-	-	-	-	3,967	and other banks
Surat-surat berharga	16,978,899	-	-	-	-	16,978,899	Derivative receivable
Efek-efek yang							Marketable securities
dibeli dengan janji							Receivable from marketable
dijual kembali	3,129,032	-	-	-	-	3,129,032	securities purchased under
Wesel Ekspor							agreements to resell
dan tagihan lainnya	479,902	8,010	-	-	-	487,912	Bills and
Tagihan akseptasi	163,983	-	-	-	-	163,983	other receivable
Kredit yang diberikan							Acceptances receivable
dan pembiayaan							
syariah	96,905,537	2,771,543	1,050,138	883,885	775,837	102,386,940	Loans and sharia
Penyertaan saham	42,124	-	-	-	-	42,124	financing
Bunga yang masih							Investment in shares
akan diterima	973,517	23,781	8,296	6,075	17,721	1,029,390	Accrued interest
Aset lain-lain*)	22,662	-	-	-	-	22,662	income
Total kotor	144,712,855	2,803,337	1,061,088	891,298	796,474	150,265,052	Other assets*)
							Total - gross
Cadangan kerugian							
penurunan nilai						(1,949,890)	Allowance for
Total neto						148,315,162	impairment losses
							Total net

*) Terdiri dari setoran jaminan dan aset ijarah

*) Consists of security deposits dan ijarah assets

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

Eksposur risiko kredit atas rekening administratif konsolidasian adalah sebagai berikut:

Credit risk exposure on the consolidated administrative accounts are as follows:

31 Desember/December 31, 2023							
	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
31 Desember/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

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/December 31, 2023							
	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	14,879,767	-	-	-	-	14,879,767	Current accounts with Bank Indonesia
Giro pada bank lain	-	1,196,787	-	-	-	1,196,787	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain	-	3,886,989	-	-	-	3,886,989	Placements with Bank Indonesia and other banks
Tagihan Derivatif	-	1,289	-	-	-	1,289	Derivative receivable
Surat berharga	21,663,695	1,177,217	537,818	7,598,237	-	30,976,967	Marketable securities
Wesel ekspor dan tagihan lainnya	-	-	-	689,974	-	689,974	Bills and other receivables
Tagihan akseptasi	-	-	-	288,944	-	288,944	Acceptances receivable
Kredit yang diberikan dan pembiayaan syariah	7,680,966	4,500,592	736,047	28,137,935	84,022,643	125,078,183	Loans and sharia financing
Penyertaan saham	-	-	-	190,089	-	190,089	Investment in shares
Bunga yang masih akan diterima	85,114	45,141	7,383	387,270	842,748	1,367,656	Accrued interest income
Aset lain-lain*)	-	-	-	17,871	-	17,871	Other assets*)
Total kotor	44,309,542	10,808,015	1,281,248	37,310,320	84,865,391	178,574,516	Total - gross
Cadangan kerugian penurunan nilai						(2,144,780)	Allowance for impairment losses
Total neto						176,429,736	Total - net

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

31 Desember/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						Current accounts with	
Bank Indonesia	13,032,593	-	-	-	13,032,593	Bank Indonesia	
Giro pada bank lain	-	1,243,695	-	-	1,243,695	Current accounts with other banks	
Penempatan pada						Placements with	
Bank Indonesia						Bank Indonesia and	
dan bank lain	-	7,156,807	-	-	7,156,807	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	
Tagihan atas 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	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

*)Terdiri dari setoran jaminan dan aset ijarah

*) Consists of security deposits dan 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/December 31, 2023							
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						Administrative Accounts	
Irrevocable letters of credit yang masih berjalan	74,007	-	-	28,905	-	102,912	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
31 Desember/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						Administrative Accounts	
Irrevocable letters of credit yang masih berjalan	258,818	-	294,506	-	-	553,324	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

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

(iii) Penurunan nilai aset keuangan pada tanggal
31 Desember 2023 dan 2022

(iii) Impairment of financial assets as of
December 31, 2023 and 2022

1. Giro pada bank lain

1. Current accounts with other banks

	<u>31 Desember/ December 31, 2023</u>	<u>31 Desember/ December 31, 2022</u>	
Rupiah	582,783	325,659	<i>Rupiah</i>
Mata Uang Asing	<u>614,004</u>	<u>918,036</u>	<i>Foreign currencies</i>
Total	1,196,787	1,243,695	<i>Total</i>
Cadangan kerugian penurunan nilai	<u>(57)</u>	<u>(68)</u>	<i>Allowance for impairment losses</i>
Neto	<u>1,196,730</u>	<u>1,243,627</u>	<i>Net</i>

2. Penempatan pada Bank Indonesia dan
bank lain

2. Placement with Bank Indonesia and other
banks

	<u>31 Desember/ December 31, 2023</u>	<u>31 Desember/ December 31, 2022</u>	
Rupiah	1,407,003	7,156,807	<i>Rupiah</i>
Dolar Amerika Serikat	<u>2,479,986</u>	<u>-</u>	<i>United States Dollar</i>
Total	3,886,989	7,156,807	<i>Total</i>
Cadangan kerugian penurunan nilai	<u>(296)</u>	<u>(2,133)</u>	<i>Allowance for impairment losses</i>
Neto	<u>3,886,693</u>	<u>7,154,674</u>	<i>Net</i>

3. Tagihan akseptasi

3. Acceptance receivable

	<u>31 Desember/ December 31, 2023</u>	<u>31 Desember/ Decemeber 31, 2022</u>	
Pihak ketiga			<i>Third parties</i>
Rupiah	217,837	185,493	<i>Rupiah</i>
Mata Uang Asing	<u>71,107</u>	<u>42,477</u>	<i>Foreign currencies</i>
Total	288,944	227,970	<i>Total</i>
Cadangan kerugian penurunan nilai	<u>(519)</u>	<u>(2,374)</u>	<i>Allowance for impairment losses</i>
Neto	<u>288,425</u>	<u>225,596</u>	<i>Net</i>

4. Surat berharga

4. Marketable securities

	<u>31 Desember/ December 31, 2023</u>	<u>31 Desember/ December 31, 2022</u>	
Biaya perolehan yang diamortisasi			<i>At amortized cost</i>
Pihak ketiga			<i>Third parties</i>
Rupiah			<i>Rupiah</i>
Obligasi	5,422,215	5,851,325	<i>Bonds</i>
Diskonto yang belum diamortisasi	<u>-</u>	<u>(7,183)</u>	<i>Unamortized discount</i>
Neto	<u>5,422,215</u>	<u>5,844,142</u>	<i>Net</i>

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Nilai wajar yang melalui penghasilan komprehensif lainnya			Fair value through other comprehensive income
Pihak ketiga			Third parties
Rupiah			Rupiah
Obligasi	15,771,414	12,919,048	Bonds
Dolar Amerika Serikat			US Dollar
Obligasi	2,361,756	2,228,239	Bonds
	<u>18,133,170</u>	<u>15,147,287</u>	
Nilai wajar melalui laba rugi			Fair value through profit or loss
Pihak ketiga			Third parties
Rupiah			Rupiah
Reksadana	5,226,836	4,859,178	Mutual funds
Obligasi	2,194,746	1,536,967	Bonds
	<u>7,421,582</u>	<u>6,396,145</u>	
Total	<u>30,976,967</u>	<u>27,387,574</u>	Total
Cadangan kerugian penurunan nilai	(11,357)	(5,256)	Allowance for impairment losses
Neto	<u>30,965,610</u>	<u>27,382,318</u>	Net

