

***MOVING FORWARD  
THRU DIGITALIZATION***

**2021**

LAPORAN TAHUNAN | **ANNUAL REPORT**  
PT BANK ARTHA GRAHA INTERNASIONAL TBK

# SANGGAHAN DAN BATASAN TANGGUNG JAWAB

## DISCLAIMER AND SCOPE OF RESPONSIBILITY

Laporan Tahunan 2021 PT Bank Artha Graha Internasional Tbk ini disusun untuk memenuhi ketentuan pelaporan hasil kinerja Bank periode 1 Januari sampai dengan 31 Desember 2021 kepada Regulator. Laporan Tahunan ini disusun berdasarkan Peraturan Otoritas Jasa Keuangan No. 29/POJK.04/2016 tentang Laporan Tahunan Emiten atau Perusahaan Publik dengan muatan konten sesuai Surat Edaran Otoritas Jasa Keuangan No. 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik.

Laporan Tahunan ini memuat pernyataan terkait tujuan, kebijakan, rencana, strategi, serta hasil operasi dan keuangan yang disusun berdasarkan data faktual yang dapat dipertanggungjawabkan kebenarannya. Selain itu, Laporan Tahunan ini juga menyajikan informasi terkait proyeksi Bank di tahun selanjutnya yang disusun berdasarkan pernyataan-pernyataan prospektif dan berbagai asumsi mengenai kondisi mendatang Bank, serta lingkungan bisnis yang terkait, sehingga dapat mengakibatkan perkembangan aktual secara material berbeda dari yang dilaporkan. Oleh karena itu, Bank mengimbau agar Pemangku Kepentingan dapat menggunakan informasi tersebut secara bijak dalam pengambilan keputusan.

Laporan Tahunan ini memuat kata "Bank Artha Graha Internasional" dan "Bank" yang didefinisikan sebagai PT Bank Artha Graha Internasional Tbk yang menjalankan kegiatan usaha di bidang jasa perbankan. Penyebutan satuan mata uang "Rupiah", "Rp" atau "IDR" merujuk pada mata uang resmi Republik Indonesia, sedangkan "Dolar AS" atau "USD" merujuk pada mata uang resmi Amerika Serikat. Semua informasi keuangan disajikan dalam mata uang Rupiah.

### **Pemberitahuan Tabel dan Grafik**

Tabel dan grafik pada Laporan Tahunan ini memaparkan data numerik dengan standar penulisan mengikuti kaidah Bahasa Indonesia. Pemaparan numerik dalam teks menggunakan standar kaidah Bahasa Indonesia dan Bahasa Inggris sesuai konteks.

*The 2021 Annual Report of PT Bank Artha Graha Internasional Tbk is written in order to comply with the Regulatory requirement to report the Bank's performance for the period of January 1 to December 31, 2021. This Annual Report was published pursuant to the Financial Services Authority Regulation No. 29/POJK.04/2016 on The Issuers and Public Companies Annual Report and contained material as outlined in Financial Services Authority Circular Letter No. 16/SEOJK.04/2021 concerning the Form and Content of the Issuers and Public Companies Annual Reports.*

*This Annual Report contains statements related to the objective, policy, plan, strategy, as well as the operational and financial result of the Bank that is written based on the accountable factual data. In addition, this Annual Report also presents information related to the Bank's projection for the following year which is written based on the prospective statements and various assumptions related to future condition of the Bank, and relevant business condition, which may develop differently than what is stated in this Annual Report. Therefore, the Bank encourages the Stakeholders to use this information for their decision making wisely.*

*This Annual Report contains the terms of "Bank Artha Graha Internasional" and "Bank" which are defined as PT Bank Artha Graha Internasional Tbk that engages in banking sector. The term of currency unit, "Rupiah", "Rp" or "IDR" refers to the official currency of the Republic of Indonesia, while, "Dolar AS" or "USD" refers to the official currency of the United States of America. All financial information are expressed in Rupiah.*

### **Table and Graph Presentation**

*Tables and graphs in this Annual Report present the numerical data with a writing standard in accordance with Bahasa Indonesia principles. The numerical presentation in text uses the standard Indonesian and English standard of principles based on the context.*

# *MOVING FORWARD THRU DIGITALIZATION*



Layanan *mobile banking* terus dikembangkan dan disempurnakan melalui penggunaan platform digital beserta layanan *Application Programming Interface* (API) yang terintegrasi dengan pelaku teknologi finansial guna meningkatkan layanan perbankan digital sekaligus meningkatkan *fee-based income*. Selanjutnya, Bank melakukan akuisisi Nasabah baru melalui pengembangan *channel* Bank maupun penguatan layanan API. Akselerasi transformasi digital tersebut ditempuh untuk mewujudkan layanan *mobile banking* Bank sebagai *one-stop financial solutions* yang mengutamakan kebutuhan Nasabah untuk mendapatkan layanan finansial dan non-finansial.

Mobile banking has undergone and will continue to undergo further development and enhancement through the application of digital platforms and Application Programming Interface (API) services that are integrated with financial technology players to enhance digital banking services while increasing fee-based income. Furthermore, Bank conducted new Customer acquisitions through the development of the Bank's channel and the strengthening of API services. The digital transformation acceleration was performed to realize the Bank's mobile banking service as a one-stop financial solution prioritizing Customer needs for financial and non-financial services.

- Kilas Kinerja Performance Highlights
- Laporan Manajemen Management Report
- Profil Perusahaan Company Profile
- Aspek Pendukung Bisnis Business Supporting Aspects

## KESINAMBUNGAN TEMA

### THEME CONTINUITY



2020

#### Memperkuat Sinergi, Meningkatkan Layanan

Bank Artha Graha Internasional terus berupaya untuk memberikan layanan perbankan yang terbaik kepada seluruh Nasabahnya. Untuk itu, selain terus meningkatkan kapasitas internal, Bank juga menjalin kerja sama dengan pihak ketiga yang dapat membantu Bank mewujudkan tujuan tersebut.



2019

#### Pertumbuhan Berkualitas di Era Digital

Bank Artha Graha Internasional senantiasa mengutamakan pertumbuhan yang berkualitas. Pencapaian rencana kerja dan strategi usaha yang berorientasi kepada pemenuhan harapan Pemegang Saham dan Pemangku Kepentingan menjadi prioritas. Hal ini khususnya difokuskan kepada optimalisasi pengembangan usaha yang sesuai dengan tantangan digitalisasi dan keberlanjutan sehingga Bank dapat memenangkan persaingan di industri perbankan Indonesia.

#### Strengthening Synergy, Advancing Services

Bank Artha Graha Internasional continues to strive to provide the best banking services to all of its customers. For this reason, in addition to continuing to increase internal capacity, the Bank also collaborates with third parties that can help the Bank achieve this goal.

#### Quality Growth in Digital Era

Bank Artha Graha Internasional always prioritizes quality growth. Achievement of work plans and business strategies oriented towards meeting the expectations of Shareholders and stakeholders is a priority. This is particularly focused on optimizing business development in accordance with the challenges of digitalization and sustainability so that the Bank can win the competition in Indonesian banking industry.





2018

### Mengoptimalkan Sumber Daya untuk Pertumbuhan Berkelanjutan

Ketidakpastian pasar keuangan global yang memengaruhi pasar keuangan dalam negeri tidak membatasi pertumbuhan Bank Artha Graha Internasional di tahun 2018. Meskipun kinerja operasional dan keuangan melemah secara nominal, namun kualitas keuangan Bank tercatat lebih baik dari tahun sebelumnya sehingga mendorong semangat Bank untuk terus mengupayakan pertumbuhan berkelanjutan. Peningkatan kualitas ini merupakan hasil dari implementasi strategi terkait optimalisasi jaringan kantor, pertumbuhan aset yang berkualitas, pengembangan unit *retail* dan *consumer banking* sebagai penunjang peningkatan *customer based*, peningkatan CASA melalui pengembangan digital banking, serta optimalisasi sinergi dengan mitra atau jaringan bisnis.

### Optimize Resources for Sustainable Growth

The uncertainty in the global financial markets that affected the domestic financial market did not hamper the growth of Bank Artha Graha Internasional in 2018. Although the Bank's financial and operational performance weakened in nominal terms, the Bank's financial quality was better than the previous year's, encouraging the Bank to continue its pursuit of sustainable growth. Such an improvement of quality resulted from the implementation the optimization of office network, quality asset growth, development of retail and consumer banking units to support the expansion of Customer Base, increase of CASA through the development of digital banking; and optimization of synergies with partners or business network.



2017

### Komitmen Teguh, Bersatu Hati, Bersama Membangun serta Meraih Keberhasilan untuk Semua

Guna meningkatkan kinerja secara berkelanjutan dan menghadapi persaingan ketat perbankan yang tak terhindarkan di masa mendatang, Bank senantiasa berupaya memenuhi ketersediaan sumber daya manusia yang sesuai dengan kebutuhan organisasi, menjaga dan meningkatkan kualitas portofolio, serta melakukan pengembangan produk dan layanan secara menyeluruh. Bank berkomitmen untuk menjadi lebih baik, sejalan dengan dinamika, dan gerak laju usaha menuju perubahan yang dilandasi oleh: Komitmen Teguh; Bersatu Hati; Bersama Membangun; serta Meraih Keberhasilan untuk SEMUA.

### Firmly Committed, United in Passion, Building Together, and Attaining Achievements for the Benefit of All

To improve performance in a sustainable manner and face the increasingly tough banking competition that will be inevitable in the future, the Bank always strives to meet the availability of human capital that are in line with the needs of the organization, maintain and improve the quality of its portfolio, and develop a comprehensive range of products and services. The Bank is committed to becoming better, in line with the dynamics and movement of the business towards change that is based on the spirit of being: Firmly Committed; United in Passion; Building Together; and Attaining Achievements for the Benefit of ALL.

## KEUNGGULAN KOMPETITIF KAMI

### OUR COMPETITIVE ADVANTAGE

Keunggulan kompetitif yang dimiliki Bank Artha Graha Internasional dibandingkan bank lainnya di Indonesia adalah sebagai berikut:



**Jaringan Kantor di Lokasi-Lokasi Strategis**  
**Office Network in Strategic Locations**

Bank Artha Graha Internasional telah hadir di berbagai area yang potensial bagi pengembangan bisnis. Bank juga telah menggunakan jaringan ATM ALTO dan Prima yang tersebar di seluruh Indonesia.

Bank Artha Graha Internasional has established presence in key areas with high potentials for business development. The Bank has also utilized ALTO and Prima ATM networks spread throughout Indonesia.

The competitive advantages of Bank Artha Graha Internasional compared to other banks in Indonesia are as follows:



**Reputasi Bank yang Baik**  
**The Bank's Good Reputation**

Pengelolaan Perseroan selama ini konservatif dan berdasarkan pada prinsip kehati-hatian dengan reputasi baik. Nama Perseroan dikenal di kalangan pelaku bisnis, terutama dari besarnya jangkauan dan dukungan dari Artha Graha Group dan Artha Graha Network.

Bank implements conservative and prudent management to maintain its good reputation. The Company's identity is well known among business players particularly due to the broad coverage and support from Artha Graha Group and Artha Graha Network.



**Likuiditas Bank terjaga dengan baik**  
**Well maintained Bank liquidity**

Bank mampu menjaga ketahanan likuiditas yang memadai di tengah krisis pandemi Covid-19 yang tercermin dari rasio CASA dan rasio intermediasi makroprudensial masing-masing sebesar 35,23% dan 58,47%.

Bank was able to maintain adequate liquidity in the midst of the Covid-19 pandemic crisis as reflected in the CASA ratio and macroprudential intermediation ratio which stood at 35.23% and 58.47%, respectively.

## PENGHARGAAN DAN SERTIFIKASI

### AWARDS AND CERTIFICATIONS

Penghargaan dan sertifikasi yang diterima oleh Bank hingga periode yang berakhir pada tanggal 31 Desember 2021 adalah sebagai berikut:

Bank received awards and certifications for the period ending on December 31, 2021 as follows:



Mei | May 2021

#### Performa Terbaik Mobile Banking 10 Bank Tahun 2020–2021

##### Top Ten Bank's Best Performance of Mobile Banking in 2020–2021

Top 5 dalam kategori Performa Terbaik Mobile Banking tahun 2020–2021 menurut majalah Infobank edisi bulan Mei 2021

Top 5 of the Best Mobile Banking Performance category for 2020–2021 published by Infobank magazine edition in May 2021

Majalah Infobank  
Infobank Magazine



4 November 2021

#### Penghargaan atas Dukungan pada Kegiatan Sentra Vaksin Covid-19 Cabang Lampung

##### Award for the Bank's Support towards Lampung Branch for Covid-19 Vaccine Center Activity

Penghargaan atas Dukungan pada Kegiatan Sentra Vaksin Covid-19 Cabang Lampung  
Award for the Bank's Support towards Lampung Branch for Covid-19 Vaccine Center Activity

PMI Lampung



28 Desember | December 2021

#### Penghargaan Anugerah CSR dari Pemerintah Kabupaten Cirebon

##### CSR Award from the Cirebon Regency Government

Bank Artha Graha Internasional menerima penghargaan Anugerah CSR dari Pemerintah Kabupaten Cirebon atas partisipasi kegiatan CSSR yang selama ini dilakukan oleh Bank. Penyerahan penghargaan dilakukan oleh Wakil Bupati Cirebon kepada Bank Artha Graha Internasional

Bank Artha Graha Internasional received a CSR Award from the Cirebon Regency Government for its participation in the CSSR activities organized by the Company. The award was handed over by the Deputy Regent of Cirebon, to the Bank Artha Graha Internasional

Pemerintah Kabupaten Cirebon  
Cirebon Regency Government

- Kilas Kinerja Performance Highlights
- Laporan Manajemen Management Report
- Profil Perusahaan Company Profile
- Aspek Pendukung Bisnis Business Supporting Aspects

# DAFTAR ISI

## CONTENTS

Sanggahan dan Batasan Tanggung Jawab  
Disclaimer and Limited Liability

Tema  
Theme

Kesinambungan Tema  
Theme Continuity

Keunggulan Kompetitif Kami  
Our Competitive Advantage

Penghargaan dan Sertifikasi  
Awards and Certifications

Daftar Isi  
Contents

## KILAS KINERJA 2021 PERFORMANCE OVERVIEW 2021

Ikhtisar Keuangan  
Financial Highlights

Ikhtisar Operasional  
Operational Highlight

Ikhtisar Saham  
Share Highlights

Ikhtisar Obligasi, Sukuk atau Obligasi Konversi  
Bond, Sukuk or Convertible Bond Highlights

Peristiwa Penting 2021  
Significant Events in 2021

## LAPORAN MANAJEMEN MANAGEMENT REPORT

Laporan Dewan Komisaris  
Board of Commissioners' Report

Laporan Direksi  
Board of Directors Report

## PROFIL PERUSAHAAN COMPANY PROFILE

Identitas Perusahaan  
Corporate Identity

Riwayat Singkat Perusahaan  
Brief History

Jejak Langkah  
Milestones

Logo Perusahaan  
The Company's Logo

Bidang Usaha  
Line of Business

Produk dan Jasa  
Products and Services

Struktur Organisasi  
Organization Structure

Visi, Misi, dan Nilai-Nilai Perusahaan  
Vision, Mission, and Corporate Values

Profil Dewan Komisaris  
Board of Commissioners Profile

Profil Direksi  
Board of Directors Profile

Profil Pejabat Eksekutif  
Profile of Executive Officials

Keanggotaan dalam Asosiasi  
Association Membership

Struktur dan Komposisi Pemegang Saham  
Shareholders' Structure and Composition

Entitas Anak dan Entitas Asosiasi  
Subsidiary and Associate Companies

Struktur Grup  
Group Structure

Kronologi Penerbitan dan/atau Pencatatan Saham  
Chronology of Share Issuances and Listings

Kronologi Penerbitan dan/atau Pencatatan Efek Lainnya  
Chronology of Other Securities Issuances and/or Listings

Lembaga dan/atau Profesi Penunjang Pasar Modal  
Capital Market Supporting Institutions and/or Professions

Informasi Website Perusahaan  
Information on the Company's Website

Peta Jaringan Bisnis dan Wilayah Operasi  
Business Network and Operational Area Map

## FUNGSI PENDUKUNG BISNIS BUSINESS SUPPORT FUNCTIONS

Human Capital

Teknologi Informasi & Perbankan Digital  
Information Technology & Digital Banking

## ANALISIS DAN PEMBAHASAN MANAJEMEN MANAGEMENT DISCUSSION AND ANALYSIS

Tinjauan Perekonomian  
Economic Review

Tinjauan Industri Perbankan  
Banking Industry Overview

Tinjauan Operasional  
Operational Review

Tinjauan Segmen Operasi  
Operating Segment Overview

Tinjauan Keuangan  
Financial Review

## TATA KELOLA PERUSAHAAN CORPORATE GOVERNANCE

Komitmen dan Kebijakan Penerapan Tata Kelola Perusahaan  
Commitment and Policy for Implementation of Corporate Governance