5. Kredit yang diberikan dan piutang dan pembiayaan syariah

5. Loans and sharia financing and receivables

	31 Desember/December 31, 2023						
	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	standar/ Standard grade	Tingkat Tinggi/ High Grade	standar/ Standard grade			
Kredit yang diberikan dan piutang dan pembiayaan syariah						<i>Loans and sharia financing and receivables</i>	
Perdagangan	12,040	8,901,227	528,882	489,566	9,931,715	Trading	
Jasa-jasa dunia usaha	-	1,097,995	10,918	117,419	1,226,332	Business services	
Konstruksi	-	6,923,509	85,627	467,773	7,476,909	Construction	
Pengangkutan dan gudang	-	837,652	25,777	29,481	892,910	Transportation and warehousing	
Industri	547	4,405,729	590,221	35,150	5,031,647	Industry	
Jasa-jasa sosial	4,777	1,493,978	5,946	8,997	1,513,698	Social services	
Pertanian	30	1,590,974	86,712	44,011	1,721,727	Farming	
Listrik, gas dan air	-	179,793	4,367	80	184,240	Electricity, gas and water	
Pertambangan	-	679,042	39,993	2,653	721,688	Mining	
Lain-lain	33,067,791	61,214,052	1,485,278	610,196	96,377,317	Others	
Total	<u>33,085,185</u>	<u>87,323,951</u>	<u>2,863,721</u>	<u>1,805,326</u>	<u>125,078,183</u>	Total	
Cadangan kerugian penurunan nilai					(2,130,897)	Allowance for impairment losses	
Neto					<u>122,947,286</u>	Net	

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

31 Desember/December 31, 2022						
	Belum jatuh tempo dan tidak mengalami penurunan nilai/ <i>Neither past due nor impaired</i>		Jatuh tempo dan tidak mengalami penurunan nilai/ <i>Past-due but not impaired</i>		Mengalami penurunan nilai/ <i>Impaired</i>	Total
	Tingkat Tinggi/ <i>High Grade</i>	Tingkat standar/ <i>Standard grade</i>	Tingkat Tinggi/ <i>High Grade</i>	Tingkat standar/ <i>Standard grade</i>	Tingkat Tinggi/ <i>High Grade</i>	
Kredit yang diberikan dan piutang/ pembiayaan syariah						<i>Loans and sharia financing/receivables</i>
Perdagangan	87,095	8,835,974	154,703	293,336	9,371,108	<i>Trading</i>
Jasa-jasa dunia usaha	-	642,140	54,743	92,579	789,462	<i>Business services</i>
Konstruksi	310	7,028,371	110,912	442,459	7,582,052	<i>Construction</i>
Pengangkutan dan gudang	-	691,154	56,263	468	747,885	<i>Transportation and warehousing</i>
Industri	738	5,448,781	582,977	31,439	6,063,935	<i>Industry</i>
Jasa-jasa sosial	-	764,113	627	9,449	774,189	<i>Social services</i>
Pertanian	293	1,410,860	37,718	22,387	1,471,258	<i>Farming</i>
Listrik, gas dan air	-	141,019	82	24	141,125	<i>Electricity, gas and water</i>
Pertambangan	-	963,955	-	2,700	966,655	<i>Mining</i>
Lain-lain	34,751,591	51,290,851	1,210,085	595,404	87,847,931	<i>Others</i>
Total	34,840,027	77,217,218	2,208,110	1,490,245	115,755,600	Total
Cadangan kerugian penurunan nilai Neto				(1,791,686)	113,963,914	<i>Allowance for impairment losses</i> Net

Bank dan entitas anak melakukan penilaian secara individual untuk: (a) kredit dengan plafon di atas Rp5.000 dengan kolektibilitas kurang lancar, diragukan, dan macet; dan (b) kredit yang direstrukturisasi.

Bank and its subsidiaries assesses individually for: (a) loans with plafond 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 plafond 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).*

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

31 Desember/December 31, 2023						
	Belum jatuh tempo dan tidak mengalami penurunan nilai/ <i>Neither past due nor impaired</i>	Jatuh tempo dan tidak mengalami penurunan		Mengalami penurunan nilai/	Total	
	Tingkat Tinggi/ <i>High Grade</i>	Tingkat standar/ <i>Standard grade</i>	nilai/ <i>Past-due but not Impaired</i>			
Nilai wajar melalui laba rugi						<i>Fair value through profit or loss</i>
Surat berharga	7,421,582	-	-	-	7,421,582	<i>Marketable securities</i>
Nilai wajar melalui penghasilan komprehensif lainnya						<i>Fair value through other comprehensive income</i>
Surat berharga	18,133,170	-	-	-	18,133,170	<i>Marketable securities</i>
Biaya perolehan yang diamortisasi						<i>Amortised cost</i>
Surat berharga	5,410,858	-	-	11,357	5,422,215	<i>Marketable securities</i>
Giro pada bank Indonesia	14,879,767	-	-	-	14,879,767	<i>Bank Indonesia Current accounts with</i>
Giro pada bank lain	1,196,730	-	-	57	1,196,787	<i>other banks Placements with</i>
Penempatan pada Bank Indonesia dan bank lain	3,886,693	-	-	296	3,886,989	<i>Bank Indonesia and other banks</i>
Tagihan derivatif	1,289	-	-	-	1,289	<i>Derivative receivable</i>
Wesel ekspor dan tagihan lainnya	689,623	-	-	351	689,974	<i>Bills and other receivable</i>
Tagihan akseptasi	288,425	-	-	519	288,944	<i>Acceptance receivables</i>
Penyertaan saham	-	188,786	-	1,303	190,089	<i>Investment in shares</i>
Kredit yang diberikan dan piutang/ pembiayaan syariah						<i>Loans and sharia financing/receivables</i>
Perdagangan	87,095	8,835,974	154,703	293,336	9,371,108	<i>Trading</i>
Jasa-jasa dunia usaha	-	642,140	54,743	92,579	789,462	<i>Business Services</i>
Konstruksi	310	7,028,371	110,912	442,459	7,582,052	<i>Construction</i>
Pengangkutan dan gudang	-	691,154	56,263	468	747,885	<i>Transportation and warehousing</i>
Industri	738	5,448,781	582,977	31,439	6,063,935	<i>Industry</i>
Jasa-jasa sosial	-	764,113	627	9,449	774,189	<i>Social services</i>
Pertanian	293	1,410,860	37,718	22,387	1,471,258	<i>Farming</i>
Listrik, gas dan air	-	141,019	82	24	141,125	<i>Electricity, gas and water</i>
Pertambangan	-	963,955	-	2,700	966,655	<i>Mining</i>
Lain-lain	34,751,591	51,290,851	1,210,085	595,404	87,847,931	<i>Others</i>
Bunga yang masih akan diterima	-	1,367,656	-	-	1,367,656	<i>Accrued Interest Income</i>
Aset lain-lain*)	-	17,871	-	-	17,871	<i>Other assets*)</i>
Total	86,748,164	78,791,531	2,208,110	1,504,128	169,251,933	Total
Cadangan kerugian penurunan nilai					(2,144,780)	<i>Allowance for impairment losses</i>
Neto					167,107,153	Net

*) Terdiri dari setoran jaminan dan aset ijarah

*) Consists of security deposits and ijarah assets

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

31 Desember/December 31, 2022							
	Belum jatuh tempo dan tidak mengalami penurunan nilai/ <i>Neither past due nor impaired</i>		Jatuh tempo dan tidak mengalami penurunan nilai/ <i>Past-due but not impaired</i>		Mengalami penurunan nilai/ <i>Impaired</i>	Total	
	Tingkat Tinggi/ <i>High Grade</i>	Tingkat standar/ <i>Standard grade</i>					<i>Impaired</i>
Nilai wajar melalui laba rugi							<i>Fair value through profit or loss</i>
Surat berharga	6,396,145	-	-	-	-	6,396,145	<i>Marketable securities</i>
Nilai wajar melalui penghasilan komprehensif lainnya							<i>Fair value through other comprehensive income</i>
Surat berharga	15,147,287	-	-	-	-	15,147,287	<i>Marketable securities</i>
Biaya perolehan yang diamortisasi							<i>Amortised cost</i>
Surat berharga	5,844,142	-	-	-	-	5,844,142	<i>Marketable securities</i>
Giro pada bank Indonesia	13,032,593	-	-	-	-	13,032,593	<i>Bank Indonesia Current accounts with other banks</i>
Giro pada bank lain	1,243,627	-	-	68	-	1,243,695	<i>Placements with Bank Indonesia and other banks</i>
Penempatan pada Bank Indonesia dan bank lain	7,156,807	-	-	-	-	7,156,807	<i>Derivative receivable</i>
Tagihan derivatif	17,388	-	-	-	-	17,388	<i>Bills and other receivable</i>
Wesel ekspor dan tagihan lainnya	843,826	-	-	-	-	843,826	<i>Receivable from marketable securities purchased under agreement to resell</i>
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali	5,468,915	-	-	-	-	5,468,915	<i>Acceptance receivables</i>
Tagihan akseptasi	227,970	-	-	-	-	227,970	<i>Investment in shares</i>
Penyertaan saham	-	139,843	-	2,250	-	142,093	<i>Loans and sharia financing/receivables</i>
Kredit yang diberikan dan piutang/ pembiayaan syariah							<i>Trading</i>
Perdagangan	87,095	8,835,974	154,703	293,336	-	9,371,108	<i>Business Services</i>
Jasa-jasa dunia usaha	-	642,140	54,743	92,579	-	789,462	<i>Construction</i>
Konstruksi	310	7,028,371	110,912	442,459	-	7,582,052	<i>Transportation and warehousing</i>
Pengangkutan dan gudang	-	691,154	56,263	468	-	747,885	<i>Industry</i>
Industri	738	5,448,781	582,977	31,439	-	6,063,935	<i>Social services</i>
Jasa-jasa sosial	-	764,113	627	9,449	-	774,189	<i>Farming</i>
Pertanian	293	1,410,860	37,718	22,387	-	1,471,258	<i>Electricity, gas and water</i>
Listrik, gas dan air	-	141,019	82	24	-	141,125	<i>Mining</i>
Pertambangan	-	963,955	-	2,700	-	966,655	<i>Others</i>
Lain-lain	34,751,591	51,290,851	1,210,085	595,404	-	87,847,931	
Bunga yang masih akan diterima	-	1,169,105	-	-	-	1,169,105	<i>Interest receivables</i>
Aset lain-lain*)	-	37,185	-	-	-	37,185	<i>Other assets*)</i>
Total	90,218,727	78,563,351	2,208,110	1,492,563	-	172,482,751	Total
Cadangan kerugian penurunan nilai						(1,802,820)	<i>Allowance for impairment losses</i>
Neto						170,679,931	Net

*) Terdiri atas setoran jaminan dan aset ijarah

*) Consists of security deposits and ijarah assets

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

Kualitas kredit didefinisikan sebagai berikut:

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.
- 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).

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

The credit quality are defined as follows:

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) 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).

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

(v) Analisis umur pinjaman yang jatuh tempo, tetapi tidak mengalami penurunan nilai pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

(v) *The aging analysis of past due but not impaired loans as of December 31, 2023 and 2022, are as follows:*

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Industri	590,221	582,977	<i>Industry</i>
Perdagangan	528,882	154,703	<i>Trading</i>
Pertanian	86,712	37,718	<i>Farming</i>
Konstruksi	85,627	110,912	<i>Construction</i>
Pertambangan	39,993	-	<i>Mining</i>
Pengangkutan dan gudang	25,777	56,263	<i>Transportation and warehousing</i>
Jasa-jasa dunia usaha	10,918	54,743	<i>Business services</i>
Jasa-jasa sosial	5,946	627	<i>Social services</i>
Listrik, gas dan air	4,367	82	<i>Electricity, gas and water</i>
Lain-lain	1,485,278	1,210,085	<i>Others</i>
Total	2,863,721	2,208,110	Total

47. Risiko Nilai Tukar

47. Foreign Exchange Risk

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*.

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.

Penerapan Manajemen risiko nilai tukar yang dijalankan oleh Bank 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 bank.

Implementation of Forex Risk Management in Bank 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.

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 treasury 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 treasury 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.

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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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-tanggal 31 Desember 2023 dan 2022 per mata uang (dalam ekuivalen rupiah) sesuai dengan peraturan Bank Indonesia (tidak diaudit):

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, 2023 and 2022 by currency (in equivalent rupiah) based on Bank Indonesia regulations (unaudited):

31 Desember/December 31, 2023				
Aset/ Assets	Liabilitas/ Liabilities	Rekening Administratif/ Administratif Account	Posisi Devisa Neto/Net Open Position	
Mata Uang				Currency
KESELURUHAN (LAPORAN POSISI KEUANGAN DAN REKENING ADMINISTRATIF)				AGGREGATE (STATEMENT OF FINANCIAL POSITION AND ADMINISTRATIVE ACCOUNTS)
Dolar Amerika Serikat	5,754,574	6,271,578	(769,850)	1,286,854 United States Dollar
Dolar Australia	26,833	4	-	26,829 Australian Dollar
Dolar Singapura	43,277	5,975	-	37,302 Singapore Dollar
Yen Jepang	58,947	15	(40,286)	18,646 Japanese Yen
Euro Eropa	23,257	141	-	23,116 European Euro
Poundsterling Inggris	7,699	-	-	7,699 Great Britain Poundsterling
Dolar Hongkong	1,067	39	-	1,028 Hong Kong Dollar
Renminbi	1,387	76	-	1,311 Renminbi
Riyal Saudi Arabia	86	-	-	86 Saudi Arabian Riyal
Total			1,402,871	Total
Total modal - 31 Desember 2023 (Catatan 51)			<u>17,676,494</u>	Total Capital - December 31, 2023 (Note 51)
Rasio PDN (Keseluruhan)			<u>7.94%</u>	NOP ratio (Aggregate)
31 Desember/December 31, 2022				
Aset/ Assets	Liabilitas/ Liabilities	Rekening Administratif/ Administratif Account	Posisi Devisa Neto/Net Open Position	
Mata Uang				Currency
KESELURUHAN (LAPORAN POSISI KEUANGAN DAN REKENING ADMINISTRATIF)				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)			<u>18,368,631</u>	Total Capital - December 31, 2021 (Note 51)
Rasio PDN (Keseluruhan)			<u>1.05%</u>	NOP ratio (Aggregate)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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 (yaitu 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 2023/December 31, 2023			
	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	
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	

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.

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.

Pada tanggal 31 Desember 2023 dan 2022, 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.

As of December 31, 2023 and 2022, 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:

- Kecermatan dalam perencanaan arus kas atau arus dana berdasarkan prediksi pembiayaan dan prediksi pertumbuhan dana, termasuk mencermati tingkat fluktuasi dana;
- Ketepatan dalam mengatur struktur dana termasuk kecukupan dana;
- Ketersediaan aset yang siap dikonversikan menjadi kas;
- Kemampuan menciptakan akses ke pasar antar bank atau sumber dana lainnya, termasuk fasilitas *lender of last resort*.

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:

- Accuracy in cash flow or flow of fund planning based on financing and fund growth prediction, include observe the fund rate volatility;*
- The precision in managing the fund structure, including the adequacy of funding;*
- The availability of asset that is ready to be converted into cash;*
- Ability to create access to the interbank market or other funding sources, including the lender of last resort facilities.*

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

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 & 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).

Pengelolaan kelebihan dana likuiditas yang tidak terserap penyaluran kredit, dioptimalisasi melalui pengelolaan *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 dioptimalkan dengan imbal hasil yang optimal.

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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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 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).

Managing the excess of liquidity fund, which are not absorbed by loans, disbursement will be optimized through managing treasury.

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.