Kerangka Penerapan GCG  
Framework of GCG Implementation



|                                                                                                                                                                                                                                                        |     |                                                                                                                                              |     |                                                                                                                                     |     |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|----------------------------------------------------------------------------------------------------------------------------------------------|-----|-------------------------------------------------------------------------------------------------------------------------------------|-----|
| Peningkatan Kualitas GCG<br>GCG Quality Improvement                                                                                                                                                                                                    | 180 | Sistem Pengendalian Internal<br>Internal Control System                                                                                      | 314 | Transparansi Praktik Bad<br>Governance                                                                                              | 335 |
| Penerapan Aspek dan Prinsip Tata<br>Kelola Perusahaan terbuka Sesuai<br>Ketentuan Otoritas Jasa Keuangan<br>Implementation of Aspect and<br>Principles of Corporate Governance<br>in Accordance with the Provisions of<br>Financial Services Authority | 183 | Fungsi Kepatuhan<br>Compliance Function                                                                                                      | 316 | Transparency of Bad Governance<br>Practices                                                                                         |     |
| Rapat Umum Pemegang Saham<br>General Meeting of Shareholders                                                                                                                                                                                           | 209 | Anti Pencucian Uang dan<br>Pencegahan Pendanaan Terorisme<br>(APU PPT)<br>Anti-Money Laundering and Counter<br>Terrorism Financing (AML CFT) | 318 | Penerapan Tata Kelola Perusahaan<br>Lainnya<br>Implementation of Other Corporate<br>Governance                                      | 336 |
| Dewan Komisaris<br>Board of Commissioners                                                                                                                                                                                                              | 217 | Permasalahan Hukum/Litigasi<br>Perusahaan dan Anak Perusahaan<br>Litigation Against the Company and<br>Its Subsidiaries                      | 321 | Rencana Strategis Bank<br>Strategic Plan of The Bank                                                                                | 337 |
| Komisaris Independen<br>Independent Commissioner                                                                                                                                                                                                       | 226 | Sanksi Administrasi<br>Administrative Sanctions                                                                                              | 322 |                                                                                                                                     |     |
| Direksi<br>Board of Directors                                                                                                                                                                                                                          | 228 | Akses Informasi dan Data Perusahaan<br>Access to the Company Information<br>and Data                                                         | 323 | <b>PERMODALAN DAN<br/>MANAJEMEN RISIKO<br/>CAPITAL AND RISK<br/>MANAGEMENT</b>                                                      |     |
| Dewan Pengawas Syariah<br>Sharia Supervisory Board                                                                                                                                                                                                     | 238 | Kode Etik<br>Code of Ethics                                                                                                                  | 325 | Permodalan dan Manajemen Risiko<br>Capital and Risk Management                                                                      | 342 |
| Independensi dan Transparansi<br>Dewan Komisaris dan Direksi<br>Independence and Transparency<br>of the Board of Commissioners and<br>Board of Directors                                                                                               | 239 | Transparansi Kondisi Keuangan dan<br>Non-Keuangan Perusahaan<br>Transparency of the Company's<br>Financial and Non-Financial<br>Conditions   | 328 | Pengungkapan Eksposur Risiko<br>dan Penerapan Manajemen Risiko<br>Disclosure of Risk Exposure and<br>Risk Management Implementation | 353 |
| Kebijakan Keberagaman Dewan<br>Komisaris dan Direksi<br>Diversity Policy of the Board of<br>Commissioners and the Board of<br>Directors                                                                                                                | 244 | Pemberian Dana untuk Kegiatan<br>Sosial dan/atau Politik<br>Provision of Funds for Social and/or<br>Political Activities                     | 329 | Tinjauan atas Efektivitas Sistem<br>Manajemen Risiko Perusahaan<br>Overview of the Bank's Risk<br>Management System Effectiveness   | 364 |
| Kebijakan Remunerasi Dewan<br>Komisaris dan Direksi<br>Remuneration Policy of the Board<br>of Commissioners and Board of<br>Directors                                                                                                                  | 245 | Penyediaan Dana kepada Pihak<br>Terkait<br>Provision of Funds to Related Parties                                                             | 329 | <b>TANGGUNG JAWAB SOSIAL<br/>PERUSAHAAN<br/>CORPORATE SOCIAL<br/>RESPONSIBILITY</b>                                                 |     |
| Rapat Dewan Komisaris dan Direksi<br>Meetings of the Board of<br>Commissioners and Board of<br>Directors                                                                                                                                               | 248 | Pelanggaran (Fraud) Internal<br>Internal Violation (Fraud)                                                                                   | 330 | Laporan Keberlanjutan<br>Sustainability Report                                                                                      | 422 |
| Komite Audit<br>Audit Committee                                                                                                                                                                                                                        | 263 | Whistleblowing System<br>Whistleblowing System                                                                                               | 331 |                                                                                                                                     |     |
| Komite Remunerasi dan Nominasi<br>Remuneration and Nomination<br>Committee                                                                                                                                                                             | 274 | Laporan Pelaksanaan Tata Kelola<br>Terintegrasi<br>Integrated Governance<br>Implementation Report                                            | 334 | <b>LAPORAN KEUANGAN<br/>FINANCIAL STATEMENT</b>                                                                                     |     |
| Komite Pemantau Risiko<br>Risk Monitoring Committee                                                                                                                                                                                                    | 282 | Pemenuhan Penyampaian Laporan<br>Keberlanjutan 2021<br>Fulfillment of Submitting<br>Sustainability Report 2021                               | 334 |                                                                                                                                     |     |
| Komite di Bawah Direksi<br>Committees Under the Board of<br>Directors                                                                                                                                                                                  | 287 |                                                                                                                                              |     |                                                                                                                                     |     |
| Sekretaris Perusahaan<br>Corporate Secretary                                                                                                                                                                                                           | 300 |                                                                                                                                              |     |                                                                                                                                     |     |
| Satuan Kerja Audit Intern<br>Internal Audit Unit                                                                                                                                                                                                       | 306 |                                                                                                                                              |     |                                                                                                                                     |     |
| Akuntan Publik<br>Public Accountant                                                                                                                                                                                                                    | 312 |                                                                                                                                              |     |                                                                                                                                     |     |



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This 2021 Annual Report available at:  
[www.arthagraha.com](http://www.arthagraha.com)



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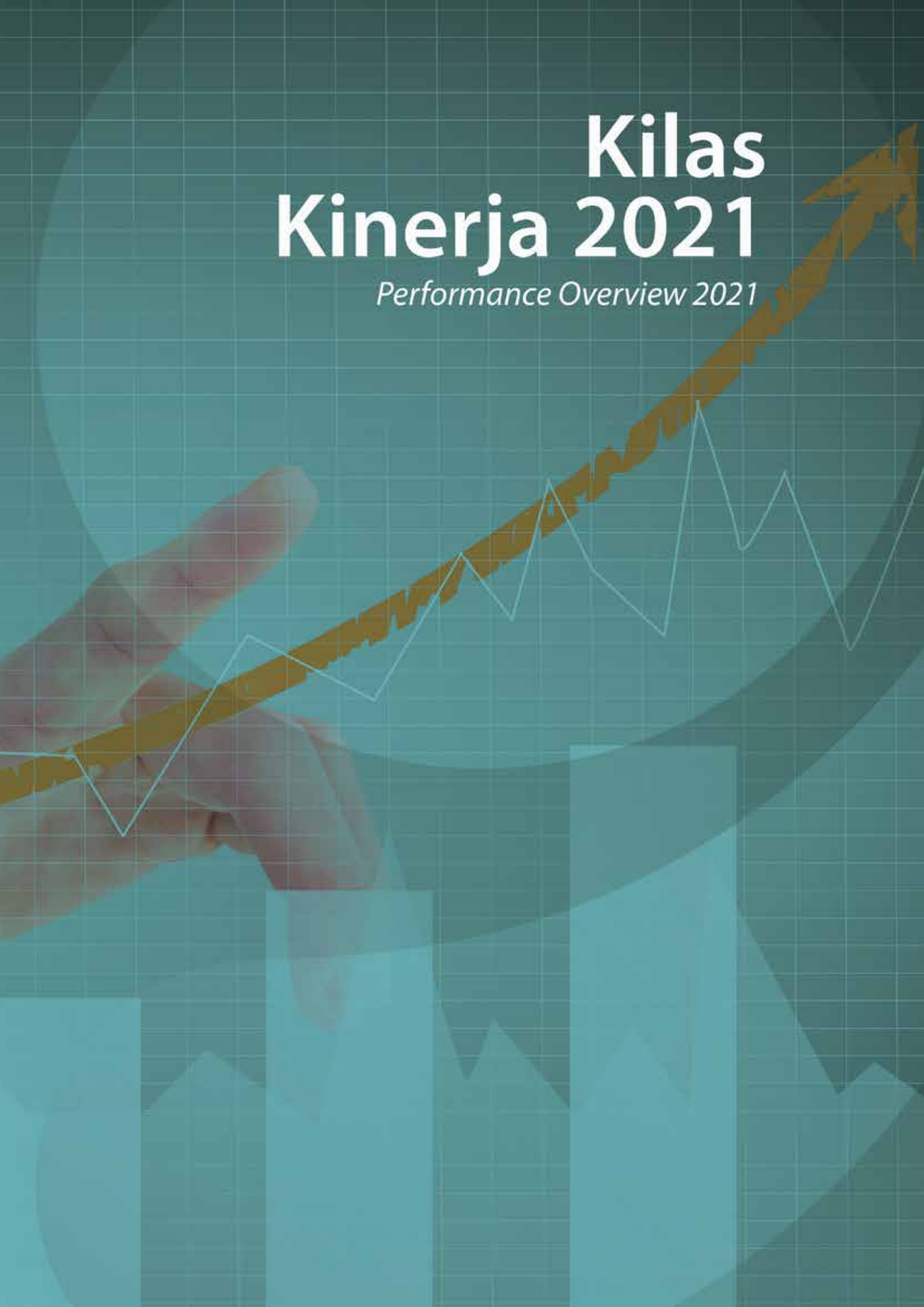


PT. Bank Artha Graha Internasional Tbk terdaftar dan diawasi oleh OJK serta dijamin oleh LPS.

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# Kilas Kinerja 2021

*Performance Overview 2021*



## IKHTISAR KEUANGAN

### FINANCIAL HIGHLIGHTS

#### LAPORAN POSISI KEUANGAN

(Dalam jutaan Rupiah)

#### STATEMENTS OF FINANCIAL POSITION

(In million Rupiah)

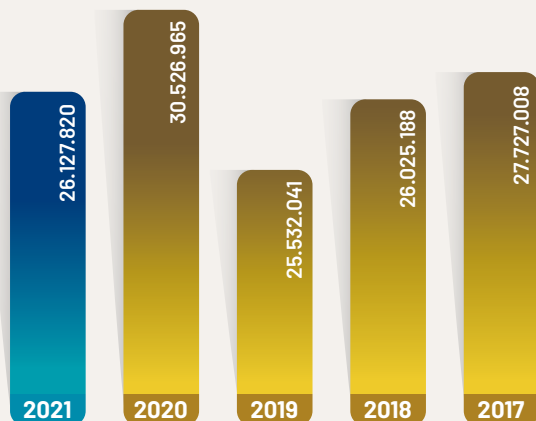
| Keterangan                                        | 2021              | 2020              | 2019              | 2018              | 2017              | Description                                    |
|---------------------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|------------------------------------------------|
| <b>Aset</b>                                       |                   |                   |                   |                   |                   | <b>Assets</b>                                  |
| Kas                                               | 276.539           | 286.779           | 320.052           | 379.176           | 427.341           | Cash                                           |
| Giro pada Bank Indonesia                          | 1.532.310         | 926.163           | 1.491.352         | 1.387.519         | 1.577.060         | Current Accounts with Bank Indonesia           |
| Giro pada Bank Lain – Bersih                      | 720.418           | 558.976           | 364.823           | 324.357           | 215.084           | Net Current Accounts with Other Banks          |
| Penempatan pada Bank Indonesia dan Bank Lain      | 1.973.527         | 1.097.187         | 1.639.873         | 2.203.102         | 553.497           | Placements with Bank Indonesia and Other Banks |
| Efek-Efek                                         | 2.839.888         | 1.653.004         | 1.825.746         | 1.740.427         | 2.914.682         | Securities                                     |
| Efek-Efek yang Dibeli dengan Janji Dijual Kembali | 2.700.350         | 8.079.169         | 1.637.441         | 764.958           | -                 | Securities Purchased Under Agreement to Sell   |
| Tagihan Derivatif                                 | 2.049             | -                 | 6.910             | 657               | 138               | Derivatives Receivable                         |
| Kredit yang Diberikan – Bersih                    | 10.816.904        | 11.982.582        | 13.459.487        | 15.076.319        | 18.067.674        | Loans – Net                                    |
| Pendapatan Bunga yang Masih Akan Diterima         | 344.590           | 291.889           | 131.194           | 130.071           | 154.519           | Accrued Interest Receivable                    |
| Pajak Dibayar Dimuka                              | -                 | 12.380            | 37.186            | 24.806            | 30.884            | Prepaid Taxes                                  |
| Biaya Dibayar Dimuka                              | 173.355           | 213.844           | 206.966           | 162.243           | 113.232           | Prepaid Expense                                |
| Tagihan Akseptasi                                 | 259.213           | 143.978           | 48.409            | 35.056            | 30.183            | Acceptance Receivables                         |
| Penyertaan Saham                                  | 6                 | 137               | 137               | 137               | 137               | Investment in Shares                           |
| Aset Tetap – Bersih                               | 2.106.653         | 2.065.208         | 2.029.527         | 2.053.140         | 2.066.084         | Fixed Assets – Net                             |
| Aset Tak Berwujud – Bersih                        | 32.731            | 36.606            | 43.996            | 51.317            | 58.638            | Intangible Assets – Net                        |
| Agunan yang Diambil Alih – Bersih                 | 1.829.689         | 2.650.061         | 2.051.119         | 1.551.262         | 1.390.539         | Foreclosed Asset – Net                         |
| Aset Pajak Tangguhan                              | 317.941           | 288.547           | 67.659            | 51.533            | 57.255            | Intangible Assets                              |
| Aset Lain-Lain – Bersih                           | 201.657           | 240.455           | 170.164           | 89.108            | 70.061            | Other Assets – Net                             |
| <b>Jumlah Aset</b>                                | <b>26.127.820</b> | <b>30.526.965</b> | <b>25.532.041</b> | <b>26.025.188</b> | <b>27.727.008</b> | <b>Total Assets</b>                            |
| <b>Liabilitas</b>                                 |                   |                   |                   |                   |                   | <b>Liabilities</b>                             |
| Liabilitas Segera                                 | 59.694            | 64.494            | 77.322            | 72.847            | 79.178            | Liabilities Due Immediately                    |
| Simpanan dari Nasabah                             | 21.005.956        | 25.500.329        | 20.249.792        | 20.455.053        | 22.276.236        | Deposits from Customers                        |
| Simpanan dari Bank Lain                           | 18.117            | 121.613           | 9.409             | 297.062           | 181.728           | Deposits from Other Banks                      |
| Liabilitas Derivatif                              | 77                | -                 | -                 | 320               | 415               | Derivative Liabilities                         |
| Liabilitas Akseptasi                              | 259.917           | 144.390           | 48.409            | 35.056            | 30.183            | Acceptance Liabilities                         |
| Utang Pajak                                       | 11.862            | 9.364             | 10.530            | 11.205            | 15.752            | Taxes Payable                                  |
| Bunga Masih Harus Dibayar                         | 24.096            | 74.503            | 77.452            | 65.960            | 56.882            | Accrued Interest Payable                       |
| Liabilitas Imbalan Pascakerja                     | 153.778           | 242.279           | 240.599           | 268.284           | 297.153           | Post Employments Benefit Liabilities           |
| Pinjaman Subordinasi                              | -                 | -                 | -                 | 101.955           | 203.910           | Subordinated Loan                              |
| Subordinasi LTN                                   | 200.000           | 200.000           | -                 | -                 | -                 | LTN Subordinated Issuance                      |
| Liabilitas Lain-Lain                              | 440.374           | 610.458           | 282.293           | 130.335           | 77.659            | Other Liabilities                              |
| <b>Jumlah Liabilitas</b>                          | <b>22.173.871</b> | <b>26.967.430</b> | <b>20.995.806</b> | <b>21.438.077</b> | <b>23.219.096</b> | <b>Total Liabilities</b>                       |

## LAPORAN POSISI KEUANGAN

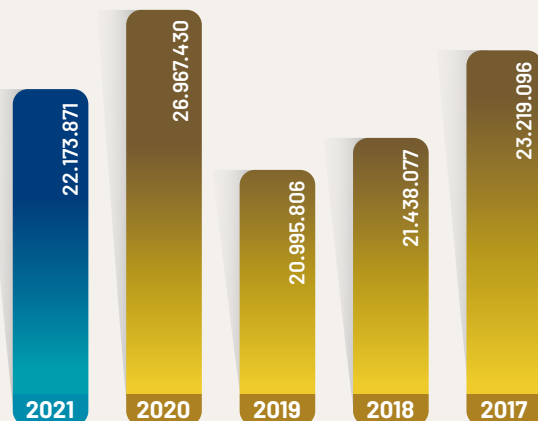
(Dalam jutaan Rupiah)

| Keterangan                                                                                                        | 2021              | 2020              | 2019              | 2018              | 2017              | Description                                                                           |
|-------------------------------------------------------------------------------------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|---------------------------------------------------------------------------------------|
| <b>Ekuitas</b>                                                                                                    |                   |                   |                   |                   |                   | <b>Equity</b>                                                                         |
| Modal Saham                                                                                                       | 2.242.372         | 1.751.482         | 1.751.482         | 1.751.482         | 1.751.482         | Share Capital                                                                         |
| Tambahan Modal Disetor                                                                                            | 415.285           | 414.753           | 414.753           | 414.753           | 414.753           | Additional Paid-in Capital                                                            |
| Revaluasi Aset Tetap                                                                                              | 1.349.281         | 1.303.818         | 1.303.818         | 1.303.818         | 1.303.818         | Revaluation Surplus of Fixed Assets                                                   |
| Pengukuran Kembali Program Imbalan Pasti setelah Dikurangi Pajak                                                  | 46.792            | 12.741            | 4.505             | 4.524             | -                 | Remeasurement of Defined Benefits Program after Tax                                   |
| Keuntungan yang Belum di Realisasi atas Perubahan Nilai Wajar Efek-Efek yang Tersedia untuk Dijual, setelah Pajak | 32.332            | 40.791            | (1.407)           | (8.895)           | 23                | Unrealized Gain on Changes in Fair Value of Available-for Sale Securities, Net of Tax |
| Saldo Laba                                                                                                        | (132.113)         | 35.950            | 1.063.084         | 1.121.429         | 1.037.836         | Retained Earnings                                                                     |
| <b>Jumlah Ekuitas</b>                                                                                             | <b>3.953.949</b>  | <b>3.559.535</b>  | <b>4.536.235</b>  | <b>4.587.111</b>  | <b>4.507.912</b>  | <b>Total Equity</b>                                                                   |
| <b>Jumlah Liabilitas dan Ekuitas</b>                                                                              | <b>26.127.820</b> | <b>30.526.965</b> | <b>25.532.041</b> | <b>26.025.188</b> | <b>27.727.008</b> | <b>Total Liabilities and Equity</b>                                                   |