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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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, 2023							
	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									
Kas	3,530,074	3,530,074	-	-	-	-	-	-	Cash
Giro pada Bank Indonesia	14,879,767	-	14,879,767	-	-	-	-	-	Current accounts with Bank Indonesia
Giro pada bank lain - neto	1,196,730	-	1,196,730	-	-	-	-	-	Current accounts with other banks - net
Penempatan pada Bank Indonesia dan bank lain - neto	3,886,693	-	3,886,693	-	-	-	-	-	Placements with Bank Indonesia and other bank - net
Tagihan atas efek-efek yang dibeli dengan dengan janji dijual kembali	-	-	-	-	-	-	-	-	Receivable from marketables securities purchased under agreements to resell
Surat berharga - neto	30,965,610	-	240,667	338,258	1,380,456	2,507,678	6,104,112	20,394,439	Marketable securities - net
Wesel ekspor dan tagihan lainnya - neto	689,623	-	29,820	36,286	623,517	-	-	-	Bills and other receivables - net
Kredit yang diberikan - neto	114,386,118	-	2,246,725	4,634,231	12,230,429	5,746,626	23,912,120	65,615,987	Loans - net
Pembiayaan syariah - neto	8,561,168	-	277,942	395,860	571,078	335,986	1,850,999	5,129,303	Sharia financing - net
Tagihan Derivatif	1,289	1,289	-	-	-	-	-	-	Derivative payable
Tagihan akseptasi - neto	288,425	-	88,802	106,732	92,891	-	-	-	Acceptances receivable - net
Penyertaan saham - neto	188,786	188,786	-	-	-	-	-	-	Investments in shares - net
Bunga yang masih akan diterima	1,367,656	-	1,367,656	-	-	-	-	-	Accrued interest income
Aset lain-lain - neto*)	17,871	17,871	-	-	-	-	-	-	Other assets - net*)
Total	179,959,810	3,738,020	24,214,802	5,511,367	14,898,371	8,590,290	31,867,231	91,139,729	Total
LIABILITAS									
Liabilitas segera	2,212,830	2,212,830	-	-	-	-	-	-	Obligations due immediately
Simpanan nasabah	126,478,387	53,555,892	28,967,414	33,412,790	8,890,652	1,651,639	-	-	Deposits from customers
Simpanan nasabah - syariah	948,316	948,316	-	-	-	-	-	-	Deposits from customers - sharia
Simpanan dari bank lain	2,541,540	-	2,239,641	132,062	155,712	14,125	-	-	Deposits from other banks
Liabilitas derivatif	23	23	-	-	-	-	-	-	Derivatives payable
Liabilitas akseptasi	288,944	-	89,149	54,491	145,304	-	-	-	Marketable securities Acceptances payable
Efek hutang yang diterbitkan - neto	957,991	-	-	-	598,613	319,191	40,187	-	Debt securities issued - net
Pinjaman yang diterima	20,323,823	-	1,338,477	4,613	3,520,233	15,460,500	-	-	Borrowings
Bunga yang masih harus dibayar dan bagi hasil	285,191	-	285,191	-	-	-	-	-	Accrued interest expense and revenue sharing
Liabilitas lain-lain **)	499,943	499,943	-	-	-	-	-	-	Other liabilities**)
Obligasi subordinasi	3,678,849	-	-	-	690,344	2,988,505	-	-	Subordinated bonds
	158,215,837	57,217,004	32,919,872	33,603,956	14,000,858	20,433,960	40,187	--	
Perbedaan jatuh tempo	21,743,973	(53,478,984)	(8,705,070)	(28,092,589)	897,513	(11,843,670)	31,827,044	91,139,729	Maturity gap

*) Terdiri dari setoran jaminan dan aset ijarah

*) Consists of security deposits and ijarah assets

**) Terdiri dari setoran jaminan, jasa produksi, dan penghargaan kerja

**) Consist of security deposits, production service, and gratuity

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

31 Desember/December 31, 2022

	Tidak mempunyai tanggal jatuh tempo								
	Nilai tercatat/ Carrying value	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								Current accounts with	
Bank Indonesia	13,032,593	-	13,032,593	-	-	-	-	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	
Tagihan atas efek-efek yang dibeli dengan dengan janji dijual kembali	5,468,915	-	5,230,374	-	-	-	238,541	Receivable from 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	-	-	-	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
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	948,316	948,316	-	-	-	-	-	-	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
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	3,081,103	-	3,081,103	-	-	-	-	-	Liabilities from marketable securities sold under agreements to repurchase
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**)	576,882	576,882	-	-	-	-	-	-	Other liabilities**)
Obligasi subordinasi	3,679,163	-	-	-	-	690,403	1,772,245	1,216,515	Subordinated bonds
	157,060,137	55,359,976	29,347,956	21,470,729	29,768,976	12,038,687	4,902,868	4,170,945	
Perbedaan jatuh tempo	16,919,825	(51,864,582)	8,920,333	(13,674,870)	(16,458,329)	(2,632,267)	25,363,288	67,266,252	Maturity gap

*) Terdiri dari setoran jaminan dan aset ijarah

*) Consists of security deposits and ijarah assets

***) Terdiri dari setoran jaminan, jasa produksi, dan penghargaan kerja

**) Consist of security deposits, production service, and gratuity

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

Tabel di bawah ini merangkum profil jatuh tempo liabilitas keuangan Bank dan entitas anak pada tanggal 31 Desember 2023 dan 2022 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, 2023 and 2022 based on undiscounted contractual payments:

31 Desember 2023/December 31, 2023							
				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	
Total	Pada permintaan/ On demand	1 Bulan/ 1 Month					
Liabilitas Keuangan							Financial Liabilities
Liabilitas segera	2,212,830	2,212,830	-	-	-	-	Obligations due immediately
Simpanan dari nasabah dan syariah	129,968,243	50,986,313	26,397,835	30,843,211	20,089,245	1,651,639	Deposits from customers and sharia
Simpanan dari bank lain	2,541,540	-	2,274,746	132,062	120,607	14,125	Deposits from other banks
Liabilitas akseptasi	288,944	-	89,149	54,491	145,304	-	Acceptances payable
Efek hutang yang diterbitkan - neto	957,991	-	-	-	879,704	78,287	Debt securities issued - net
Pinjaman yang diterima	20,323,823	-	1,338,477	4,613	3,520,233	15,460,500	Borrowings
Bunga yang masih harus dibayar dan bagi hasil	285,191	-	285,191	-	-	-	Accrued interest expense and revenue sharing
Liabilitas lain-lain*)	499,943	499,943	-	-	-	-	Other liabilities*)
Obligasi subordinasi	3,678,849	-	-	-	690,344	2,988,505	Subordinated bonds
Total liabilitas keuangan	160,757,354	53,699,086	30,385,398	31,034,377	25,445,437	20,193,056	Total financial liabilities

*) Terdiri dari setoran jaminan, jasa produksi, dan penghargaan kerja

*) Consist of security deposits, production service, and gratuity

31 Desember 2022/December 31, 2022							
				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	
Total	Pada permintaan/ On demand	1 Bulan/ 1 Month					
Liabilitas Keuangan							Financial Liabilities
Liabilitas segera	2,212,830	2,212,830	-	-	-	-	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
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	3,081,103	-	3,081,103	-	-	-	Liabilities from marketable securities sold under agreements to repurchase
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	285,191	-	285,191	-	-	-	Accrued interest expense and revenue sharing
Liabilitas lain-lain*)	576,882	576,882	-	-	-	-	Other liabilities*)
Obligasi subordinasi	3,679,163	-	-	-	-	3,679,163	Subordinated bonds
Total liabilitas keuangan	156,747,680	55,016,488	29,378,987	21,470,729	29,768,976	21,112,500	Total financial liabilities

*) Terdiri dari setoran jaminan, jasa produksi, dan penghargaan kerja

*) Consist of security deposits, production service, and gratuity

Bank dan entitas anak telah membangun model pengukuran risiko likuiditas untuk mengukur risiko likuiditas dari portofolio aset dan liabilitas Bank dan

The Bank and its subsidiaries has developed a liquidity risk measurement model to measure the liquidity risk of the Bank and its subsidiaries' assets

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**
For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

entitas anak berdasarkan skenario normal, spesifik, dan krisis secara triwulan dengan proses *stress test* likuiditas.

and liabilities portfolio, based on normal case, specific case, and crisis case scenarios by liquidity stress testing process.

49. Risiko Suku Bunga

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.

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.

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 2023 dan 2022 :

49. Interest Rate Risk

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.

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.

The following table presents information on the average annual interest rates for significant financial assets and liabilities for the years ended December 31, 2023 and 2022 :

	31 Desember/ December 31, 2023		31 Desember/ December 31, 2022		
	Mata uang asing/ Rupiah/ Rupiah	Foreign currencies	Mata uang asing/ Rupiah/ Rupiah	Foreign currencies	
ASET					ASSETS
Giro pada bank lain	1.38	0.00	1.18	0.05	Current accounts with other banks
Penempatan pada bank Indonesia dan bank Lain	4.30	1.34	3.98	0.53	Placements with Bank Indonesia and other banks
Surat berharga	6.10	2.40	6.00	2.20	Marketable securities
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali	6.22	0.00	5.73	0.00	Receivable from marketable securities purchased under agreement to resell
Wesel ekspor dan tagihan lainnya	4.00	1.50	6.80	0.00	Bills and other receivables
Kredit yang diberikan	12.11	6.84	12.15	2.27	Loans
LIABILITAS					LIABILITIES
Simpanan nasabah					Deposits from customers
- Giro	0.06	0.02	0.13	0.02	Current accounts -
- Tabungan	0.12	0.04	0.27	0.04	Savings -
- Deposito berjangka	3.48	1.31	3.38	0.47	Time deposits -
Simpanan dari bank lain					Deposits from other banks
- Giro	0.45	0.00	0.66	0.00	Current accounts -
- Tabungan	1.07	0.00	1.09	0.00	Savings -
- Deposito berjangka	4.34	0.00	3.52	0.00	Time deposits -
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	0.00	0.00	6.05	0.00	Liabilities from marketable securities sold under agreement to repurchase
Pinjaman yang diterima	8.92	0.00	7.15	0.00	Borrowings
Efek utang yang diterbitkan	8.04	0.00	8.44	0.00	Debt securities issued

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)
Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)
For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)**

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, 2023										
	Lebih dari 3 bulan tapi tidak lebih dari 1 tahun/ <i>More than 3 months but not more than 1 year</i>	Lebih dari 1 tahun tapi tidak lebih dari 2 tahun/ <i>More than 1 year but not more than 2 years</i>	Lebih dari 2 tahun tapi tidak lebih dari 3 tahun/ <i>More than 2 years but not more than 3 years</i>	Lebih dari 3 tahun tapi tidak lebih dari 4 tahun/ <i>More than 3 years but not more than 4 years</i>	Lebih dari 4 tahun tapi tidak lebih dari 5 tahun/ <i>More than 4 years but not more than 5 years</i>	Lebih dari 5 tahun/ <i>More than 5 years</i>	Suku bunga tetap/ <i>Fixed interest rate</i>	Tidak dikenakan bunga/ <i>Non -interest bearing</i>	Total/ <i>Total</i>		
Aset Keuangan										Financial Assets	
Kas	-	-	-	-	-	-	-	3,530,074	3,530,074	Cash	
Giro pada Bank Indonesia	14,879,767	-	-	-	-	-	-	-	14,879,767	Current accounts with Bank Indonesia	
Giro pada bank lain	1,196,787	-	-	-	-	-	-	-	1,196,787	Current accounts with other banks	
Penempatan pada Bank Indonesia dan bank lain	-	-	-	-	-	-	3,886,989	-	3,886,989	Placements with Bank Indonesia and other banks	
Surat berharga	-	-	-	-	-	-	30,976,967	-	30,976,967	Marketable securities	
Wesel ekspor dan tagihan lainnya	-	689,974	-	-	-	-	-	-	689,974	Bills and other receivables	
Tagihan derivatif	1,289	-	-	-	-	-	-	-	1,289	Derivative receivable	
Tagihan akseptasi	-	-	-	-	-	-	288,944	-	288,944	Acceptances receivable	
Kredit yang diberikan	3,556,636	9,501,328	3,432,278	4,400,409	1,555,200	26,027	12,892,792	80,935,399	116,300,069	Loans	
Pembiayaan syariah	-	-	-	-	-	-	-	-	8,778,114	Sharia financing	
Penyertaan saham	-	-	-	-	-	-	-	-	190,089	Investment in shares	
Bunga yang masih akan diterima	-	-	-	-	-	-	-	-	1,367,656	Accrued interest income	
Aset lain-lain*)	-	-	-	-	-	-	-	-	17,871	Other assets*)	
Total aset keuangan	19,634,479	10,191,302	3,432,278	4,400,409	1,555,200	26,027	12,892,792	116,088,299	13,883,804	182,104,590	Total financial assets
Liabilitas Keuangan										Financial Liabilities	
Liabilitas segera	-	-	-	-	-	-	-	-	2,212,830	2,212,830	Obligations due immediately
Simpanan nasabah										Deposits from customers	
- Giro	21,259,773	-	-	-	-	-	-	-	-	21,259,773	Current accounts -
- Tabungan	31,302,277	-	-	-	-	-	-	-	-	31,302,277	Savings -
- Deposito berjangka	46,420,617	2,881,565	24,614,155	-	-	-	-	-	-	73,916,337	Time deposits -
Simpanan syariah	948,316	-	-	-	-	-	-	-	-	948,316	Deposits from customer - sharia
Simpanan dari bank lain										Deposits from other banks	
- Giro	528,779	-	-	-	-	-	-	-	-	528,779	Current accounts -
- Tabungan	442,577	-	-	-	-	-	-	-	-	442,577	Savings -
- Deposito berjangka	494,546	187,565	2,919	-	-	-	-	-	-	685,030	Time deposits -
- <i>Interbank call money</i>	860,000	-	-	-	-	-	-	-	-	860,000	Interbank call money -
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	4,244,805	-	-	-	-	-	-	-	-	4,244,805	Liabilities from marketable securities sold under agreements to repurchase
Liabilitas derivatif	23	-	-	-	-	-	-	-	-	23	Derivatives payable
Liabilitas akseptasi	-	-	-	-	-	-	288,944	-	-	288,944	Acceptance payables
Efek hutang yang diterbitkan	957,991	-	-	-	-	-	-	-	-	957,991	Debt securities issued
Pinjaman yang diterima	-	-	-	-	-	-	-	20,323,823	-	20,323,823	Borrowings
Bunga yang masih harus dibayar dan bagi hasil	-	-	-	-	-	-	-	-	285,191	285,191	Accrued interest expense and revenue sharing
Liabilitas lain-lain**)	-	-	-	-	-	-	-	-	499,943	499,943	Other liabilities**)
Total liabilitas keuangan	107,459,704	3,069,130	24,617,074	-	-	-	-	20,612,767	2,997,964	158,756,639	Total financial liabilities
Total gap repricing suku bunga	(87,825,225)	7,122,172	(21,184,796)	4,400,409	1,555,200	26,027	12,892,792	95,475,532	10,885,840	23,347,951	Total gap repricing interest rate

*) Terdiri dari setoran jaminan dan aset ijarah

***) Terdiri dari setoran jaminan, jasa produksi, dan penghargaan kerja

*) Consists of security deposits and ijarah assets

***) Consist of security deposits, production service, and gratuity

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)
Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)
For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)**

	31 Desember/December 31, 2022										
	Lebih dari 3 bulan tapi tidak lebih dari 1 tahun/ <i>More than 3 months but not more than 1 year</i>	Lebih dari 1 tahun tapi tidak lebih dari 2 tahun/ <i>More than 1 year but not more than 2 years</i>	Lebih dari 2 tahun tapi tidak lebih dari 3 tahun/ <i>More than 2 years but not more than 3 years</i>	Lebih dari 3 tahun tapi tidak lebih dari 4 tahun/ <i>More than 3 years but not more than 4 years</i>	Lebih dari 4 tahun tapi tidak lebih dari 5 tahun/ <i>More than 4 years but not more than 5 years</i>	Lebih dari 5 tahun/ <i>More than 5 years</i>	Suku bunga tetap/ Fixed interest rate	Tidak dikenakan bunga/ Non -interest bearing	Total		
	3 months	1 year	2 years	3 years	4 years	5 years			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	Receivable from marketable securities purchased under agreement to resell	
Wesel ekspor dan tagihan lainnya	-	843,826	-	-	-	-	-	-	843,826	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 from 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 -	
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	3,081,103	-	-	-	-	-	-	-	3,081,103	Liabilities from marketable securities sold under agreements to repurchase	
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**)	-	-	-	-	-	-	-	576,882	576,882	Other liabilities**)	
Total liabilitas keuangan	84,285,103	47,846,811	99,969	-	-	-	17,761,731	3,235,023	153,228,637	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	8,829,299	20,214,262	Total gap repricing interest rate

*) Terdiri dari setoran jaminan dan aset ijarah

***) Terdiri dari setoran jaminan, jasa produksi, dan penghargaan kerja

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**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

- 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 dan penghasilan komprehensif lain 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 2023 dan 2022:

- 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 profit or loss and other comprehensive income to reasonably possible changes in interest rates for fixed rate financial assets and liabilities as of December 31, 2023 and 2022:

		31 Desember 2023/December 31, 2023	
		Dampak ke laporan laba rugi dan penghasilan komprehensif lain konsolidasian sebelum pajak/ Impact to the consolidated statement of comprehensive income before tax	
		Perubahan basis poin/Change in basis point	Impact to the consolidated statement of comprehensive income before tax
Rupiah	+125		(198,406)
	+50		(79,362)
	-50		79,362
	-125		198,406
Valas	+125		(53,641)
	+50		(21,456)
	-50		21,456
	-125		53,641
			<i>Rupiah</i>
			<i>Foreign currency</i>

31 Desember 2022/December 31, 2022

	Perubahan basis point/Change in basis point	Dampak ke laporan laba rugi dan penghasilan komprehensif lain 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	

50. 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 dan entitas anak.