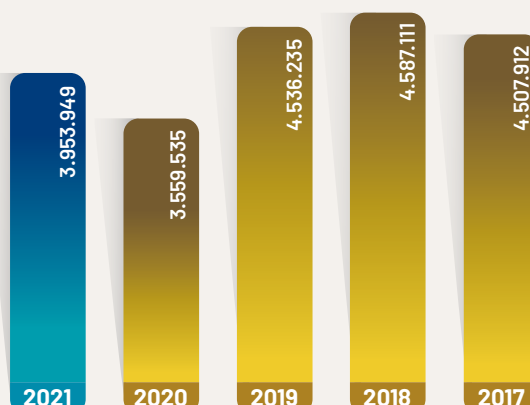
**Jumlah Aset** (Dalam jutaan Rupiah)  
**Total Assets** (In million Rupiah)



**Jumlah Liabilitas** (Dalam jutaan Rupiah)  
**Total Liabilities** (In million Rupiah)



**Jumlah Ekuitas** (Dalam jutaan Rupiah)  
**Total Equity** (In million Rupiah)





## LAPORAN LABA (RUGI) DAN PENGHASILAN KOMPREHENSIF LAIN

(Dalam jutaan Rupiah)

| Keterangan                                        | 2021             | 2020          | 2019            | 2018          | 2017          | Description                                    |
|---------------------------------------------------|------------------|---------------|-----------------|---------------|---------------|------------------------------------------------|
| <b>Pendapatan dan Beban Operasional</b>           |                  |               |                 |               |               | <b>Operational Income and Expenses</b>         |
| Pendapatan Bunga                                  | 1.534.022        | 1.688.028     | 1.976.522       | 2.263.784     | 2.398.933     | Interest Income                                |
| Beban Bunga                                       | (766.265)        | (1.056.241)   | (1.049.601)     | (1.065.854)   | (1.214.406)   | Interest Expenses                              |
| Pendapatan Bunga - Bersih                         | 767.757          | 631.787       | 926.921         | 1.197.930     | 1.184.527     | Interest Income - Net                          |
| <b>Pendapatan dan Beban Operasional Lainnya</b>   |                  |               |                 |               |               | <b>Other Operational Income and Expenses</b>   |
| Pendapatan Operasional Lainnya                    | 306.729          | 115.873       | 106.777         | 73.830        | 88.979        | Other Operational Income                       |
| Beban Operasional Lainnya                         | (1.278.397)      | (704.784)     | (1.105.713)     | (1.185.646)   | (1.170.829)   | Other Operational Expenses                     |
| Laba (Rugi) Operasional                           | (203.911)        | 42.876        | (72.015)        | 86.114        | 102.677       | Profit (Loss) from Operational                 |
| Beban Non-Operasional - Bersih                    | 451              | (12.454)      | (4.324)         | (11.778)      | (15.751)      | Non-Operational Income - Net                   |
| Laba (Rugi) Sebelum Beban Pajak                   | (203.460)        | 30.422        | (76.339)        | 74.336        | 86.926        | Profit (Loss) Before Income Tax                |
| Beban Pajak                                       | 35.397           | (9.051)       | 17.994          | (20.715)      | (18.825)      | Tax Expense                                    |
| <b>Laba (Rugi) Tahun Berjalan</b>                 | <b>(168.063)</b> | <b>21.371</b> | <b>(58.345)</b> | <b>53.621</b> | <b>68.101</b> | <b>Profit (Loss) for The Year</b>              |
| Penghasilan Komprehensif Lain                     | 71.055           | 50.434        | 7.469           | 25.578        | 14.836        | Other Comprehensive Income                     |
| <b>Jumlah Laba (Rugi) Komprehensif</b>            | <b>(97.008)</b>  | <b>71.805</b> | <b>(50.876)</b> | <b>79.199</b> | <b>82.937</b> | <b>Total Comprehensive Profit (Loss)</b>       |
| <b>Laba (Rugi) per Saham Dasar (Rupiah Penuh)</b> | <b>(8,31)</b>    | <b>1,35</b>   | <b>(3,69)</b>   | <b>3,39</b>   | <b>4,31</b>   | <b>Earnings (Loss) per Share (Full Rupiah)</b> |

## LAPORAN ARUS KAS

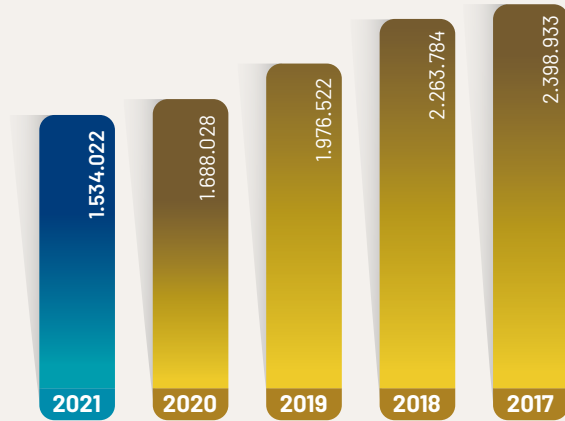
(Dalam jutaan Rupiah)

| Keterangan                                                              | 2021        | 2020        | 2019      | 2018      | 2017        | Description                                            |
|-------------------------------------------------------------------------|-------------|-------------|-----------|-----------|-------------|--------------------------------------------------------|
| Arus Kas Diperoleh dari/ (Digunakan untuk) Kegiatan Operasi             | (3.034.360) | 5.121.893   | 588.905   | 1.168.947 | 974.511     | Cash Flow Provided from/(Used by) Operating Activities |
| Arus Kas Diperoleh dari/ (Digunakan untuk) Kegiatan Investasi           | 4.170.396   | (6.276.573) | (950.763) | 431.094   | (1.038.044) | Cash Flow Provided from/(Used by) Investing Activities |
| Arus Kas Diperoleh dari/ (Digunakan untuk) Kegiatan Aktivitas Pendanaan | 491.422     | 200.000     | (101.955) | (101.955) | (101.955)   | Cash Flow Provided from/(Used by) Financing Activities |
| Kenaikan/(Penurunan) Kas dan Setara Kas - Neto                          | 1.627.458   | (954.680)   | (463.813) | 1.498.086 | (165.488)   | Net Increase/(Decrease) In Cash and Cash Equivalents   |
| Kas dan Setara Kas pada Awal Tahun                                      | 2.869.279   | 3.816.420   | 4.294.493 | 2.773.316 | 2.930.188   | Cash and Cash Equivalents at Beginning of the Year     |
| Kas dan Setara Kas pada Akhir Tahun                                     | 4.503.130   | 2.869.279   | 3.816.420 | 4.294.493 | 2.773.316   | Cash and Cash Equivalents at the End of Year           |

## STATEMENTS OF CASH FLOWS

(In million Rupiah)

**Pendapatan Bunga** (Dalam jutaan Rupiah)  
**Interest Income** (In million Rupiah)



**Beban Bunga** (Dalam jutaan Rupiah)  
**Interest Expenses** (In million Rupiah)



**Laba (Rugi) Tahun Berjalan** (Dalam jutaan Rupiah)  
**Profit (Loss) for the Year** (In million Rupiah)



## RASIO KEUANGAN

## FINANCIAL RATIOS

| Keterangan                                                                                       | 2021    | 2020   | 2019   | 2018   | 2017   | Description                                                                           |
|--------------------------------------------------------------------------------------------------|---------|--------|--------|--------|--------|---------------------------------------------------------------------------------------|
| <b>Rasio Permodalan</b>                                                                          |         |        |        |        |        | <b>Capital Ratio</b>                                                                  |
| KPMM dengan Memperhitungkan Risiko Kredit dan Risiko Operasional                                 | 22,36   | 16,66  | 18,67  | 19,94  | 17,58  | CAR by Calculating Credit Risk and Operational Risk                                   |
| KPMM dengan Memperhitungkan Risiko Kredit, Risiko Operasional, dan Risiko Pasar                  | 21,77   | 16,37  | 18,55  | 19,80  | 17,44  | CAR by Calculating Credit Risk, Operational Risk, and Market Risk                     |
| Aset Tetap terhadap Modal                                                                        | 57,00   | 69,26  | 64,18  | 54,31  | 54,61  | Fixed Assets to Capital                                                               |
| <b>Aset Produktif</b>                                                                            |         |        |        |        |        | <b>Earning Assets</b>                                                                 |
| Aset Produktif dan Non-Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non-Produktif | 8,57    | 6,43   | 9,72   | 9,27   | 8,48   | Non-Performing Earning and Non-Earning Assets to Total Earning and Non-Earning Assets |
| Aset Produktif Bermasalah terhadap Total Aset Produktif                                          | 1,95    | 2,38   | 4,45   | 4,70   | 5,08   | Non-Performing Earning Assets to Total Earning Assets                                 |
| Cadangan Kerugian Penurunan Nilai Aset Keuangan terhadap Aset Produktif                          | 3,33    | 1,92   | 1,58   | 2,95   | 1,79   | Allowance for Impairment Losses for Financial Assets to Productive Assets             |
| Pemenuhan CKPN Kredit yang Diberikan                                                             | 103,87  | 58,46  | 26,51  | 60,95  | 39,57  | Fulfillment of CKPN on Disbursed Loans                                                |
| Rasio Kredit Bermasalah (NPL) - Bruto                                                            | 3,39    | 4,58   | 5,71   | 5,99   | 6,11   | Non-Performing Loans (NPL) to Total Loans - Gross                                     |
| Rasio Kredit Bermasalah (NPL) - Bersih                                                           | 0,32    | 3,14   | 4,25   | 3,33   | 4,30   | Non-Performing Loans (NPL) to Total Loans - Nett                                      |
| <b>Rasio Rentabilitas</b>                                                                        |         |        |        |        |        | <b>Rentability Ratio</b>                                                              |
| Rasio Laba Setelah Pajak terhadap rata-rata Aset (ROA)                                           | (0,73)  | 0,11   | (0,30) | 0,27   | 0,31   | Return On Assets (ROA)                                                                |
| Rasio Laba Setelah Pajak terhadap rata-rata Ekuitas (ROE)                                        | (6,02)  | 0,81   | (1,63) | 1,43   | 1,71   | Return On Equity (ROE)                                                                |
| Margin Bunga Bersih (NIM)                                                                        | 3,62    | 2,99   | 4,77   | 5,39   | 5,15   | Net Interest Margin (NIM)                                                             |
| Beban Operasional Lain terhadap Penghasilan Operasional (BOPO)                                   | 111,09  | 97,75  | 105,11 | 97,12  | 96,55  | Operating Expense to Operating Income (BOPO)                                          |
| Liabilitas terhadap Aset                                                                         | 84,87   | 88,34  | 82,23  | 82,37  | 83,74  | Liabilities to Assets                                                                 |
| Liabilitas terhadap Ekuitas                                                                      | 560,80  | 757,61 | 462,85 | 467,35 | 515,07 | Liabilities to Equity                                                                 |
| Laba (Rugi) terhadap Pendapatan Bunga                                                            | (10,96) | 1,27   | (2,95) | 2,37   | 2,84   | Profit (Loss) to Interest Income                                                      |
| Cost to Income (CIR)                                                                             | 67,58   | 103,89 | 87,64  | 81,34  | 83,01  | Cost to Income (CIR)                                                                  |
| <b>Rasio Likuiditas</b>                                                                          |         |        |        |        |        | <b>Liquidity Ratio</b>                                                                |
| Rasio Intermediasi Makroprudensial                                                               | 58,47   | 49,60  | 68,29  | 77,18  | 82,89  | Macroprudential Intermediation Ratio                                                  |
| Current Account Savings Account (CASA)                                                           | 35,23   | 24,72  | 30,07  | 27,72  | 23,98  | Current Account Savings Account (CASA) Ratio                                          |
| <b>Rasio Kepatuhan</b>                                                                           |         |        |        |        |        | <b>Compliance Ratio</b>                                                               |
| Persentase Pelanggaran BMPK                                                                      | -       | -      | -      | -      | -      | Percentage of Violation of Legal Lending Limit                                        |
| Pihak Terkait                                                                                    | -       | -      | -      | -      | -      | Related Parties                                                                       |
| Pihak Tidak Terkait                                                                              | -       | -      | -      | -      | -      | Third Parties                                                                         |
| Persentase Pelampauan BMPK                                                                       | -       | -      | -      | -      | -      | Percentage of Excess of Legal Lending Limit                                           |
| Pihak Terkait                                                                                    | -       | -      | -      | -      | -      | Related Parties                                                                       |
| Pihak Tidak Terkait                                                                              | -       | -      | -      | -      | -      | Third Parties                                                                         |
| GWM Rupiah                                                                                       | 6,46    | 3,52   | 7,02   | 6,50   | 6,53   | GWM Primary Rupiah                                                                    |
| GWM Valuta Asing                                                                                 | 5,56    | 5,13   | 8,32   | 9,04   | 8,37   | GWM Foreign Currency                                                                  |
| Posisi Devisa Net                                                                                | 2,14    | 0,63   | 0,86   | 1,23   | 1,98   | Net Open Position                                                                     |

## IKHTISAR OPERASIONAL

### OPERATIONAL HIGHLIGHT

#### KINERJA OPERASIONAL

#### OPERATIONAL PERFORMANCE

| Keterangan               | 2021       | 2020       | 2019       | 2018       | 2017       | Description              |
|--------------------------|------------|------------|------------|------------|------------|--------------------------|
| <b>Dana Pihak Ketiga</b> |            |            |            |            |            | <b>Third Party Funds</b> |
| Tabungan                 | 1.597.032  | 1.513.106  | 1.593.985  | 1.581.992  | 1.641.627  | Savings                  |
| Giro                     | 5.804.329  | 4.791.305  | 4.495.854  | 4.087.800  | 3.700.786  | Demand Deposits          |
| Deposito                 | 13.604.595 | 19.195.918 | 14.159.953 | 14.785.261 | 16.933.823 | Time Deposits            |
| Total Dana Pihak Ketiga  | 21.005.956 | 25.500.329 | 20.249.792 | 20.455.053 | 22.276.236 | Total Third Party Funds  |
| <b>Kredit</b>            |            |            |            |            |            | <b>Loans</b>             |
| Kredit Produktif         | 8.476.965  | 9.451.985  | 10.800.417 | 12.983.164 | 16.102.920 | Productive Loans         |
| Kredit Konsumtif         | 3.003.007  | 2.990.529  | 2.936.480  | 2.681.474  | 2.361.323  | Consumptive Loans        |
| Total Kredit             | 11.479.972 | 12.442.514 | 13.736.897 | 15.664.638 | 18.464.243 | Total Loans              |

#### INFORMASI LAINNYA

#### OTHER INFORMATION

| Keterangan                   | 2021  | 2020  | 2019  | 2018  | 2017  | Description              |
|------------------------------|-------|-------|-------|-------|-------|--------------------------|
| Total Kantor Cabang          | 32    | 32    | 33    | 34    | 39    | Total Branch Offices     |
| Total Kantor Cabang Pembantu | 36    | 40    | 54    | 58    | 63    | Total Sub-Branch Offices |
| Total Kantor Kas             | -     | 2     | 4     | 8     | 10    | Total Cash Offices       |
| Total ATM                    | 118   | 124   | 147   | 149   | 159   | Total ATM                |
| Total Payment Point          | -     | 6     | 7     | 9     | 10    | Total Payment Points     |
| Total Karyawan (orang)       | 1.581 | 1.787 | 1.993 | 2.386 | 2.741 | Total Employees (people) |

**Kredit** (Dalam jutaan Rupiah)  
**Loans** (In million Rupiah)

**Dana Pihak Ketiga** (Dalam jutaan Rupiah)  
**Third Party Funds** (In million Rupiah)



## IKHTISAR SAHAM

### SHARE HIGHLIGHTS

#### PENAWARAN SAHAM PERDANA

Pada tanggal 10 Juli 1990, Bank memperoleh pernyataan efektif dari Ketua Badan Pengawas Pasar Modal (Bapepam) berdasarkan Surat No. SI-124/SHM/MK.10/1990 untuk melakukan Penawaran Umum Saham Perdana kepada masyarakat sejumlah 5.000.000 saham dengan nilai nominal Rp1.000 (Rupiah penuh) per saham yang merupakan 20% dari modal yang ditempatkan. Pada tanggal 23 Agustus 1990, saham tersebut masing-masing dicatitkan pada Bursa Efek Jakarta dan Bursa Efek Surabaya atau saat ini dikenal sebagai Bursa Efek Indonesia.