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.

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

50. Operational Risk

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.

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.

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

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

Umum diantaranya melakukan pengkajian atas produk dan/atau aktivitas baru atau pengembangan yang meningkatkan profil risiko produk dan/atau aktivitas Bank dan entitas anak.

Bank dan entitas anak telah melakukan perhitungan beban modal risiko operasional berdasarkan *Basel Committee on Banking Supervision* 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.

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.

51. Manajemen Modal dan Rasio Kewajiban Penyediaan Modal Minimum

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.

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).

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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.

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.

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. Capital Management and Capital Adequacy Ratio (CAR)

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.

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).

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

CAR pada tanggal 31 Desember 2023 dan 2022 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*).

Penentuan kepatuhan Bank dan entitas anak terhadap ketentuan pemenuhan minimum 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 2023 dan 2022 ditetapkan masing-masing sebesar 9% sampai dengan kurang dari 10%.

Rasio kewajiban penyediaan modal minimum pada tanggal-tanggal 31 Desember 2023 dan 2022 (entitas induk) adalah sebagai berikut:

CAR on December 31, 2023 and 2022 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*).

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, 2023 and 2022 are set at 9% to less than 10%.

The capital adequacy ratio as of December 31, 2023 and 2022 (parent entity) are as follows:

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
Modal Inti (<i>Tier 1</i>)			Core Capital (<i>Tier 1</i>)
- Modal Inti Utama	15,957,427	14,153,318	Common Equity <i>Tier 1</i> -
- Modal Inti Tambahan		-	Additional <i>Tier 1</i> -
Jumlah modal inti (<i>Tier 1</i>)	<u>15,957,427</u>	<u>14,153,318</u>	Total Core Capital (<i>Tier 1</i>)
Modal Pelengkap (<i>Tier 2</i>)	<u>4,279,495</u>	<u>4,216,313</u>	Supplementary Capital (<i>Tier 2</i>)
Total modal	<u>20,236,922</u>	<u>18,369,631</u>	Total Capital
Aset Tertimbang Menurut Risiko (ATMR) untuk Risiko Kredit	81,782,417	75,595,792	Risk Weighted Assets for Credit Risk
Aset Tertimbang Menurut Risiko (ATMR) untuk Risiko Operasional	7,050,353	3,482,497	Risk Weighted Assets for Operational Risk
Aset Tertimbang Menurut Risiko (ATMR) untuk Risiko Pasar	<u>4,929,560</u>	<u>15,586,791</u>	Risk Weighted Assets for Market Risk
Total ATMR	<u>93,762,330</u>	<u>94,665,080</u>	Tota RWA
Rasio CET 1	17.02%	14.95%	CET 1 Ratio
Rasio <i>Tier 1</i>	17.02%	14.95%	<i>Tier 1</i> Ratio
Rasio <i>Tier 2</i>	4.56%	4.45%	<i>Tier 2</i> Ratio
Total rasio	21.58%	19.40%	Ratio Total
Rasio Minimum <i>Tier 1</i>	6.00%	6.00%	<i>Tier 1</i> 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

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.

Profil Risiko

Bank dan entitas anak juga membuat profil risiko yang secara garis besar dapat memetakan unit kerja yang memiliki risiko maupun potensi risiko yang mengganggu kelangsungan bisnis Bank dan entitas anak serta menggunakan 5 (lima) komposit untuk delapan jenis risiko yang dihadapi Bank dan entitas anak.

Bank dan entitas anak telah membentuk struktur organisasi manajemen risiko yang terpusat dan independen yang memiliki fungsi mengidentifikasi, mengukur, memonitor dan mengelola risiko-risiko dasar serta menetapkan pedoman serta kebijakan risiko.

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).

a. Risiko hukum

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.

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.

b. Risiko reputasi

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.

52. Risk Management

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.

Risk Profile

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.

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.

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. Legal risks

Legal risk is the risk raised by weaknesses in juridical 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.

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. Reputational risks

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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

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.

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.

d. Risiko kepatuhan

Risiko kepatuhan adalah risiko yang timbul akibat Bank dan entitas anak tidak mematuhi dan/atau tidak melaksanakan peraturan perundang-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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

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. 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. 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 organization 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 commitments made by the Bank and its subsidiaries to Indonesia and/or other monitoring authority.*

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

**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 2023 dan 2022 masing-masing adalah sebesar 4,25% dan 3,75% untuk simpanan dalam mata uang rupiah, dan masing-masing sebesar 2,25% dan 1,75% 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, 2023 and 2022 were 4.25% and 3.75%, respectively, for deposits in Rupiah and 2.25% and 1.75% for deposits in foreign currencies.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

Pada tahun yang berakhir pada tanggal 31 Desember 2023 dan 2022, Bank dan entitas anak telah membayar premi program penjaminan masing-masing sebesar Rp257.285 dan Rp264.985.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

The Bank and its subsidiaries paid a premium on the guarantee program amounting to Rp257,285 and Rp264,985 and for the years ended December 31, 2023 and 2022, respectively.

54. Perikatan-Perikatan yang Signifikan

a. Perjanjian penyelenggaraan Anjungan Tunai Mandiri (“ATM”) Bersama

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 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 81.728 ATM di seluruh Indonesia. Perjanjian tersebut berlaku sampai dengan tanggal 8 Juni 2024.

b. Jasa Bank Pengumpulan Uang Tol

Bank telah mengadakan perikatan pengumpulan uang tol dengan PT Jasa Marga (Persero) Tbk dengan data sebagai berikut:

No.	Kantor Cabang/ Branch	Perusahaan/ Company
1	Purbaleunyi	PT Jasa Marga (Persero) Tbk

Berdasarkan perjanjian tersebut, pengelola jalan tol memberi kuasa kepada Bank untuk mengambil hasil pendapatan tol dan menyimpannya di rekening pengelola jalan tol pada Bank.

Masa berlaku perjanjian dimulai sejak perjanjian ditandatangani dan dapat diperpanjang sesuai dengan kesepakatan para pihak.

c. Nota Kesepahaman dan Perjanjian Kerja Sama (PKS) dengan beberapa perusahaan BUMN dan Institusi lainnya di Indonesia

1. Pada tanggal 6 Juni 2021, Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan Pemerintah Provinsi Jawa Barat.

Ruang lingkup Kerja Sama ini tentang pemanfaatan fasilitas layanan perbankan dalam rangka pengelolaan keuangan desa dan BUMDes di Wilayah Jawa Barat. Perjanjian ini memiliki jangka waktu 5 tahun.

54. Significant Agreements

a. Joint Automated Teller Machine (“ATM”) agreement

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. Collection of Toll Fees

The Bank has signed an agreement for toll fees collections with PT Jasa Marga (Persero) Tbk summarized as follows:

No. Perjanjian/ Agreement No.	Tanggal Perjanjian/ Agreement Date
CH.HK08.004 dan 001/SK-OPS.PKS/2016	1 Februari / February 1, 2016

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.

The validity period of these agreements started since they were signed and can be extended in accordance with the agreements of the parties.

c. Memorandum of Understanding (MoU) and Cooperation Agreements with several state-owned enterprises and other institutions in Indonesia

1. 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.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

2. Pada tanggal 15 September 2021, Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan Tim Pembina Samsat Provinsi Banten.

Ruang lingkup Kerja Sama 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.

3. Pada tanggal 16 Agustus 2022 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Badan Perlindungan Pekerja Migran Indonesia.

Ruang Lingkup Kerja Sama Ini tentang Produk dan Jasa Layanan Perbankan Bagi Pekerja Migran Indonesia. Perjanjian ini memiliki jangka waktu 3 tahun.

4. Pada tanggal 21 Oktober 2022, Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan PT Bank Pembangunan Daerah Bengkulu.

Ruang Lingkup Kerja Sama Ini tentang Layanan Penerimaan Pembayaran Pajak Daerah dan Retribusi Daerah secara *Host to Host*. Perjanjian ini memiliki jangka waktu 3 tahun.

5. Pada tanggal 26 Januari 2023 Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan Universitas Jenderal Achmad Yani (UNJANI).

Ruang Lingkup Kerja Sama Ini tentang Pemberian Fasilitas Kredit Ritel, Bantuan Penagihan dan Pembayaran Kolektif Angsuran Kredit Ritel, Layanan Pembayaran Gaji Karyawan, Layanan bjb *Virtual Account Online*.

6. Pada tanggal 1 Februari 2023 Bank telah melakukan penandatanganan Nota Kesepahaman dengan PT Kereta Cepat Indonesia – China (KCIC).

Ruang Lingkup Kerja Sama Ini tentang Pengembangan Integritas Sistem Pembayaran, Penjualan Tiket, dan Jasa Layanan Perbankan.

2. 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.

3. 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 Migran Workers. This agreement has a term of 3 years.

4. 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. This agreement has a term of 3 years.

5. On January 26, 2023 the Bank signed a Cooperation Agreement with Jenderal Achmad Yani University (UNJANI).

The Scope of This Collaboration Regarding the Provision of Retail Credit Facilities, Payment Services, Online bjb Virtual Account Services Billing Assistance and Collective Payment of Retail Credit Installments, Employee Salary

6. On February 1, 2023 the Bank has signed a Memorandum of Understanding with PT Kereta Api Indonesia - China (KCIC).

The scope of This Cooperation Concerns the Development of Payment System Integrity, Ticket Sales and Banking Services.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

7. Pada tanggal 18 Februari 2023 Bank telah melakukan pendatanganan Nota Kesepahaman dengan Polda Jawa Barat.

Ruang Lingkup Kerja Sama Ini tentang Layanan Penyaluran Tunjangan Kinerja Bagi Pegawai Negeri Pada Kepolisian Daerah Jawa Barat.
 8. Pada tanggal 10 Maret 2023 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Polda Jawa Barat.

Ruang Lingkup Kerja Sama Ini tentang Pemanfaatan Produk dan Jasa Layanan Perbankan.
 9. Pada tanggal 16 Maret 2023 Bank telah melakukan penandatanganan Nota Kesepahaman dengan PT Jasa Sarana.

Ruang Lingkup Kerja Sama Ini tentang Pemanfaatan Produk dan Jasa Layanan Perbankan.
 10. Pada tanggal 19 Juni 2023 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Universitas Gadjah Mada.

Ruang Lingkup Kerja Sama Ini tentang Pendidikan, Penelitian, dan Pengabdian Kepada Masyarakat.
 11. Pada tanggal 7 Juni 2023 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Universitas Trisakti.

Ruang Lingkup Kerja Sama Ini tentang Pendidikan, Penelitian, dan Pengabdian Kepada Masyarakat.
 12. Pada tanggal 23 Juni 2023 Bank telah melakukan penandatanganan Nota Kesepahaman dengan PT Pertamina (Persero).

Ruang Lingkup Kerja Sama Ini tentang Penempatan Dana Jangka Pendek.
 13. Pada tanggal 03 Juli 2023 Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan PT Adhi Persada Beton.

Ruang lingkup Kerja Sama ini tentang Layanan Pembayaran Gaji Karyawan (*Payroll Service*).
 14. Pada tanggal 6 Juli 2023 Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan Pemerintah Kota Surakarta.
7. On February 18, 2023 the Bank has signed a Memorandum of Understanding with the West Java Regional Police.

The scope of this collaboration concerns the distribution of performance allowances for civil servants at the West Java Regional Police.
 8. On March 10, 2023 the Bank has signed a Memorandum of Understanding with the West Java Regional Police.

The Scope of This Cooperation Regarding the Utilization of Banking Products and Services.
 9. On March 16, 2023 the Bank has signed a Memorandum of Understanding with PT Jasa Sarana.

The Scope of This Cooperation Regarding the Utilization of Banking Products and Services.
 10. On June 19, 2023 the Bank has signed a Memorandum of Understanding with Gadjah Mada University.

The Scope of This Cooperation Concerning Education, Research, and Community Service.
 11. On June 7, 2023 the Bank has signed a Memorandum of Understanding with Trisakti University.

The Scope of This Cooperation Concerning Education, Research, and Community Service.
 12. On June 23, 2023 the Bank has signed a Memorandum of Understanding with PT Pertamina (Persero).

The Scope of This Cooperation Regarding Placement of Short Term Funds
 13. On July 3, 2023 the Bank signed a Cooperation Agreement with PT Adhi Persada Beton.

The scope of this collaboration is About Employee Salary Payment Services (Payroll Service).
 14. On July 6, 2023 the Bank signed a Cooperation Agreement with the Surakarta City Government.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

- Ruang Lingkup Kerja Sama ini tentang Penyediaan Layanan Perbankan Dalam Penerimaan Pajak Daerah di Kota Surakarta.
15. Pada tanggal 18 Juli 2023 Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan Perusahaan Daerah Pembangunan Kota Cirebon.
- Ruang lingkup Kerja Sama ini tentang Layanan Penerimaan Pembayaran Tiket BRT Trans Cirebon.
16. Pada tanggal 21 Juli 2023 Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan BPKAD Kota Cimahi.
- Ruang lingkup Kerja Sama ini tentang Penerimaan Pembayaran Pajak Daerah Kota Cimahi.
17. Pada tanggal 24 Juli 2023 Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan PT Flaga Media Asia.
- Ruang lingkup Kerja Sama ini tentang Layanan Pembayaran Gaji Karyawan (*Payroll Service*).
18. Pada tanggal 14 Agustus 2023 Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan BPKAD Kota Banjar.
- Ruang Lingkup Kerja Sama ini tentang Layanan Penerimaan Setoran Pendapatan Asli Daerah di Kota Banjar.
19. Pada tanggal 24 Agustus 2023 Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan PT Waskita Karya Infrastruktur
- Ruang Lingkup Kerja Sama ini tentang Layanan Pembayaran Gaji Karyawan (*Payroll Service*).
20. Pada tanggal 25 Agustus 2023 Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan Badan Pendapatan Daerah Kabupaten Pangandaran.
- Ruang Lingkup Kerja Sama ini tentang Layanan Penerimaan Setoran Pajak Daerah di Kabupaten Pangandaran.
21. Pada tanggal 13 September 2023 Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan Universitas Mandiri.
- Ruang Lingkup Kerja Sama ini tentang Jasa Layanan Perbankan.
- The scope of this collaboration concerns the provision of banking services for regional tax revenues in the city of Surakarta.*
15. On July 18, 2023 the Bank signed a Cooperation Agreement with the Cirebon City Regional Development Company.
- The scope of this collaboration concerns the Trans Cirebon BRT Ticket Payment Acceptance Service.*
16. On July 21, 2023 the Bank signed a Cooperation Agreement with BPKAD Cimahi City.
- The scope of this collaboration concerns Cimahi City Regional Tax Payment Receipts.*
17. On July 24, 2023 the Bank signed a Cooperation Agreement with PT Flaga Media Asia.
- The scope of this collaboration is About Employee Salary Payment Services (Payroll Service).*
18. On August 14, 2023 the Bank signed a Cooperation Agreement with BPKAD Banjar City.
- The scope of this collaboration is about the Service for Accepting Regional Original Income Deposits in Banjar City.*
19. On August 24, 2023 the Bank signed a Cooperation Agreement with PT Waskita Karya Infrastruktur.
- The scope of this collaboration is about Employee Salary Payment Services (Payroll Service).*
20. On August 25, 2023 the Bank signed a Cooperation Agreement with the Pangandaran Regency Regional Revenue Agency.
- The scope of this collaboration is about Regional Tax Deposit Receiving Services in Pangandaran Regency.*
21. On September 13, 2023 the Bank signed a Cooperation Agreement with Mandiri University.
- The scope of this collaboration concerns banking services.*