#### INITIAL PUBLIC OFFERING

The Bank obtained an effective statement from the Chairman of the Capital Market Supervisory Agency (Bapepam) on July 10, 1990 through its Letter No. SI-124/SHM/MK.10/1990 to conduct Initial Public Offering of 5,000,000 shares with par value of IDR1,000 (full Rupiah amount) per share representing 20% of paid up capital. The shares were listed on the Jakarta Stock Exchange and Surabaya Stock Exchange on August 23, 1990 or currently known as Indonesia Stock Exchange.

#### KINERJA PERDAGANGAN SAHAM

#### SHARE PRICE PERFORMANCE

| 2021                   |                         |                    |                      |                                        |                                                                                       |                                                       |
|------------------------|-------------------------|--------------------|----------------------|----------------------------------------|---------------------------------------------------------------------------------------|-------------------------------------------------------|
| Periode<br>Period      | Harga Saham Share Price |                    |                      | Volume Transaksi<br>Transaction Volume | Jumlah Saham Beredar<br>(lembar saham)<br>Number of Outstanding<br>Shares (in shares) | Kapitalisasi Pasar (Rp)<br>Market Capitalization (Rp) |
|                        | Tertinggi<br>Highest    | Terendah<br>Lowest | Penutupan<br>Closing |                                        |                                                                                       |                                                       |
| Triwulan   Quarter I   | 320                     | 61                 | 156                  | 4.387.584.900                          | 15.945.009.763                                                                        | 2.487.421.523.028                                     |
| Triwulan   Quarter II  | 262                     | 139                | 145                  | 2.838.341.600                          | 15.982.844.471                                                                        | 2.317.512.448.295                                     |
| Triwulan   Quarter III | 258                     | 130                | 142                  | 4.085.546.700                          | 15.996.610.271                                                                        | 2.271.518.658.482                                     |
| Triwulan   Quarter IV  | 168                     | 122                | 127                  | 2.068.055.400                          | 20.223.412.907                                                                        | 2.568.373.439.189                                     |

| 2020                   |                         |                    |                      |                                        |                                                                                       |                                                       |
|------------------------|-------------------------|--------------------|----------------------|----------------------------------------|---------------------------------------------------------------------------------------|-------------------------------------------------------|
| Periode<br>Period      | Harga Saham Share Price |                    |                      | Volume Transaksi<br>Transaction Volume | Jumlah Saham Beredar<br>(lembar saham)<br>Number of Outstanding<br>Shares (in shares) | Kapitalisasi Pasar (Rp)<br>Market Capitalization (Rp) |
|                        | Tertinggi<br>Highest    | Terendah<br>Lowest | Penutupan<br>Closing |                                        |                                                                                       |                                                       |
| Triwulan   Quarter I   | 63                      | 50                 | 50                   | 16.152.000                             | 15.796.195.197                                                                        | 789.809.754.850                                       |
| Triwulan   Quarter II  | 58                      | 50                 | 50                   | 13.964.000                             | 15.796.195.197                                                                        | 789.809.754.850                                       |
| Triwulan   Quarter III | 54                      | 50                 | 50                   | 9.866.000                              | 15.796.195.197                                                                        | 789.809.754.850                                       |
| Triwulan   Quarter IV  | 78                      | 50                 | 69                   | 140.269.000                            | 15.796.195.197                                                                        | 1.089.937.461.693                                     |

#### AKSI KORPORASI

Dalam rangka Pemenuhan Modal Inti Minimum sebesar Rp3 triliun di tahun 2022, Bank memperkuat permodalan salah satunya berasal dari pelaksanaan Waran Seri I. Pelaksanaan Waran Seri I pada tahun 2021 adalah sebanyak 4.427.217.810 lembar atau sebesar Rp490.889.910.772,80. Dari pelaksanaan Waran Seri I di tahun 2021, Bank Artha Graha Internasional telah melakukan Penambahan Modal ditempatkan dan

#### CORPORATE ACTIONS

In order to fulfill the requirement of Minimum Core Capital worth IDR3 trillion in 2022, the Bank strengthens capital by exercising Series I Warrants. The exercise of Series I Warrants in 2021 was 4,427,217,810 shares or IDR490,889,910,772.80. From the exercise of Series I Warrants in 2021, Bank Artha Graha Internasional increased its issued and paid-up capital from IDR1,751,482,112,355.36 comprising of



disetor dari sebelumnya sebesar Rp1.751.482.112.355,36 yang terdiri dari 15.796.195.097 lembar saham menjadi sebesar Rp2.242.372.023.128,16 yang terdiri dari 20.223.412.907 lembar saham, sebagaimana telah tertuang didalam Akta Pernyataan Keputusan Rapat Perubahan Anggaran Dasar Bank Artha Graha Internasional No. 145 tanggal 10 Desember 2021 dan telah dicatatkan dalam administrasi pengawasan Otoritas Jasa Keuangan (OJK).

Merujuk Peraturan Otoritas Jasa Keuangan No. 31/POJK.04/2015 tentang Keterbukaan atas Informasi atau Fakta Material oleh Emiten atau Perusahaan Publik (POJK 31), dan Keputusan Direksi PT Bursa Efek Indonesia No. Kep-00015/BEI/01-2021 tanggal 29 Januari 2021 tentang Kewajiban Penyampaian Informasi, Bank Artha Graha Internasional menyampaikan Keterbukaan Informasi sehubungan dengan pelaksanaan Waran pada tahun 2021 sebagai berikut:

15,796,195,097 shares to IDR2,242,372,023,128.16 consisting of 20,223,412,907 shares, as stated in the Deed of Statement of Meeting Resolutions on the Amendment to the Articles of Association of Bank Artha Graha Internasional No. 145 dated December 10, 2021 and has been registered in the administrative supervision of the Financial Services Authority (OJK).

Referring to Financial Services Authority Regulation No. 31/POJK.04/2015 concerning Disclosure of Material Information or Facts by Issuers or Public Companies (POJK 31), and Decree of Board of Directors of Indonesia Stock Exchange No. Kep-00015/BEI/01-2021 dated January 29, 2021 regarding An Obligation to Submit Information, Bank Artha Graha Internasional submitted Disclosure of Information in connection with Exercise Period of Warrants in 2021 as follows:

| No | Jenis Informasi<br>Information Type                                                               | Keterangan<br>Remarks                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|----|---------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | Tanggal Kejadian<br>Occurrence Date                                                               | 10 Desember 2021<br>December 10, 2021                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 2  | Jenis Informasi atau Fakta Material<br>Types of Material Information or Facts                     | Pelaksanaan Waran Seri I – INPC<br>Exercise Period of Series I Warrants - INPC                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3  | Uraian Informasi Material<br>Material Information Description                                     | Telah berakhirnya periode pelaksanaan Waran Seri I – INPC menjadi saham PT Bank Artha Graha Internasional Tbk periode pelaksanaan: 19 Juni 2017 s.d. 7 Desember 2021 dengan jumlah konversi waran sejumlah 4.427.219.858 lembar saham. Untuk hasil konversi Waran Seri I tanggal 30 Juli 2021 s.d. 7 Desember 2021 sebesar 4.240.568.436 saham telah diaktakan pada tanggal 10 Desember 2021 dan Perseroan telah menyesuaikan besarnya Modal ditempatkan dan Disetor Perseroan dari sebelumnya sebesar Rp1.772.177.794.944,48 yang terbagi atas 15.982.844.471 lembar saham menjadi Rp2.242.372.023.128,16 yang terbagi atas 20.223.412.907 lembar saham.<br><br>The exercise period for Series I Warrants - INPC into shares of PT Bank Artha Graha Internasional Tbk has ended: June 19, 2017 to December 7, 2021 with a total conversion of 4,427,219,858 shares of warrants. For the conversion results of Series I Warrants dated July 30, 2021 to December 7, 2021 amounting to 4,240,568,436 shares have been notarized on December 10, 2021 and the Company has adjusted the amount of Issued and Paid-Up Capital of the Company from IDR1,772,177,794,944.48 which was divided into 15,982,844,471 shares to IDR2,242,372,023,128.16 which was divided into 20,223,412,907 shares. |
| 4  | Dampak Kejadian Informasi atau Fakta Material<br>Impact of Event on Information or Material Facts | Tidak berdampak pada kegiatan operasional dan hukum. Namun berdampak positif bagi kondisi keuangan atau kelangsungan usaha Emiten atau Perseroan.<br>Has no impact on operational and legal activities. However, it has a positive impact on the financial condition or the business continuity of the Issuer or the Company.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |

## SUSPENSI PERDAGANGAN SAHAM DAN/ATAU DELISTING

Untuk tahun buku periode yang berakhir pada tanggal 31 Desember 2021, Bank Artha Graha Internasional mengalami penghentian sementara perdagangan saham (*suspension*) sebanyak 2 (dua) kali disebabkan peningkatan harga kumulatif saham, dengan rincian sebagai berikut:

## TRADING SUSPENSION AND/OR DELISTING

For the financial year period ending on December 31, 2021, Bank Artha Graha Internasional experienced 2 (two) times of stock trading suspension due to an increase in the cumulative price of shares as follows:

1. Tanggal 2 Maret 2021 berdasarkan surat pengumuman Bursa No. Peng-SPT-0039/BEI.WAS/03-2021 disebabkan dengan terjadinya peningkatan harga kumulatif yang signifikan pada Saham Bank Artha Graha Internasional (INPC), dalam rangka *cooling down*, PT Bursa Efek Indonesia memandang perlu untuk melakukan penghentian sementara perdagangan Saham & Waran Seri I Bank Artha Graha Internasional (INPC & INPC-W), pada perdagangan tanggal 2 Maret 2021.

Penghentian sementara perdagangan Saham INPC tersebut dilakukan di Pasar Reguler dan Pasar Tunai, sementara pada Waran Seri I Bank Artha Graha Internasional (INPC-W) dilakukan di Seluruh Pasar, dengan tujuan untuk memberikan waktu yang memadai bagi pelaku pasar untuk mempertimbangkan secara matang berdasarkan informasi yang ada dalam setiap pengambilan keputusan investasinya di Saham & Waran Seri I Bank Artha Graha Internasional (INPC & INPC-W).

Suspensi atas perdagangan Saham Bank Artha Graha Internasional (INPC) di Pasar Reguler dan Pasar Tunai serta Waran Seri I Bank Artha Graha Internasional (INPC-W) di Seluruh Pasar dibuka kembali mulai perdagangan sesi I tanggal 3 Maret 2021 berdasarkan surat Bursa No. Peng-UPT-0039/BEI.WAS/03-2021 tanggal 2 Maret 2021.

2. Tanggal 4 Maret 2021 berdasarkan surat pengumuman Bursa No. Peng-SPT-0048/BEI.WAS/03-2021 disebabkan dengan terjadinya peningkatan harga kumulatif yang signifikan pada saham INPC, PT Bursa Efek Indonesia memandang perlu untuk melakukan penghentian sementara perdagangan Saham Bank Artha Graha Internasional (INPC) di Pasar Reguler dan Pasar Tunai serta Waran Seri I Bank Artha Graha Internasional (INPC-W) di Seluruh Pasar mulai sesi I perdagangan tanggal 4 Maret 2021.

Suspensi atas perdagangan Saham Bank Artha Graha Internasional (INPC) di Pasar Reguler dan Pasar Tunai serta Waran Seri I Bank Artha Graha Internasional (INPC-W) di Seluruh Pasar dibuka kembali mulai perdagangan sesi I tanggal 16 Maret 2021 berdasarkan surat Bursa No. Peng-UPT-0053/BEI.WAS/03-2021 tanggal 15 Maret 2021.

1. On March 2, 2021, based on the Exchange Announcement Letter No. Peng-SPT-0039/BEI.WAS/03-2021 due to a significant increase in the cumulative price of PT Bank Artha Graha Internasional Tbk (INPC) shares, in the context of cooling down, PT Bursa Efek Indonesia deemed it necessary to temporarily suspend trading of Shares & Series I Warrants Bank Artha Graha Internasional (INPC & INPC-W), in trading on March 2, 2021.

The temporary trading suspension of INPC's Shares was conducted in the Regular Market and Cash Market, while the Series I Warrants of Bank Artha Graha Internasional (INPC-W) were executed in All Markets in order to provide adequate time for market participants to consider carefully based on information contained in every investment decision making in Shares & Warrants Series I Bank Artha Graha Internasional (INPC & INPC-W).

Trading Suspension of Bank Artha Graha Internasional (INPC's) Shares in the Regular Market and Cash Market as well as Series I Warrants of Bank Artha Graha Internasional (INPC-W) in All Markets were reopened from trading session I on March 3, 2021 based on the Exchange letter No. Peng-UPT-0039/BEI.WAS/03-2021 dated March 2, 2021.

2. On March 4, 2021, based on the Stock Exchange announcement letter No. Peng-SPT-0048/BEI.WAS/03-2021 due to a significant increase in the cumulative price of INPC shares, the Indonesia Stock Exchange deemed it necessary to temporarily suspend shares trading of Bank Artha Graha Internasional (INPC) in the Regular Market and Cash Market and Bank Artha Graha Internasional (INPC-W) Series I Warrants in All Markets starting from session I of trading on March 4, 2021.

Trading Suspension of Bank Artha Graha Internasional (INPC's) Shares in the Regular Market and Cash Market as well as Series I Warrants of Bank Artha Graha Internasional (INPC-W) in All Markets were reopened from trading session I on March 16, 2021 based on the Exchange letter No. Peng-UPT-0053/BEI.WAS/03-2021 dated March 15, 2021.

## IKHTISAR OBLIGASI, SUKUK ATAU OBLIGASI KONVERSI *BOND, SUKUK OR CONVERTIBLE BOND HIGHLIGHTS*

### PENERBITAN OBLIGASI DI TAHUN 2021

Untuk periode tahun buku yang berakhir pada tanggal 31 Desember 2021, Bank Artha Graha Internasional tidak melakukan penerbitan dan pencatatan obligasi, sukuk atau obligasi konversi, maupun pencatatan efek lainnya. Oleh karena itu, Bank tidak menyajikan informasi terkait jumlah obligasi/sukuk/obligasi konversi yang beredar (*outstanding*), tingkat bunga/imbilan, tanggal jatuh tempo, peringkat obligasi/sukuk.

### BOND ISSUANCE IN 2021

For the fiscal year ended on December 31, 2021, Bank Artha Graha Internasional did not conduct issuing and listing of bonds, sukuk or convertible bonds, and other securities. Therefore, the Company did not present any information regarding total number of outstanding bonds/sukuk/convertible bonds, interest rate/yield, maturity date/bond ratings.

### IKHTISAR EFEK LAINNYA

Dalam rangka memperkuat permodalan dan mendukung ekspansi usaha Bank telah menerbitkan *Long Term Notes* (LTN) Subordinasi I di tahun 2020 sebagaimana diatur dalam ketentuan Peraturan Otoritas Jasa Keuangan (OJK) No. 39/POJK.04/2019 tentang Penerbitan Efek Bersifat Utang dan/atau Sukuk yang dilakukan tanpa melalui Penawaran umum. Efek utang tersebut tidak berperingkat karena diterbitkan melalui mekanisme Tanpa Penawaran Umum dengan mengacu kepada dokumen Info Memo penerbitan LTN tersebut. Adapun struktur LTN tersebut adalah sebagai berikut:

### OTHER SECURITIES HIGHLIGHT

In order to strengthen its capital and support business expansion, the Bank issued Subordinated Long Term Notes (LTN) I in 2020 as stipulated in the Financial Services Authority (OJK) Regulation No. 39/POJK.04/2019 concerning the Issuance of Debt Securities and/or Sukuk that were conducted without a public offering mechanism. The debt securities were not rated because they were issued through a Non-Public Offering mechanism referring to the LTN issuance Info Memo document. The structure of the LTN is as follows:

| Nama Efek<br>Securities Name                                                                                                        | Tanggal<br>Penerbitan<br>Date of Issuance | Nominal<br>(Rp miliar)<br>(Rp billion) | Suku Bunga per<br>tahun<br>Coupon per year | Jatuh Tempo<br>Maturity Date          | Wali Amanat<br>Trustee                                     |
|-------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|----------------------------------------|--------------------------------------------|---------------------------------------|------------------------------------------------------------|
| <i>Long Term Notes</i><br>(LTN) Subordinasi I<br>Tahap I Tahun 2020<br>Subordinated Long<br>Term Notes (MTN)<br>Phase I   Year 2020 | 30 Desember 2020<br>December 30, 2020     | 200                                    | 9,50%                                      | 30 Desember 2027<br>December 30, 2027 | PT Bank Pembangunan<br>Daerah Jawa Barat<br>dan Banten Tbk |

## PERISTIWA PENTING 2021

### SIGNIFICANT EVENTS IN 2021

#### JANUARI JANUARY



##### Kegiatan Pasar Murah 2020–2021 (15 Januari 2021)

Bentuk kepedulian Bank terhadap masyarakat sekitar adalah dengan terus rutin memberikan perhatian melalui kegiatan Pasar Murah yang dilakukan oleh Bank Artha Graha Internasional di seluruh kota besar di Indonesia. Diharapkan dengan adanya kegiatan Pasar Murah 2021 ini, dapat meringankan beban masyarakat akan kebutuhan sembako murah. Kick Off Pasar Murah 2021 dimulai pada hari Jumat, tanggal 15 Januari 2021 s.d. 27 Februari 2021.

##### Pasar Murah Activities 2020–2021 (January 15, 2021)

Bank concern for its surrounding community was embodied by paying attention regularly through *Pasar Murah* activities organized by Bank Artha Graha Internasional in all major cities in Indonesia. It was expected that the 2021 *Pasar Murah* would ease the community's burden of cheap basic necessities. The 2021 *Pasar Murah* Kick Off started on Friday, January 15, 2021 until February 27, 2021.

#### FEBRUARI FEBRUARY



##### Relokasi Cabang Kupang (8 Februari 2021)

Bank Artha Graha Internasional Cabang Kupang Nusa Tenggara Timur, per tanggal 8 Februari 2021 relokasi ke Jl. Jend Sudirman Kel. Kuanino, Kec. Kotaraja Kupang dengan menawarkan konsep baru dalam hal kenyamanan bertransaksi perbankan yang dilengkapi beragam fasilitas seperti semi *co-working space* dan *wifi* untuk menunjang aktivitas perbankan dari Nasabah.

##### Kupang Branch Office Relocation (February 8, 2021)

Bank Artha Graha Internasional Kupang East Nusa Tenggara Branch Office as of February 8, 2021 moved to Jl. Jend Sudirman Kuanino Village, Kotaraja Kupang District. It offered a new concept in terms of convenience in banking transactions, which was equipped with various facilities such as semi *co-working space* and *wifi* to support customers' banking activities.



##### Bantuan Banjir Tangerang (22 Februari 2021)

Bank Artha Graha Internasional bekerja sama dengan pemerintah Kota Tangerang memberikan bantuan untuk korban banjir di sekitar perumahan Ciledug Indah yang terdampak sangat parah.

##### Flood Assistance Tangerang (February 22, 2021)

Bank Artha Graha Internasional in collaboration with the Tangerang City government provided assistance to flood victims around the Ciledug Indah housing estate which was severely affected.



### Kegiatan Baksos Nasional 2021 (25 Februari 2021)

Kegiatan Baksos Nasional 2021 bersama dengan Perhimpunan Pengusaha Peduli NKRI - Merah Putih mulai tanggal 25 Februari s.d. 8 Juni 2021, melakukan kegiatan pembagian paket sembako gratis kepada masyarakat binaan yang berada di sekitar kantor Bank Artha Graha Internasional. Sasaran adalah masyarakat yang tidak mampu, orang yang terkena dampak Covid-19 (PHK), Yatim Piatu dan Lansia, serta keluarga yang sedang dalam kondisi isolasi mandiri.

### National Social Service Activities 2021 (February 25, 2021)

The 2021 National Social Service activities together with the Association of Entrepreneurs Caring for the Republic of Indonesia - Merah Putih from February 25 to June 8, 2021 distributed free basic food packages to fostered communities around the Bank Artha Graha Internasional office. The targets were poor people, people affected by Covid-19 (PHK), orphans and the elderly, as well as families who were in self-isolation.



## MARET MARCH

### Implementasi Layanan QRIS (30 Maret 2021)

Bank memperluas akses masyarakat terhadap layanan perbankan khususnya dalam hal pembayaran transaksi non-tunai dengan diluncurkannya QR Code Indonesian Standard (QRIS).

### QRIS Service Implementation (March 30, 2021)

Bank expanded the public access to banking services particularly in terms of payment for non-cash transactions with the launch of QR Code Indonesian Standard (QRIS).



## APRIL APRIL

### Kegiatan Bantuan Siklon Seroja, Kupang, Nusa Tenggara Timur (14 dan 16 April 2021)

Bank Artha Graha Internasional menyalurkan bantuan kepada korban bencana alam akibat Siklon Tropis Seroja di dua kelurahan sebagai berikut:

1. Penyerahan bantuan pada tanggal 14 April 2021, di Kelurahan Babau, Kecamatan Kupang Timur, Kabupaten Kupang. Bantuan diberikan kepada 94 KK; dan
2. Penyerahan bantuan pada tanggal 16 April 2021, di Kelurahan Oebufu, Kecamatan Oebobo, kampung Amanuban Kota Kupang. Bantuan diberikan kepada 104 KK.



### Seroja Cyclone Assistance Activities, Kupang, East Nusa Tenggara (April 14 and 16, 2021)

Bank Artha Graha Internasional distributed donations to victims of natural disasters due to Tropical Cyclone Seroja in the following two urban villages:

1. Delivery of aid on April 14 2021, in Babau Village, East Kupang Sub District, Kupang Regency. Assistance was provided to 94 families; and
2. Delivery of aid on April 16 ,2021, in Oebufu Village, Oebobo District, Amanuban Village, Kupang City. Assistance was distributed to 104 families.



## JUNI JUNE



### **New Concept Signature Banking KPO Sudirman (23 Juni 2021)**

Bank Artha Graha Internasional mulai beralih dari Bank Konvensional menjadi Bank berbasis digital. Kantor Pusat Operasional ini mengusung konsep *Signature Banking* perpaduan *First Class Service*, *Green Conscious* dan *Digital Enhancement*.

### **A New Concept of Signature Banking KPO Sudirman (June 23, 2021)**

Bank Artha Graha Internasional began to switch from a conventional Bank to a digital Bank. This Operational Head Office adopted a concept of Signature Banking, a combination of First Class Service, Green Conscious and Digital Enhancement.

## JULI JULY



### **Kegiatan Bantuan Korban Kebakaran (1 Juli 2021)**

Bank Artha Graha Internasional Cabang Bitung memberikan bantuan kepada korban kebakaran yang berlokasi di Kelurahan Bitung tengah lingkungan 13 dan 14 Kecamatan Maesa dimana warga yang terdampak kebakaran sebanyak 124 KK.

### **Fire Victim Aid Activities (July 1, 2021)**

Bank Artha Graha Internasional Bitung Branch provided assistance to fire victims located in Bitung Village, 13 and 14 neighborhoods of Maesa Subdistrict, of which 124 families affected by the fire.



### **Kegiatan Serbuan Vaksin TNI dan AGP di Kota Lampung (9 Juli 2021)**

Kegiatan Serbuan Vaksin kolaborasi TNI dan AGP (Artha Graha Peduli), dimana Bank Artha Graha Internasional berkontribusi mendukung dan mengirimkan relawan pada kegiatan yang dilaksanakan di KODIM 041, 042 dan 043, kota Lampung. Pada kegiatan ini mendapat antusias yang sangat tinggi oleh masyarakat dengan jumlah masyarakat yang di vaksin berjumlah 2.478 orang.

### **TNI and AGP Serbuan Vaksin Activity in Lampung City (July 9, 2021)**

*Serbuan Vaksin* activity, a collaboration between TNI and AGP (Artha Graha Peduli), of which Bank Artha Graha Internasional supported and sent volunteers to the activity organized at KODIM 041, 042 and 043, Lampung. In this activity, the number of people who were vaccinated was 2,478 people.



### **Kegiatan Serbuan Vaksin TNI dan AGP di Kota Kupang (16 Juli 2021)**

Kegiatan serbuan Vaksin kolaborasi TNI dan AGP (Artha Graha Peduli), dimana Bank Artha Graha Internasional berkontribusi mendukung dan mengirimkan relawan pada kegiatan yang dilaksanakan di rumah sakit Wira Sakti Kupang Kota Kupang. Pada kegiatan ini jumlah masyarakat yang di vaksin berjumlah 930 orang.

### **TNI and AGP Serbuan Vaksin Activity in Kupang City (July 16, 2021)**

*Serbuan Vaksin* activity, a collaboration between TNI and AGP (Artha Graha Peduli), of which Bank Artha Graha Internasional supported and sent volunteers to the activity organized at the Wira Sakti Kupang Hospital, Kupang City. In this activity, the number of people who were vaccinated was 930 people.



#### Kegiatan Serbuan Vaksin TNI dan AGP di Kota Ambon (16 Juli 2021)

Kegiatan serbuan Vaksin kolaborasi TNI dan AGP (Artha Graha Peduli), dimana Bank Artha Graha Internasional berkontribusi mendukung dan mengirimkan relawan pada kegiatan yang dilaksanakan di Makodam Pattimura, Kota Ambon. Pada kegiatan ini, jumlah masyarakat yang di vaksin berjumlah 3.626 orang.

#### TNI and AGP Serbuan Vaksin Activities in Ambon City (July 16, 2021)

Serbuan Vaksin activity in collaboration with the TNI and AGP (Artha Graha Peduli), of which Bank Artha Graha Internasional supported and sent volunteers to the activity held at the Pattimura Makodam, Ambon City. In this activity, a total of people who were vaccinated reached 3,626 people.



#### Kegiatan Serbuan Vaksin TNI dan AGP di Kota Tual (17 Juli 2021)

Kegiatan serbuan Vaksin kolaborasi TNI dan AGP (Artha Graha Peduli), dimana Bank Artha Graha Internasional berkontribusi mendukung dan mengirimkan relawan pada kegiatan yang dilaksanakan di WATWADEK, NAMAR dan Desa Ngadi, Kota Tual. Pada kegiatan ini, jumlah masyarakat yang di vaksin berjumlah 415 orang.

#### TNI and AGP Serbuan Vaksin Activities in Tual City (July 17, 2021)

Serbuan Vaksin activity, a collaboration with the TNI and AGP (Artha Graha Peduli), of which Bank Artha Graha Internasional supported and sent volunteers to the activity organized at WATWADEK, NAMAR and Ngadi Village, Tual City. In this activity, the number of people who were vaccinated stood at 415 people.



#### Kegiatan Hari Raya Idul Adha 1442 H (20 Juli 2021)

Dalam rangka menyambut hari Raya Idul Adha 1442 H, Bank Artha Graha Internasional menyalurkan hewan kurban sebanyak 4 Sapi kepada masyarakat.

#### Activities for Eid al-Adha 1442 H (July 20, 2021)

In order to welcome Eid al-Adha 1442 H, Bank Artha Graha Internasional distributed 4 cows as sacrificial animals to the community.



### AGUSTUS AUGUST

#### Serbuan Sentra Vaksin AGP di Surabaya (13 Agustus 2021)

AGP (Artha Graha Peduli) dan Bank Artha Graha Internasional cabang Surabaya bekerja sama dengan Ciputra Group melakukan kegiatan serbuan sentra vaksin berlokasi di Mall Ciputra World.

#### Serbuan Sentra Vaksin AGP in Surabaya (August 13, 2021)

AGP (Artha Graha Peduli) and Bank Artha Graha Internasional Surabaya branch in a collaboration with Ciputra Group conducted Serbuan Sentra Vaksin activity located at Ciputra World Mall.





#### **Serbuan Vaksin Bank Artha Graha Internasional Solo dengan Kodim Karanganyar (16 Agustus 2021)**

Bank Artha Graha Internasional cabang Solo ikut berpartisipasi dengan Kodim Karanganyar dalam melakukan kegiatan serbuan vaksin di Klinik Kartika, Karanganyar, Kota Solo. Pada kegiatan ini, jumlah masyarakat yang di vaksin berjumlah 120 orang.

#### **Bank Artha Graha Internasional Solo Serbuan Vaksin Activity with Karanganyar Kodim (August 16, 2021)**

Bank Artha Graha Internasional Solo branch to participate with the Karanganyar Kodim in organizing *Serbuan Vaksin* activity at the Kartika Clinic, Karanganyar, Solo City. In this activity, the number of people who were vaccinated was 120 people.



#### **RUPS (23 Agustus 2021)**

Bank Artha Graha Internasional melangsungkan RUPST pada hari Senin, tanggal 23 Agustus 2021 bertempat di Ruang Serbaguna Lobby Gedung Artha Graha, Jl. Jenderal Sudirman Kav. 52-53, Jakarta Selatan yang dihadiri oleh jajaran Dewan Komisaris, Direksi dan Pemegang Saham Bank, serta paparan publik yang dihadiri oleh wartawan/media pers.

#### **GMS (August 23, 2021)**

Bank Artha Graha Internasional held the AGMS on Monday, August 23, 2021 at the Ruang Serbaguna Lobby Floor, Artha Graha Building, Jl. Jenderal Sudirman Kav. 52-53, South Jakarta which was attended by the Board of Commissioners, Board of Directors and shareholders of the Bank, as well as a public expose attended by journalists/press media.

## **SEPTEMBER**



#### **Inklusi Keuangan di Sekolah SMK Saint Louis Surabaya (16 September 2021)**

Inklusi dan sosialisasi keuangan serta pengenalan produk CASA Bank Artha Graha Internasional yang dilakukan di SMK Saint Louis Surabaya.

#### **Financial Inclusion at Saint Louis Vocational School Surabaya (September 16, 2021)**

Financial inclusion and socialization as well as Bank Artha Graha Internasional CASA product introduction were carried out at SMK Saint Louis Surabaya.



#### **Relokasi Cabang Pantai Indah Kapuk (24 September 2021)**

Bank Artha Graha Internasional KCP Pantai Indah Kapuk, per tanggal 24 September 2021 relokasi ke ASG Headquarter, GF01 Unit D, Jl. Pantai Indah Kapuk Boulevard Kamal Muara, Penjaringan, Jakarta Utara – 14470.

#### **Pantai Indah Kapuk Branch Relocation (September 24, 2021)**

Bank Artha Graha Internasional Pantai Indah Kapuk Branch as of September 24, 2021 moved to ASG Headquarter, GF01 Unit D, Jl. Pantai Indah Kapuk Boulevard Kamal Muara, Penjaringan, North Jakarta – 14470.

## OKTOBER OCTOBER

### Serbuan Vaksin Bank Artha Graha Internasional Cabang Medan Bekerja Sama dengan KADIN Medan (1-31 Oktober 2021)

Bank Artha Graha Internasional cabang Medan ikut berpartisipasi dengan KADIN medan dalam melakukan kegiatan serbuan vaksin yang dilaksanakan di Kompleks Padang Golf Blok G-9, Medan Polonia. Pada kegiatan ini, jumlah masyarakat yang di vaksin berjumlah 11.722 orang untuk vaksin dosis 1 dan 7.635 orang untuk vaksin dosis 2.

### Bank Artha Graha Internasional Medan Branch Serbuan Vaksin Activity Cooperated with Medan Chamber of Commerce (October 1-31, 2021)

Bank Artha Graha Internasional Medan branch cooperated with the Medan Chamber of Commerce and Industry in organizing a *Serbuan Vaksin* activity held at the Padang Golf Complex Block G-9, Medan Polonia. In this activity, the number of people who were vaccinated totaled 11,722 people for dose 1 vaccine and 7,635 people for dose 2 vaccine.



### Kegiatan Vaksinasi Covid-19 di Cipanas (19 Oktober 2021)

Bank Artha Graha Internasional Cabang Cipanas ikut berpartisipasi bersama dengan Forum Kerukunan Umat Beragama (FKUB) Cianjur melakukan kegiatan Vaksinasi Covid-19 pada hari Selasa, 19 Oktober 2021, dimana penerima vaksin tahap 1 sebanyak 100 orang dan tahap 2 sebanyak 163 orang.

### Covid-19 Vaccination Activities at Cipanas (October 19, 2021)

Bank Artha Graha Internasional Cipanas Branch collaborated with the Cianjur Religious Harmony Forum (FKUB) in conducting the Covid-19 Vaccination activity on Tuesday, October 19, 2021, where 100 people received phase 1 vaccine and 163 people in phase 2.



### Serbuan Vaksin Bank Artha Graha Internasional Cabang Solo dengan Kodim Karanganyar (21 Oktober 2021)

Bank Artha Graha Internasional cabang Solo ikut berpartisipasi dengan Kodim Karanganyar di Kota Solo dalam kegiatan serbuan vaksin yang dilaksanakan pada tanggal 21 Oktober 2021 di GOR RM Said Karanganyar, Karanganyar. Pada kegiatan ini, jumlah masyarakat yang di vaksin berjumlah 967 orang vaksin dosis 2.

### Bank Artha Graha Internasional Solo Branch Serbuan Vaksin Activity with Karanganyar Kodim (October 21, 2021)

Bank Artha Graha Internasional Solo branch collaborated with the Karanganyar Kodim in Solo City to conduct *Serbuan Vaksin* activity which was organized on October 21, 2021 at RM Said Karanganyar Sports Center, Karanganyar. In this activity, the number of people who were vaccinated was 967 Dose 2 vaccines.







#### **Bansos ke Akademi Militer Magelang Cabang Semarang (21 Oktober 2021)**

Bansos sembako kepada yayasan yatim piatu, masyarakat kurang mampu di sekitar daerah latihan Akademi Militer sebanyak 1.500 paket sembako.

#### **Social Assistance to the Magelang Military Academy Semarang Branch (October 21, 2021)**

Social assistance of basic necessities provided to orphanages, underprivileged communities located around the Military Academy and its surrounding community of 1,500 food packages.



#### **Serbuan Vaksin Bank Artha Graha Internasional Tual dengan Kejaksaan Negeri Tual (29 Oktober 2021)**

Bank Artha Graha Internasional cabang Tual ikut berpartisipasi dengan Kejaksaan Negeri Tual Kota Tual dalam kegiatan serbuan vaksin yang dilaksanakan di Gedung Serba Guna Larvul Ngabal. Pada kegiatan ini jumlah masyarakat yang di vaksin berjumlah 967 orang, vaksin dosis 1 sebanyak 599 orang dan dosis 2 sebanyak 269 orang.

#### **Bank Artha Graha Internasional Tual Serbuan Vaksin Activity with the Tual Prosecutor's Office (October 29, 2021)**

Bank Artha Graha Internasional Tual branch cooperated with Tual District State Attorney participated in the Tual City for *Serbuan Vaksin* activity which was held at the Larvul Ngabal Serbaguna Building. In this activity, total number of people who were vaccinated was 967 vaccines comprising of 599 doses of 1<sup>st</sup> vaccine and 269 doses for 2<sup>nd</sup> vaccine.