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

22. Pada tanggal 16 September 2023 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Himpunan Peternak Domba Kambing Indonesia.
- Ruang Lingkup Kerja Sama ini tentang Pemanfaatan Produk Jasa Layanan Perbankan Untuk Mendukung Kegiatan Organisasi.
23. Pada tanggal 16 Oktober 2023 Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan Pemerintah Kota Bekasi.
- Ruang Lingkup Kerja Sama ini tentang Pengelolaan Kartu Kredit Pemerintah Daerah.
24. Pada tanggal 16 Oktober 2023 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Universitas Widyatama.
- Ruang Lingkup Kerja Sama ini tentang Kerja Sama Tridharma Perguruan Tinggi dan Pemanfaatan Produk dan Jasa Layanan Perbankan.
25. Pada tanggal 03 November 2023 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Universitas Sriwidjaya.
- Ruang Lingkup Kerja Sama ini tentang Pendidikan, Penelitian, Pengabdian kepada masyarakat dan Pengembangan Sumber Daya serta Pemanfaatan Jasa Layanan Perbankan.
26. Pada tanggal 15 November 2023 Bank telah melakukan penandatanganan Perjanjian kerjasama dengan Pemerintah Kota Banjar.
- Ruang Lingkup Kerja Sama ini tentang Pengelolaan Kartu Kredit Pemerintah Domestik Bank bjb.
27. Pada tanggal 17 November 2023 Bank telah melakukan penandatanganan Nota Kesepahaman dengan PT Telkomsel.
- Ruang Lingkup Kerja Sama ini tentang Pemanfaatan Produk Jasa Layanan Perbankan dan Telekomunikasi.
28. Pada tanggal 08 Desember 2023 Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan Perum Bulog.
- Ruang Lingkup Kerja Sama ini tentang Pemanfaatan Fasilitas Kartu ATM dan Debet Co – Branding Member Boss Food.
22. On September 16, 2023 the Bank signed a Memorandum of Understanding with the Indonesian Sheep and Goat Breeders Association
- The scope of this collaboration concerns the use of banking products and services to support organizational activities
23. On October 16, 2023 the Bank signed a Cooperation Agreement with the Bekasi City Government.
- The scope of this collaboration concerns regional government credit card management.
24. On October 16, 2023 the Bank signed a Memorandum of Understanding with Widyatama University.
- The scope of this collaboration is about Tridharma Collaboration in Higher Education and the Utilization of Banking Products and Services.
25. On November 3, 2023 the Bank signed a Memorandum of Understanding with Sriwidjaya University.
- The scope of this collaboration concerns education, research, community service and resource development and utilization of banking services.
26. On November 15, 2023 the Bank signed a cooperation agreement with the Banjar City Government.
- The scope of this collaboration concerns the management of domestic government credit cards at Bank bjb.
27. On November 17, 2023 the Bank signed a Memorandum of Understanding with PT Telkomsel.
- The scope of this collaboration concerns the utilization of banking and telecommunications services products.
28. On December 8, 2023 the Bank signed a Cooperation Agreement with Perum Bulog.
- The scope of this collaboration concerns the use of ATM and Debit Card Facilities Co - Boss Food Member Branding.

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

29. Pada tanggal 13 Desember 2023 Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan Pemerintah Kota Depok.

Ruang Lingkup Kerja Sama ini tentang Pengelolaan Kartu Kredit Pemerintah Domestik.

30. Pada tanggal 15 Desember 2023 Bank telah melakukan penandatanganan Nota Kesepahaman dengan PT Perusahaan Pengembangan Ekonomi Nasional Rajawali Nusantara Indonesia.

Ruang Lingkup Kerja Sama ini tentang Addendum MOU Pemanfaatan Produk dan Jasa Layanan Perbankan.

29. On December 13, 2023 the Bank signed a Cooperation Agreement with the Depok City Government.

The scope of this collaboration concerns the management of domestic government credit cards.

30. On December 15 2023, the Bank signed a Memorandum of Understanding with PT Rajawali Nusantara Indonesia National Economic Development Company.

The scope of this collaboration concerns the Addendum to the MOU for Utilization of Banking Products and Services.

55. Informasi Tambahan Arus Kas

55. Additional Information on Cash Flows

a. Transaksi non-kas

a. Non-cash transaction

	<u>31 Desember/ December 31, 2023</u>	<u>31 Desember/ December 31, 2022</u>	
Penambahan aset hak guna melalui liabilitas sewa	83,698	-	<i>Additional right of use assets through lease liabilities</i>

b. Rekonsiliasi liabilitas yang timbul dari aktivitas pendanaan.

b. Reconciliation of liability arising from financing activities.

	<u>31 Desember/ December 31, 2022</u>	<u>Arus kas/Cash flows</u>		<u>Lain-lain/ Others</u>	<u>31 Desember/ December 31, 2023</u>	
		<u>Penerimaan/ Receipt</u>	<u>Pembayaran/ Payment</u>			
Pinjaman yang diterima	17,533,761	8,279,249	(5,489,187)	-	20,323,823	<i>Borrowing</i>
Efek hutang yang diterbitkan	1,871,461	-	(916,500)	3,030	957,991	<i>Debt securities issued</i>
Liabilitas sewa	448,901	-	(78,954)	83,698	453,645	<i>Lease liability</i>
Total	<u>23,533,286</u>	<u>8,279,249</u>	<u>(6,484,641)</u>	<u>86,728</u>	<u>21,735,459</u>	<i>Total</i>
	<u>31 Desember/ December 31, 2021</u>	<u>Arus kas/Cash flows</u>		<u>Lain-lain/ Others</u>	<u>31 Desember/ December 31, 2022</u>	
		<u>Penerimaan/ Receipt</u>	<u>Pembayaran/ Payment</u>			
Pinjaman yang diterima	12,161,667	12,449,516	(7,077,422)	-	17,533,761	<i>Borrowing</i>
Efek hutang yang diterbitkan	2,403,547	-	(534,300)	2,214	1,871,461	<i>Debt securities issued</i>
Obligasi subordinasi	2,988,492	1,000,000	(307,000)	(2,329)	3,679,163	<i>Subordinated bonds</i>
Liabilitas sewa	589,310	-	(41,109)	(99,300)	448,901	<i>Lease liability</i>
Total	<u>18,143,016</u>	<u>13,449,516</u>	<u>(7,959,831)</u>	<u>(99,415)</u>	<u>23,533,286</u>	<i>Total</i>

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS (Continued)**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah,
unless otherwise stated)

56. Peristiwa Setelah Tanggal Neraca

a. Penyertaan Modal Tahap II

Atas penyertaan modal Bank ke PT Bank Pembangunan Daerah Bengkulu, Bank telah mendapatkan persetujuan OJK untuk menjadi pemegang saham pengendali Bank Bengkulu melalui keputusan Dewan Komisiner OJK No KEP-21/D.03/2024 Tanggal 21 Februari 2024 tentang Hasil Penilaian Kemampuan Dan Kepatutan PT Bank Pembangunan Daerah Jawa Barat Dan Banten Tbk Sebagai Calon Pemegang Saham Pengendali Dan Pemerintah Daerah Provinsi Jawa Barat Sebagai Calon Ultimate Shareholder PT Bank Pembangunan Daerah Bengkulu.

57. Penyelesaian Laporan Keuangan Konsolidasian

Manajemen bertanggung jawab penuh terhadap penyusunan laporan keuangan konsolidasian terlampir yang diselesaikan dan disetujui untuk diterbitkan oleh Direksi pada tanggal 29 Februari 2024.

56. Subsequent Events

a. Participation of Phase II Capital

For the Bank's capital investment into PT Bank Pembangunan Daerah Bengkulu, The Bank has also received OJK approval to become the controlling shareholder of Bank Bengkulu through the decision of the OJK Board of Commissioners No KEP-21/D.03/2024 dated 21 February 2024 concerning the results of the fit and proper test of PT Bank Pembangunan Daerah West Java and Banten Tbk as a candidate Controlling Shareholders and the Regional Government of West Java Province as Candidates for Ultimate Shareholders of PT Bank Pembangunan Daerah Bengkulu.

57. Completion of the Consolidated Financial Statements

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 29, 2024.

2023

Laporan Tahunan
Annual Report



bank bjb

PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.

KANTOR PUSAT

HEAD OFFICE

Menara bank **bjb**

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