## **NOVEMBER**



#### **Kegiatan Bantuan Rompi Pelampung (1 November 2021)**

Serah terima bantuan pengadaan rompi pelampung sebanyak 20 pcs dari Artha Graha Peduli diwakili oleh Bank Artha Graha Internasional Cabang Solo kepada Korps Relawan Peduli Sungai Solo Raya atau KARSA wilayah Solo Raya. Dari KARSA diwakili Bapak Sabar Gorki dari AGP diwakili Bapak Fransiscus A Purba (KKL BAGI Cabang Solo).

#### **Life Vest Assistance Activity (November 1, 2021)**

The handover of 20 pieces of life vests from Artha Graha Peduli represented by Bank Artha Graha Internasional Solo Branch to the Solo Raya River Care Volunteer Corps or KARSA for Solo Raya area. KARSA was represented by Mr. Sabar Gorki and from AGP represented by Mr. Fransiscus A Purba (KKL BAGI Solo Branch).



#### **Serbuan Vaksin Bank Artha Graha Internasional Medan Bekerja Sama dengan KADIN Medan (1-16 November 2021)**

Bank Artha Graha Internasional cabang Medan ikut berpartisipasi dengan KADIN Medan dalam kegiatan serbuan vaksin yang dilaksanakan di Kompleks Padang Golf Blok G-9, Medan Polonia. Pada kegiatan ini, jumlah masyarakat yang di vaksin berjumlah 7.421 orang vaksin dosis 1 dan 254 orang vaksin dosis 2.

#### **Bank Artha Graha Internasional Medan Serbuan Vaksin Activity Cooperated with Medan Chamber of Commerce (November 1-16, 2021)**

Bank Artha Graha Internasional Medan branch cooperated with the Medan Chamber of Commerce and Industry in the *Serbuan Vaksin* activity held at the Padang Golf Complex Block G-9, Medan Polonia. In this activity, the number of people being vaccinated amounting to 7,421 vaccine of 1<sup>st</sup> dose and 254 vaccine of 2<sup>nd</sup> dose.

#### Kegiatan Bakti Sosial dan Sunatan Massal (2 November 2021)

Artha Graha Peduli berkolaborasi dengan Korem 101/Antasari melaksanakan bakti sosial sosialisasi protokol kesehatan dalam upaya menghadapi pandemi Covid-19 dan sunatan massal bagi anak-anak di Pesantren Wali Songo Banjarbaru Kalimantan Selatan. Dimana kali ini jumlah peserta yang ikut adalah sebanyak 232 peserta sunatan massal yang berumur antara 3 s.d. 7 tahun.

#### Social Service Activities and Mass Circumcision (November 2, 2021)

Artha Graha Peduli collaborated with Korem 101/Antasari organized a social service of socializing health protocols to control the Covid-19 pandemic and mass circumcision for children at the Wali Songo Islamic Boarding School Banjarbaru, South Kalimantan. There were 232 mass circumcision participants aged between 3 to 7 years.



#### Serbuan Vaksin Bank Artha Graha Internasional Cabang Solo dengan Denkesyah (4 November 2021)

Bank Artha Graha Internasional cabang Solo ikut berpartisipasi dengan Denkesyah melaksanakan kegiatan serbuan vaksin di Aula Batalyon Denkesyah, Kota Solo. Pada kegiatan ini masyarakat yang di vaksin berjumlah 29 orang.

#### Bank Artha Graha Internasional Solo Branch Serbuan Vaksin Activity with Denkesyah (November 4, 2021)

Bank Artha Graha Internasional Solo branch collaborated with Denkesyah to organize a *Serbuan Vaksin* activity at the Denkesyah Battalion Hall, Solo City. In this activity, 29 people were vaccinated.



#### Serbuan Vaksin Bank Artha Graha Internasional Cabang Solo dengan Kodim Karanganyar (8 November 2021)

Bank Artha Graha Internasional cabang Solo ikut berpartisipasi dengan Kodim Karanganyar dalam kegiatan serbuan vaksin di Kota Solo yang dilaksanakan di Gedung Serbaguna Kelurahan Jagalan. Pada kegiatan ini, jumlah masyarakat yang di vaksin berjumlah 95 orang dosis 1 dan 67 orang dosis 2.

#### Bank Artha Graha Internasional Solo Branch Serbuan Vaksin Activity with Karanganyar Kodim (November 8, 2021)

Bank Artha Graha Internasional Solo branch cooperated with the Karanganyar Kodim in the *Serbuan Vaksin* activity in Solo City, which was held at the Serbaguna Building, Jagalan Village. In this activity, the number of people being vaccinated was 95 people of 1<sup>st</sup> dose and 67 people of 2<sup>nd</sup> dose.



#### Kegiatan Bersih-Bersih Sungai Aliran Bengawan Solo (10 November 2021)

Dalam rangka memperingati Hari Pahlawan, Korps Relawan Peduli Sungai Solo Raya (KARSA) bersama dengan Artha Graha Peduli unit Bank Artha Graha Internasional Cabang Solo melakukan aksi kegiatan bersih-bersih sungai aliran bengawan Solo.

#### Bengawan Solo River Cleaning Activities (November 10, 2021)

In commemoration of Heroes' Day, the Solo Raya River Volunteer Corps (KARSA) together with Artha Graha Peduli unit of Bank Artha Graha Internasional Solo Branch organized an action to clean up the Solo River flow.







#### **Kegiatan Hari Menanam Pohon Indonesia 2021 (28 November 2021)**

Dalam rangka memperingati hari Menanam Pohon Indonesia dilakukan kegiatan penanaman pohon yang berlokasi di Desa Ciputri, Kecamatan Pacet, Kab. Cianjur, Jawa Barat.

#### **Indonesia Tree Planting Day 2021 (November 28, 2021)**

In commemoration of the Indonesian Tree Planting Day, a tree planting activity was held in Ciputri Village, Pacet Sub District, Cianjur District, West Java.

## **DESEMBER DECEMBER**



#### **Kegiatan Artha Graha Peduli pada Bencana Gunung Semeru (8-14 Desember 2021)**

Bakti sosial penyaluran sembako di Desa Sumber Sari dan Desa Kamar A Pronojiwo berupa pemberian bahan bangunan pembuatan Mandi, Cuci, Kakus (MCK) darurat di SDN 4 Pronojiwo Supiturang Kab. Lumajang, serta pemeriksaan kesehatan warga terdampak, penyaluran sembako langsung ke rumah warga Desa Sumber Sari dan sekitar Desa Supiturang Pronojiwo Lumajang selain penyerahan bahan bangunan pembuatan MCK Darurat. Pemeriksaan kesehatan ke rumah warga oleh tenaga kesehatan (Nakes) ikut membantu pelaksanaan baksos dan pemeriksaan kesehatan.

#### **Artha Graha Peduli Activity for the Mount Semeru Disaster (December 8-14, 2021)**

The social service for distributing basic necessities in Sumber Sari Village and Kamar A Village Pronojiwo was in the form of providing building materials for developing emergency bathing, washing, and latrines at SDN 4 Pronojiwo Supiturang of Lumajang district, as well as health check ups for affected residents, distribution of basic necessities directly to the homes of residents of Sumber Sari Village and around Supiturang Pronojiwo Lumajang Village in addition to the delivery of building materials for developing Emergency MCK. Health check ups at residents' homes by health workers (Nakes) was held to support social services and health checks.



#### **Kegiatan Bakti Sosial Bersih Pantai Sukarela HUT NTT ke-63 Bekerja Sama dengan Pemerintah Provinsi NTT (17 Desember 2021)**

Kegiatan Bakti Sosial Bersih Pantai Sukarela dalam rangka Hari Ulang Tahun (HUT) Provinsi Nusa Tenggara Timur (NTT) ke-63 bekerja sama dengan Pemerintah Provinsi NTT dengan tujuan pembersihan Pantai Lasiana yang terletak di Jl. Timor Raya Kel. Lasiana, Kec. Kelapa Lima.

#### **Voluntary Beach Clean-Up Activities for the 63<sup>rd</sup> Anniversary of NTT in Collaboration with the NTT Provincial Government (December 17, 2021)**

The Voluntary Beach Cleanup Social Service activity was organized for the 63<sup>rd</sup> Anniversary (HUT) of East Nusa Tenggara (NTT) in collaboration with the NTT Provincial Government in order to clean Lasiana Beach, which was located at Jl. Timor Raya Lasiana Village, Kelapa Lima Sub District.



**Penyerahan Sertifikat oleh KC Surabaya Karet ke SMK Saint Louis Surabaya (21 Desember 2021)**

Kunjungan dan penyerahan sertifikat literasi dan inklusi keuangan ke Sekolah SMK Saint Louis Surabaya.

**Submission of Certificate by KC Surabaya Karet to SMK Saint Louis Surabaya (December 21, 2021)**

Visiting and handling of certificates of financial literacy and inclusion to Saint Louis Vocational School Surabaya.





# LAPORAN MANAJEMEN

## MANAGEMENT REPORT





## LAPORAN DEWAN KOMISARIS

### BOARD OF COMMISSIONERS' REPORT

“**DEWAN KOMISARIS SANGAT MENGAPRESIASI INISIATIF STRATEGIS YANG DILAKUKAN OLEH DIREKSI DALAM PEMENUHAN MODAL INTI MINIMUM SEBESAR RP3 TRILIUN, LEBIH AWAL DARI KETENTUAN OTORITAS JASA KEUANGAN (OJK), DAN PEMBENTUKAN CADANGAN KERUGIAN PENURUNAN NILAI (CKPN) MELEBIHI TARGET YANG DITETAPKAN DI TENGAH KONDISI PANDEMI SEBAGAI SALAH SATU IMPLEMENTASI PRAKTIK TERBAIK GCG.**

THE BOARD OF COMMISSIONERS HIGHLY APPRECIATES THE STRATEGIC INITIATIVES PERFORMED BY THE BOARD OF DIRECTORS TO MEET THE MINIMUM CORE CAPITAL OF IDR3 TRILLION EARLIER THAN THE REQUIREMENT SET FINANCIAL SERVICES AUTHORITY (OJK), AND ALLOWANCE FOR IMPAIRMENT LOSSES (CKPN) PROVISION EXCEEDING THE TARGET IN THE TIME OF PANDEMIC AS ONE OF THE IMPLEMENTATIONS OF GCG BEST PRACTICES.

”

**Kiki Syahnakri**

Komisaris Utama/Komisaris Independen  
President Commissioner/Independent Commissioner



#### Para Pemegang Saham dan Pemangku Kepentingan yang Terhormat,

Puji dan syukur kami ucapkan kehadiran Tuhan Yang Maha Esa, atas berkat rahmat dan karunia-Nya, PT Bank Artha Graha Internasional Tbk mampu melalui tahun 2021 yang penuh dengan tantangan dan dinamika akibat pandemi Covid-19 yang masih berlanjut hingga saat ini. Pada kesempatan ini, kami menyampaikan laporan pelaksanaan tugas dan tanggung jawab sebagai Dewan Komisaris kepada Pemegang Saham terkait pelaksanaan tugas pengawasan atas kepengurusan dan pemberian nasihat kepada Direksi untuk tahun buku 2021.

#### Dear Shareholders and Stakeholders,

Praise and gratitude to God the Almighty for His grace and mercy that enabled PT Bank Artha Graha Internasional Tbk to pass through the challenging and dynamic year of 2021 mainly due to the prolonged Covid-19 pandemic. On this occasion, we would like to convey the accountability report of the Board of Commissioners to the Shareholders regarding the implementation of supervisory and advisory duties upon the Board of Directors for the 2021 fiscal year.

## PENILAIAN KINERJA DIREKSI

Kami memandang pandemi Covid-19 tersebut telah menyebabkan ketidakpastian terhadap aktivitas perekonomian dunia dan Indonesia sehingga turut berpengaruh terhadap kinerja berbagai sektor ekonomi. Meski mengalami perbaikan pertumbuhan ekonomi di tahun 2021, pengeluaran konsumsi yang menjadi komponen utama pertumbuhan Produk Domestik Bruto (PDB) Indonesia masih tumbuh terbatas atau belum mencapai level sebelum pandemi. Kondisi tersebut juga memengaruhi kinerja PT Bank Artha Graha Internasional Tbk pada tahun 2021.

Meski demikian kami tetap memberikan apresiasi atas kebijakan dan berbagai inisiatif yang dijalankan Direksi untuk di satu sisi menghadapi berbagai tantangan di tengah kondisi pandemi dan sekaligus di sisi lain mengembangkan daya saing Bank di masa mendatang. Kami senantiasa mengedepankan kepentingan Nasabah dengan tetap patuh kepada protokol kesehatan yang ditetapkan oleh Pemerintah dalam memberikan pelayanan termasuk kepedulian kami terhadap kesehatan dan Karyawan.

Perbaikan ekonomi Indonesia yang belum diimbangi oleh penguatan daya beli masyarakat sangat berpengaruh kepada berbagai sektor ekonomi termasuk industri perbankan. Faktor eksternal tersebut masih memengaruhi pencapaian kinerja Bank di tengah kondisi pandemi yang masih berlanjut hingga tahun 2021. Di tengah kondisi pandemi, hal yang diapresiasi oleh Dewan Komisaris adalah inisiatif strategis yang dilakukan oleh Direksi sangat tepat terutama dalam pembentukan Cadangan Kerugian Penurunan Nilai (CKPN) dan pemenuhan Modal Inti Minimum sebesar Rp3 triliun secara dini sebagai bentuk kepatuhan ketentuan yang ditetapkan oleh Otoritas Jasa Keuangan (OJK).

Kami juga memandang kinerja Direksi pada tahun 2021 cukup memadai, meskipun mengalami kerugian, dipengaruhi oleh adanya pembentukan CKPN dalam rangka menjaga kualitas kredit di masa pandemi Covid-19. Dewan Komisaris terus melakukan pengawasan dan memberi rekomendasi demi terealisasinya Rencana Bisnis Bank (RBB) 2021. Implementasi atas fungsi pengawasan tersebut ditopang dengan implementasi strategi yang efektif oleh Direksi menghasilkan capaian penting di antaranya Kewajiban Penyediaan Modal Minimum (KPM) menjadi 21,15% atau 0,26% di atas target dan CKPN mencapai Rp238 miliar di atas target menjadi Rp313 miliar. Selain itu, Direksi mampu menunjukkan pengelolaan aset yang baik dengan NPL Gross dan NPL Nett masing-masing 3,39% dan 0,32%.

## ASSESSMENT ON THE BOARD OF DIRECTORS' PERFORMANCE

We saw that Covid-19 pandemic has caused the uncertainties to the world's and Indonesia's economic activities so as to affect the performance of various economic sectors. Despite of experiencing a better economic growth in 2021, the consumption expenditures as the key component of Indonesia's Gross Domestic Product (GDP) growth was still limited or has not yet reached pre-pandemic levels. This condition also affected the performance of PT Bank Artha Graha Internasional Tbk in 2021.

Nevertheless, we still appreciate the policies and various initiatives carried out by the Board of Directors, while facing various challenges in the middle pandemic conditions and at the same time developing the Bank's competitiveness in the future. We always prioritize our Customers' interests while still complying with the health protocols set by the Government in delivering our services, including our concern for health and Employees.

The Indonesian economic recovery which has not yet offset by the strengthening of people's purchasing power greatly impacted various economic sectors including the banking industry. These external factors still affected the Bank's performance amidst ongoing pandemic until 2021. In the time of pandemic, the Board of Commissioners appreciated the strategic initiatives properly implemented by the Board of Directors, particularly in the establishment of Allowance for Impairment Losses (CKPN) and the fulfillment of a Minimum Core Capital of IDR3 trillion earlier to comply with the provisions stipulated by the Financial Services Authority (OJK).

We also viewed that the performance of the Board of Directors in 2021 was quite adequate, despite experiencing losses which was affected by the establishment of CKPN in order to maintain credit quality during the Covid-19 pandemic. The Board of Commissioners consistently supervised and provided advices in realizing the Bank's Business Plan (RBB) of 2021. The implementation of supervisory function was supported by an effective strategy implemented by the Board of Directors resulting in a commendable achievement including the Minimum Capital Adequacy Ratio (CAR) to 21.15% or 0.26% above the target and CKPN stood at IDR238 billion above the target to IDR313 billion. In addition, the Board of Directors was able to demonstrate good asset management with a Gross NPL and a Net NPL of 3.39% and 0.32%, respectively.

## PENGAWASAN TERHADAP IMPLEMENTASI STRATEGI BANK

Dewan Komisaris memandang efektivitas strategi yang ditempuh Direksi dalam pengelolaan bisnis Bank di sepanjang tahun 2021 yang sesuai dengan Visi dan Misi yang telah ditetapkan. Direksi secara berkesinambungan melakukan transformasi layanan perbankan digital yang sangat dibutuhkan oleh Nasabah di tengah penerapan pembatasan sosial akibat pandemi disamping penguatan modal Bank sebagaimana yang ditetapkan oleh OJK.

Dewan Komisaris meyakini langkah tersebut akan mendukung pencapaian dan pertumbuhan berkelanjutan Bank di masa mendatang mengingat potensi keuangan digital di Indonesia sangat besar. Namun demikian, peluang untuk ekspansi tersebut perlu didukung oleh ketersediaan modal yang kuat oleh Bank Artha Graha Internasional. Oleh karena itu, kami mengimbangi implementasi strategi tersebut dengan menjalankan fungsi pengawasan yang efektif, komprehensif dan pemberian nasihat terkait dengan pengelolaan Bank.

### MEKANISME DAN FREKUENSI PENGAWASAN

Dewan Komisaris telah menjalankan fungsi pengawasan sesuai dengan tugas masing-masing anggota Dewan Komisaris sebagaimana yang telah ditetapkan sebelumnya maupun secara kolektif untuk menjalankan fungsi pengawasan dan pemberian nasihat kepada Direksi. Fokus utama pengawasan dan pemberian nasihat yang menjadi perhatian utama Dewan Komisaris terkait dengan implementasi strategi pengelolaan Bank yang dijalankan oleh manajemen dan penerapan tata kelola perusahaan yang baik dan komprehensif di seluruh tingkatan serta meminta Direksi untuk merespons dinamika yang terjadi di industri perbankan jika diperlukan.

Kami mendukung langkah Direksi untuk memperkuat layanan perbankan melalui digitalisasi karena hal tersebut sejalan dengan salah satu Misi Bank yaitu memberikan solusi keuangan berkelanjutan yang komprehensif dan inovatif. Salah satu mekanisme kerja yang ditempuh dalam menjalankan fungsi tersebut adalah rapat gabungan antara Dewan Komisaris dan Direksi yang diadakan secara berkala disamping rapat internal yang diselenggarakan sesuai dengan kebutuhan dan kondisi tertentu, termasuk melalui kinerja Komite-Komite yang berada di bawah Dewan Komisaris. Sepanjang tahun 2021, Dewan Komisaris telah melakukan rapat bersama Direksi sebanyak 18 (delapan belas) kali.

Dewan Komisaris telah memberikan rekomendasi kepada Direksi terutama dalam menjaga komitmen dan konsistensi implementasi RBB 2021 dalam menjalankan fungsi pengawasan. Rekomendasi yang dimaksud meliputi pemantauan secara ketat para debitur besar baik terutama

## SUPERVISION ON THE BANK'S STRATEGY IMPLEMENTATION

The Board of Commissioners considered the effectiveness of strategies adopted by the Board of Directors in managing the Bank's business throughout 2021 in accordance with the established Vision and Mission. The Board of Directors continuously transforms the digital banking services that are required by the Customers amidst the social restrictions implementation due to the pandemic apart from the Bank's capital strengthening as required by the OJK.

The Board of Commissioners believes that this step will support the achievement and sustainable growth of the Bank in the future given the huge potential of Indonesia's digital finance. However, the opportunity to expand also requires strong capital of Bank Artha Graha Internasional. Therefore, we offset the implementation of this strategy by conducting an effective, comprehensive supervisory function and providing advice related to the management of the Bank.

### SUPERVISORY MECHANISM AND FREQUENCY

The Board of Commissioners has performed its supervisory function which in accordance with the duties of each member of the Board of Commissioners as previously determined or collectively to conduct the supervisory function and provide advice to the Board of Directors. The main focus of the Board of Commissioners' supervisory and advisory function is related to the implementation of the Bank's management strategy performed by the management and the implementation of comprehensive good corporate governance at all levels and also suggest the Board of Directors to respond to the dynamics of banking industry if deemed necessary.

We support the Board of Directors' actions to strengthen the banking services through digitalization as it is in line with one of the Bank Mission to provide comprehensive and innovative sustainable financial solutions. One of the work mechanisms adopted in performing this function is joint meetings between the Board of Commissioners and Board of Directors which are organized periodically apart from internal meetings which are held in accordance with certain needs and conditions, including through the performance of Committees under the Board of Commissioners. Throughout 2021, the Board of Commissioners has held meetings with the Board of Directors for 18 (eighteen) times.

In performing its supervisory function, the Board of Commissioners has provided recommendations to the Board of Directors, particularly in maintaining the commitment and consistency of the 2021 RBB implementation. The recommendations included a strict monitoring of large

yang telah mendapat program restrukturisasi sebagai dampak pandemi Covid-19 dan penyiapan CKPN sebagai penopang apabila ada debitur yang tidak dapat memenuhi kewajiban atau Agunan Yang Diambil Alih (AYDA) yang akan turun kolektabilitasnya.

Selain itu, kami menyarankan senantiasa melakukan *stress testing* likuiditas dan penyediaan modal guna mengantisipasi hal-hal yang tidak diinginkan sebagai dampak pandemi Covid-19. Dewan Komisaris juga meminta Direksi mengupayakan agar Bank dapat memenuhi target Modal Inti Minimum secara dini tanpa menunggu sampai bulan Desember 2022 sebagai pelaksanaan Peraturan Otoritas Jasa Keuangan (POJK) tentang Konsolidasi Bank bagi Bank Umum.

## PANDANGAN ATAS PROSPEK USAHA

Seiring dengan harapan perbaikan ekonomi Indonesia pada tahun 2021 dan optimisme Pemerintah atas pertumbuhan PDB Indonesia di tahun mendatang, Dewan Komisaris memandang bahwa rencana bisnis yang disusun oleh Direksi sangat antisipatif terhadap perkembangan Bank kedepan. Hal ini terutama dilihat dari implementasi strategi Bank untuk menyediakan pelayanan secara digital dan untuk memenuhi perkembangan kebutuhan Nasabah. Dengan kondisi ekonomi yang semakin kondusif, Dewan Komisaris meyakini bahwa Bank mampu mencapai target penyelesaian AYDA dengan menjaga Modal Inti Minimum tetap berada di atas Rp3,0 triliun. Untuk itu, Dewan Komisaris mendukung upaya pencapaian target yang dituangkan dalam Rencana Bisnis Bank (RBB) dan Rencana Aksi Keuangan Berkelanjutan (RAKB) 2022 yang telah disusun dan disampaikan kepada Otoritas Jasa Keuangan (OJK) dengan tepat waktu. Selain itu, strategi yang telah disusun di tahun 2022 akan dapat dilaksanakan dengan proporsional dan profesional serta setiap kendala yang timbul akan diantisipasi secara dini.

Adapun bentuk dukungan tersebut terkait dengan fungsi pengawasan adalah dengan memberikan beragam masukan di antaranya senantiasa menjaga kualitas kredit dengan melakukan pemantauan ketat terhadap perkembangan usaha debitur selain peningkatan peran Bank untuk membantu solusi debitur yang mengalami kesulitan dalam usahanya. Kami juga menyarankan agar manajemen Bank tetap mengutamakan prinsip kehati-hatian termasuk upaya akuisisi 1 juta Nasabah baru di tengah target kredit Bank yang cukup menantang pada tahun 2022.

debtors, especially those who have received a restructuring program due to Covid-19 pandemic and the preparation of CKPN as a support if there were debtors who could not fulfill their obligations or Foreclosed Assets (AYDA) whose collectability will decrease.

In addition, we also recommended to conduct stress testing of liquidity and provision of capital to anticipate unexpected matters due to Covid-19 pandemic. The Board of Commissioners also asked the Board of Directors to meet the Bank's Minimum Core Capital target earlier without waiting until December 2022 as the implementation of the Financial Services Authority Regulation (POJK) concerning Bank Consolidation for Commercial Banks.

## BUSINESS PROSPECTS VIEW

In line with the expectation of the improvement of Indonesian economy in 2021 and the Government's optimism towards this country's GDP growth in the coming year, the Board of Commissioners views that the business plans prepared by the Board of Directors are very anticipatory towards future development of the Bank. It is mainly seen from the Bank's strategy implementation to provide digital banking services and to meet the growing demands of the Customers. Against the backdrop of increasingly favorable economic context, the Board of Commissioners is convinced that the Bank will manage to achieve the Foreclosed Assets (AYDA) completion target by maintaining the Minimum Core Capital of above IDR3.0 trillion. Therefore, the Board of Commissioners supports the efforts to achieve the targets set out in the Bank's Business Plan (RBB) and Sustainable Finance Action Plan (RAKB) for the year of 2022 which have been prepared and submitted to the Financial Services Authority (OJK) in a timely manner. Moreover, the strategy which has been prepared in 2022 will be executed proportionally and professionally while any obstacles arisen will be anticipated early.

Our support related to the supervisory function is to provide various inputs among others are maintaining credit quality by conducting a tight monitoring of debtor business development in addition to increasing the Bank's role to assist debtors who experience difficulties in their business. We also suggest the Bank's management to keep upholding prudent principles, including its acquisition plan of 1 million new customers amidst the Bank challenging credit target in 2022.



Kami juga memberikan masukan kepada Direksi untuk melakukan monitoring layanan perbankan digital yang sedang dalam tahap pengembangan secara terus menerus dengan mempertimbangkan pengalaman dan kepercayaan Nasabah sebagai kunci utama kemajuan pelayanan digital oleh Bank di masa mendatang.

## PANDANGAN TERHADAP PENERAPAN TATA KELOLA PERUSAHAAN

Dewan Komisaris berkomitmen mendukung berbagai upaya Direksi dan segenap insan Bank untuk selalu bertindak mengikuti prinsip-prinsip tata kelola perusahaan yang diterapkan di seluruh jenjang organisasi dalam menjalankan kegiatan usahanya sehingga kepentingan Pemegang Saham dan Pemangku Kepentingan dapat terlindungi serta menjaga kepatuhan terhadap undang-undang dan peraturan yang berlaku.

Dewan Komisaris memandang secara umum Manajemen Bank telah melakukan penerapan Tata Kelola dengan baik yang tercermin dari pemenuhan yang memadai atas prinsip-prinsip Tata Kelola. Meskipun ada kelemahan dalam penerapannya, namun kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh Manajemen Bank. Disamping itu, terkait upaya untuk memperkuat penerapan tata kelola perusahaan, Kami memandang pelaksanaan *Whistleblowing System* telah berjalan dengan baik dan setiap masukan secara cepat ditindaklanjuti dan dimonitor oleh Dewan Komisaris melalui kinerja Komite Audit.

## PENILAIAN ATAS KINERJA KOMITE DI BAWAH DEWAN KOMISARIS

Dalam menjalankan fungsi pengawasan Dewan Komisaris pada tahun 2021, Dewan Komisaris didukung oleh organ pendukung yang terdiri dari Komite Audit; Komite Remunerasi dan Nominasi, dan Komite Pemantau Risiko. Tugas dan fungsi organ pendukung tersebut merupakan kepanjangan tangan Dewan Komisaris dan membantu Dewan Komisaris dalam mengawasi serta menasihati Direksi. Adapun lingkup tugas komite penunjang tersebut dijelaskan dalam Pedoman Kerja (*Charter*) masing-masing komite yang bersangkutan dan dijabarkan dalam Program Kerja masing-masing komite penunjang tahun 2021 yang merupakan bagian yang tidak terpisahkan dari Program Kerja Dewan Komisaris tahun 2021.

Kami memandang komite-komite tersebut telah menjalankan tugas dan tanggung jawabnya dengan baik dan cukup efektif.

We also advice the Board of Directors to continuously monitor digital banking services which are still in the development stage by considering experiences and customer's trust as the key factor of the the Bank's digital services advancement in the future.

## VIEWS ON THE IMPLEMENTATION OF GOOD CORPORATE GOVERNANCE

The Board of Commissioners is committed to supporting the various efforts of the Board of Directors and all Bank personnel to conduct in accordance with the principles of good corporate governance that are applied at all levels of the organization in conducting its business activities so as to protect the interests of shareholders and stakeholders while keep complying with the prevailing laws and regulations.

The Board of Commissioners views that in general the Bank's management has implemented good corporate governance which is reflected in an adequate compliance with the good governance principles. Although there are weaknesses in its implementation, but they are less significant and can be resolved with normal actions by the Bank Management. Meanwhile, regarding the Bank's effort to strengthen the corporate governance implementation, we view that the implementation of *Whistleblowing System* has been well-maintained and that every input is quickly followed up and monitored by the Board of Commissioners through the performance of Audit Committee.

## ASSESSMENT OF THE PERFORMANCE OF COMMITTEES UNDER THE BOARD OF COMMISSIONERS

In performing its supervisory function in 2021, the Board of Commissioners is supported by supporting organs comprising of the Audit Committee; Remuneration and Nomination Committee, and Risk Monitoring Committee. The duties and functions of these supporting organs are representing the Board of Commissioners and assisting the Board of Commissioners in monitoring and advising the Board of Directors. The scope of duties of the supporting committees is explained in the Work Guidelines (*Charter*) of each respective committee as mentioned in the Work Program of each supporting committee in 2021 which is an integral part of the Work Program of the Board of Commissioners in 2021.

We view that these committees have performed their duties and responsibilities well and quite effective.

## PANDANGAN TERHADAP PENERAPAN TANGGUNG JAWAB SOSIAL DAN LINGKUNGAN BERKELANJUTAN

Kami menyadari bahwa keberhasilan bisnis Bank juga ditentukan oleh keterlibatan masyarakat di sekitar Bank, melalui partisipasi dari sebagian masyarakat atas perannya dalam proses bisnis dan interaksi sosial Bank. Terkait dengan hal tersebut, pelaksanaan program dan bantuan tanggung jawab sosial dan lingkungan dimaksudkan untuk memenuhi misi keuangan berkelanjutan Bank sebagaimana yang diatur dalam Peraturan OJK No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan. Selain itu, implementasi atas tanggung jawab sosial dan lingkungan berkelanjutan juga bertujuan untuk membangun sebuah hubungan yang harmonis dan saling menguntungkan dengan lingkungan, masyarakat, dan Pemangku Kepentingan.

Dewan Komisaris sangat mengapresiasi partisipasi aktif Bank dalam penanganan pandemi melalui dukungan dan partisipasi dalam penyelenggaraan vaksinasi masal yang bekerja sama dengan Artha Graha Peduli dan pihak terkait di berbagai lokasi di Indonesia disamping memberikan bantuan sosial lain kepada berbagai pihak yang terdampak pandemi. Hal ini menunjukkan kepedulian yang besar Bank dalam membantu masyarakat di tengah masa pandemi Covid-19 sekaligus turut mendukung program Pemerintah terkait dengan akselerasi vaksinasi untuk mencegah penyebaran pandemi Covid-19.

## KOMPOSISI ANGGOTA DEWAN KOMISARIS

Komposisi anggota Dewan Komisaris Bank Artha Graha Internasional tidak mengalami perubahan pada tahun 2021 sebagai berikut yaitu:

|                                                                                                |                        |
|------------------------------------------------------------------------------------------------|------------------------|
| <b>Komisaris Utama/Komisaris Independen</b><br>President Commissioner/Independent Commissioner | Kiki Syahnakri         |
| <b>Wakil Komisaris Utama</b><br>Vice President Commissioner                                    | Tomy Winata            |
| <b>Wakil Komisaris Utama</b><br>Vice President Commissioner                                    | Sugianto Kusuma        |
| <b>Komisaris Independen</b><br>Independent Commissioner                                        | Nicolaus Eko Riwayanto |
| <b>Komisaris Independen</b><br>Independent Commissioner                                        | Elizawatie Simon*)     |

\*) Telah lulus uji kelayakan dan kepatutan OJK pada tanggal 20 April 2022. | Has passed fit and proper test conducted by OJK on April 20, 2022.

## VIEWS ON THE IMPLEMENTATION OF SUSTAINABLE SOCIAL AND ENVIRONMENTAL RESPONSIBILITY

We realize that the Bank's business success is also determined by the involvement of communities around the Bank, through their participation in the Bank's business processes and social interactions. In this regard, the implementation of social and environmental responsibility programs and assistance is aimed to fulfill the Bank's sustainable finance mission as stipulated in OJK Regulation No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance. Moreover, the implementation of sustainable social and environmental responsibility also aims to build a harmonious and mutually beneficial relationship with the environment, community, and Stakeholders.

The Board of Commissioners highly appreciates the Bank's active participation in controlling the pandemic through its support and participation in organizing mass vaccinations in collaboration with Artha Graha Peduli and related parties in various locations in Indonesia apart from providing other social assistance to various parties affected by the pandemic. It shows the Bank's great concern in helping the community amidst the Covid-19 pandemic as well as supporting Government programs related to vaccination acceleration to prevent the spread of the Covid-19 pandemic.

## THE COMPOSITION OF MEMBERS OF THE BOARD OF COMMISSIONERS

Composition of the members of the Board of Commissioners of Bank Artha Graha Internasional did not change in 2021 as follows:

## PENUTUP

Atas nama Dewan Komisaris, kami ingin mengucapkan terima kasih kepada Direksi, manajemen, dan segenap insan Bank atas dedikasinya dalam menghadapi berbagai tantangan pada tahun 2021. Kami juga mengucapkan terima kasih yang sebesar-besarnya kepada seluruh Nasabah atas dukungan yang berkelanjutan. Kami berharap dapat terus membangun hubungan yang lebih kuat dengan mereka. Dewan Komisaris juga berterima kasih kepada Pemerintah Indonesia dan Regulator atas dukungannya yang terus menerus terhadap industri perbankan termasuk Bank Artha Graha Internasional. Kami percaya dengan bekerja sama dengan seluruh Pemangku Kepentingan, Bank memiliki potensi untuk tumbuh dan berkembang di industri perbankan Indonesia di masa depan.

## CLOSING

On behalf of the Board of Commissioners, we would like to thank the Board of Directors, management, and all personnel of the Bank for their dedication in facing various challenges in 2021. We also express our deepest gratitude to all Customers for their continuous support. We look forward to build stronger relationships continuously with them. The Board of Commissioners would also like to thank the Government of Indonesia and Regulators for their continuous support to the banking industry including Bank Artha Graha Internasional. We believe that by working with all stakeholders, the Bank has a potential to grow and develop in the Indonesian banking industry in the future.

Jakarta, 26 April 2022

Jakarta, April 26, 2022

Atas nama Dewan Komisaris  
On behalf of the Board of Commissioners



**Kiki Syahnakri**  
Komisaris Utama/Komisaris Independen  
President Commissioner/Independent Commissioner

## LAPORAN DIREKSI

### BOARD OF DIRECTORS REPORT



“

KAMI MENGEDEPAKANKAN PENGELOLAAN KUALITAS ASET PRODUKTIF DI TENGAH PANDEMI DENGAN PENCAPAIAN NPL GROSS SEBESAR 3,39% DAN NPL NET SEBESAR 0,32% LEBIH BAIK JIKA DIBANDINGKAN DENGAN TARGET MASING-MASING SEBESAR 4,89% DAN 2,96%. SELAIN ITU, BANK MAMPU MENINGKATKAN STRUKTUR PERMODALAN DENGAN CAR MENCAPAI 21,77%, LEBIH TINGGI DARI TARGET SEBESAR 20,89%. LANGKAH STRATEGIS TERSEBUT SEBAGAI PENERAPAN PRINSIP TANGGUNG JAWAB DALAM GCG, DISAMPING MEMPERKUAT FONDASI BANK UNTUK EKSPANSI BISNIS DI MASA MENDATANG.

WE UPHOLD THE MANAGEMENT OF PRODUCTIVE ASSET QUALITY AMIDST PANDEMIC WITH GROSS NPL AND NET NPL STANDING AT 3.39% AND OF 0.32% BETTER THAN OUR TARGETS OF 4.89% AND 2.96%, RESPECTIVELY. IN ADDITION, THE BANK WAS ABLE TO STRENGTHEN CAPITAL STRUCTURE WITH ITS CAR HIKED TO 21.77%, HIGHER THAN OUR TARGET OF 20.89%. THESE STRATEGIC ACTIONS REFLECT THE IMPLEMENTATION OF RESPONSIBILITY PRINCIPLE OF GCG IN ADDITION TO STRENGTHENING THE BANK'S FOUNDATION FOR BUSINESS EXPANSION GOING FORWARD.

”

**Andy Kasih**

Direktur Utama  
President Director

#### Para Pemegang Saham dan Pemangku Kepentingan yang Terhormat,

Merebaknya varian delta Covid-19 pada pertengahan tahun 2021 memberikan ketidakpastian kembali kepada kinerja ekonomi Indonesia yang sebenarnya sudah menuju ke arah perbaikan di awal tahun 2021. Hal ini menegaskan kembali bahwa pandemi yang berlanjut hingga tahun 2021 masih menjadi tantangan ke berbagai sektor ekonomi tidak terkecuali industri perbankan di Indonesia. Kondisi tersebut turut memengaruhi kebijakan kami dalam pengelolaan Bank Artha Graha Internasional sehingga lebih *prudent* di tengah tantangan Pandemi.

#### Dear Shareholders and Stakeholders,

The spread of the highly transmissible delta variant of Covid-19 in mid-2021 has brought uncertainty back to Indonesia's economic performance, which was actually heading towards improvement in early 2021. This reaffirms that the ongoing pandemic that continued until 2021 was still a challenge to various economic sectors, including banking industry in Indonesia. These conditions also influenced our policy to be more prudent in managing Bank Artha Graha Internasional amidst the Pandemic challenges.



Direksi memaparkan pencapaian kinerja Bank sepanjang tahun 2021 melalui Laporan Tahunan ini sebagai salah satu wujud pertanggungjawaban manajemen Bank kepada Pemegang Saham beserta seluruh Pemangku Kepentingan lainnya. Laporan Tahunan ini juga merupakan bentuk transparansi pengelolaan Bank sebagai salah satu penerapan prinsip-prinsip Tata Kelola Perusahaan.

## TINJAUAN EKONOMI DAN INDUSTRI

Ditopang oleh pertumbuhan Produk Domestik Bruto (PDB) Indonesia kuartal IV sebesar 5,02%, pertumbuhan ekonomi Indonesia tahun 2021 ditutup menguat menjadi 3,69% atau jauh lebih baik dibandingkan pertumbuhan PDB yang berkontraksi 2,07% pada tahun sebelumnya. Perbaikan pertumbuhan ekonomi terutama didorong oleh ekspor seiring dengan kenaikan harga berbagai komoditas dunia seperti kelapa sawit, batu bara, dan minyak bumi. Dampak dari kenaikan komoditas tersebut, kinerja ekspor Indonesia meningkat tajam, sehingga neraca perdagangan pada zona surplus sebesar USD35,34 miliar pada tahun 2021, jauh lebih tinggi dibandingkan dengan capaian pada tahun 2020 sebesar USD21,62 miliar. Hal ini mengindikasikan adanya akselerasi proses pemulihan ekonomi. Pertumbuhan di tahun 2021 juga memberikan sinyal positif terhadap prospek ekonomi Indonesia ke depan dan meningkatkan keyakinan pelaku pasar terhadap pemulihan ekonomi Indonesia.

Di tengah perbaikan pertumbuhan ekonomi tersebut pengeluaran konsumsi masih tumbuh terbatas sebesar 2,28% pada tahun 2021 atau lebih baik dibandingkan pertumbuhan tahun sebelumnya yang berkontraksi 2,09%. Meskipun demikian, pertumbuhan pengeluaran konsumsi tahun 2021 masih jauh rendah dibandingkan periode pra pandemi dengan kenaikan sebesar 4,35%-5,09% per tahun. Hal ini terutama dipengaruhi oleh daya beli masyarakat yang masih relatif lemah dengan pertumbuhan pengeluaran rumah tangga sebesar 2,02% pada tahun 2021 atau lebih rendah dibandingkan sebelum pandemi di atas 5,00%. Dengan kontribusi pengeluaran rumah tangga terhadap PDB Indonesia sekitar 54,00%, kontraksi pertumbuhan pengeluaran rumah tangga sebesar 2,63% pada tahun 2020 tentu sangat berdampak kepada kinerja ekonomi Indonesia.

Daya beli masyarakat yang masih relatif rendah tersebut terefleksi pada inflasi tahun 2021 yang tercatat hanya sebesar 1,87% (YoY), atau berada di bawah kisaran sasaran 3,0%±1%. Inflasi yang rendah ini dipengaruhi oleh belum kuatnya permintaan domestik akibat dampak pandemi Covid-19 dan juga seiring dengan penerapan kebijakan pembatasan mobilitas yang harus ditempuh oleh Pemerintah guna meredam penyebaran Covid-19.

The Board of Directors presents the Bank's performance throughout 2021 through this Annual Report as an embodiment of the Bank's management accountability to Shareholders and all other Stakeholders. This Annual Report is also a form of transparency in the management of the Bank as one of the implementations of the Good Corporate Governance principles.

## ECONOMIC AND INDUSTRY OVERVIEW

Supported by the Indonesia's Gross Domestic Product (GDP) growth of 5.02% in the fourth quarter, Indonesia's economic growth in 2021 closed stronger to 3.69% or much better than GDP growth which contracted 2.07% in the previous year. The improving economic growth was mainly driven by the export in line with the rising prices of various world's commodities such as palm oil, coal, and crude oil. The impact of higher commodities, Indonesia's export performance increased sharply so that the trade balance performance in the surplus zone of USD35.34 billion in 2021, much higher than previous year position of USD21.62 billion. This indicated an accelerating economic recovery process. Growth in 2021 also gives a positive signal to Indonesia's economic prospects going forward and strengthens the investors' confidence towards Indonesia's economic recovery.

In the midst of this improving economic growth, consumption expenditures still recorded a limited growth to 2.28% in 2021 or better than the previous year's growth which contracted 2.09%. Nevertheless, consumption expenditure growth in 2021 is still far lower than the pre-pandemic period with an increase of 4.35%-5.09% per year. It was mainly affected by the people's purchasing power which was still relatively weak with household expenditure growth of 2.02% in 2021 or lower than pre-pandemic level higher than 5.00%. With the contribution of household expenditures to Indonesia's GDP was around 54.00%, the contraction of household spending growth of 2.63% in 2020 which certainly had a significant impact towards Indonesia's economic performance.

The relatively low purchasing power of the public is reflected in the inflation in 2021 which was recorded at only 1.87% (YoY), or below the target range of 3.0%±1%. This lowering inflation is affected by weakening domestic demand due to the impacts of Covid-19 as well as in tandem with the implementation of public activity restriction policy that must be taken by the Government to curb the spread of Covid-19.

Pandemi Covid-19 yang masih berlangsung hingga tahun 2021 berdampak pada kinerja industri perbankan Indonesia. Kredit perbankan tumbuh terbatas sebesar 4,31% disebabkan oleh permintaan kredit yang masih lemah dan terganggunya aktivitas ekonomi domestik. Dengan mempertimbangkan dampak pandemi masih memengaruhi perekonomian Indonesia, Otoritas Jasa Keuangan (OJK) memutuskan untuk memperpanjang relaksasi restrukturisasi kredit Covid-19 hingga 31 Maret 2023. Kenaikan kredit perbankan tersebut turut berdampak terhadap pertumbuhan aset industri perbankan sebesar 9,50%. Di tengah pertumbuhan kredit yang masih terbatas tersebut, likuiditas perbankan melimpah dengan pertumbuhan Dana Pihak Ketiga (DPK) sebesar 10,37%.

## STRATEGI DAN KEBIJAKAN STRATEGIS

Direksi memiliki peran penting dalam perumusan strategi dan kebijakan strategis Bank sebagai bagian dari tugas dan tanggung jawab kami sebagaimana yang ditetapkan dalam *Board Charter*. Kami menjabarkan strategi dan kebijakan tersebut dalam Rencana Bisnis Bank (RBB) tahun 2021 sebagai pedoman bagi segenap insan Bank dalam pengelolaan Bank di sepanjang tahun 2021. Untuk memastikan bahwa penerapan strategi berada pada jalur yang benar dan sesuai dengan Visi dan Misi Bank, Direksi menerapkan prinsip-prinsip Tata Kelola perusahaan dalam setiap kegiatan usaha Bank di semua tingkatan organisasi. Disamping itu, Direksi juga berkomitmen menindaklanjuti temuan audit dan rekomendasi dari audit intern Bank, masukan dari auditor eksternal dan hasil pengawasan yang dilakukan oleh Regulator.

Menghadapi tahun 2021 yang masih penuh dengan ketidakpastian, Bank secara konsisten menerapkan pertumbuhan bisnis secara *prudent* disamping efisiensi biaya dan optimalisasi sumber daya yang dimiliki untuk meraih target yang ditetapkan oleh Bank serta fokus kepada *Human Capital*. Bank telah menetapkan *roadmap* sampai 2029 yang terbagi dalam 3 fase. Adapun tahun 2021 adalah periode terakhir dari fase I yakni *Strengthen Foundation & Digitalization* yang berlangsung dari tahun 2020-2021 dengan kebijakan yang ditempuh adalah meningkatkan kinerja melalui peningkatan produktivitas dan kualitas aset dengan memperkuat *Governance, Risk & Control*, menerapkan program *human capital* yang berkualitas dan memiliki budaya kerja dan dedikasi yang tinggi, serta penguatan sistem informasi yang lebih andal.

Kepemimpinan infrastruktur digital dan Teknologi Informasi (TI) untuk memperluas jaringan dan kualitas produk dan layanan. Disamping hal tersebut, kebijakan strategis terpenting yang kami tempuh pada tahun 2021 adalah pembentukan Cadangan Kerugian Penurunan Nilai (CKPN) dan pemenuhan Modal Inti Minimum sebesar Rp3,0 triliun secara dini sebagai bentuk kepatuhan ketentuan yang ditetapkan oleh Otoritas Jasa Keuangan (OJK).

The Covid-19 pandemic which prolonged until 2021 affected the Indonesian banking industry performance. Bank loan recorded a limited increase at 4.31% due to the weak demand for credit and this country's economic activities disruption. Considering the pandemic's impact toward Indonesian economy, the Financial Services Authority (OJK) decided to extend the relaxation of Covid-19 credit restructuring until March 31, 2023. This increase in the bank loan also affected the growth of banking industry assets by 9.50%. Amidst limited loan growth, banking liquidity was abundant with Third Party Funds (DPK) growing at 10.37%.

## STRATEGY AND STRATEGIC POLICY

The Board of Directors has an important role in the formulation of the Bank's strategies and strategic policies as part of our duties and responsibilities as stipulated in the Board Charter. We elaborated these strategies and policies in the Bank's 2021 Business Plan (RBB) as a guideline for all Bank's personnel in managing the Bank throughout 2021. To ensure that our strategy implementation is on the right track and in accordance with the Bank's Vision and Mission, the Board of Directors applies the principles of Corporate Governance in every business activities of the Bank and at all levels of the organization. Furthermore, the Board of Directors is also committed to following up on audit findings and recommendations from the Bank's internal audit, input from external auditors and the supervisory result conducted by the regulator.

In facing the year full of uncertainty in 2021, the Bank consistently implemented prudent business growth apart from cost efficiency and optimization of its resources to achieve the targets set by the Bank and focused on Human Capital. The Bank has set its roadmap until 2029 which is divided into 3 phases. The year of 2021 was the last period of phase I entitled *Strengthen Foundation & Digitalization* which take place from 2020-2021. Various policies adopted during this period was to increase performance through enhanced productivity and asset quality by strengthening Governance, Risk & Control, implementing quality human capital programs and having work culture and high dedication, as well as strengthening more reliable information system.

Leadership of digital infrastructure and Information Technology (IT) to enlarge the network and quality of products and services. Apart from these aspects, the most important strategic policy that we did in 2021 was the establishment of Allowance for Impairment Losses (CKPN) and the fulfillment of a Minimum Core Capital of IDR3.0 trillion as our compliance with the provisions set by the Financial Services Authority (OJK).

## TARGET DAN REALISASI

Di tengah tantangan pandemi yang masih berlangsung hingga tahun 2021, pencapaian kerja Bank cukup memadai meski masih membukukan kerugian. Hal tersebut, terutama dipengaruhi oleh implementasi kebijakan Bank terkait pembentukan Cadangan Kerugian Penurunan Nilai (CKPN) dalam rangka menjaga kualitas kredit di masa pandemi Covid-19. Hal ini selaras dengan strategi Bank yang secara konsisten menerapkan prinsip kehati-hatian demi perkembangan bisnis Bank di masa mendatang. Disamping itu, pemenuhan target Modal Inti Minimum senilai Rp3,0 triliun tanpa menunggu sampai bulan Desember 2022 sebagai pelaksanaan POJK tentang Konsolidasi Bank bagi Bank Umum telah memperkuat fondasi untuk perkembangan Bank selanjutnya.

Kinerja Bank pada akhir tahun 2021 masih terpengaruh dan terdampak dengan adanya pandemi Covid-19 yang mana hingga akhir 2021 masih cukup signifikan kenaikan penyebarannya seiring dengan munculnya varian Omicron serta penerapan kebijakan Pemberlakuan Pembatasan Kegiatan Masyarakat (PPKM). Pandemi yang berkepanjangan berpengaruh pada pencapaian laba rugi yang tidak sesuai dengan target yang telah ditetapkan pada akhir tahun 2021 yaitu laba sebesar Rp48 miliar namun pada realisasinya tercatat rugi sebesar Rp168 miliar. Hal ini disebabkan upaya Bank dalam mengantisipasi penurunan kualitas kredit debitur dan penyelesaian AYDA yang belum optimal sehingga membentuk Cadangan Kerugian Penurunan Nilai (CKPN) sebesar Rp553,2 miliar.

Selain itu dampak dari faktor eksternal yang cukup signifikan dan memengaruhi Kinerja Bank terlihat dari belum tercapainya target di beberapa aspek seperti total aset yang terealisasi sebesar Rp26.128 miliar yaitu 97,41% dari total target sebesar Rp26.822 miliar, pinjaman yang diberikan terealisasi Rp11.480 miliar atau 90,56% dari target sebesar Rp12.677 miliar dan penghimpunan dana pihak ketiga sebesar Rp21.006 miliar atau 97,61% dari target sebesar Rp21.520 miliar.

Selain itu, Direksi juga mampu menjalankan salah satu langkah strategis Bank sebagaimana yang ditetapkan dalam RBB yakni akselerasi keandalan IT dalam mendukung kebutuhan proses bisnis dan membangun kompetensi untuk mendukung keandalan produk dan layanan di era digital. Atas konsistensi yang dilakukan segenap insan Bank dalam pengelolaan dan inovasi layanan perbankan digital, Bank memperoleh penghargaan Top 5 dari Majalah Infobank edisi bulan Mei 2021 untuk kategori Performa Terbaik *Mobile Banking* tahun 2020-2021.

## TARGET AND REALIZATION

In the midst of the challenges of the pandemic that will continue until 2021, the Bank's work achievements are quite adequate even though we still recorded losses. This was mainly influenced by the implementation of Bank policies related to the establishment of Allowance for Impairment Losses (CKPN) in order to maintain credit quality during the Covid-19 pandemic. It is in accordance with the Bank strategy to implement consistently a prudent business growth to sustain the Bank's business continuity going forward. In addition, the Board of Directors was able to realize the Board of Commissioners' target to meet the Minimum Core Capital target of IDR3.0 trillion earlier than December 2022 as the POJK implementation regarding Bank Consolidation for Commercial Banks.

The Bank's performance at end of 2021 was still influenced and affected by the Covid-19 pandemic with a significant increase in the Omicron variant cases and the implementation of the public activity restrictions (PPKM). The prolonged pandemic affected the achievement of profit and loss that was not in accordance with the target set at end of 2021 namely a profit of IDR48 billion compared to an actual loss for the year of IDR168 billion. This was due to the Bank's efforts in anticipating the lowering debtor credit quality and the suboptimal settlement of foreclosed assets resulting in Allowance for Impairment Losses (CKPN) provision of IDR553.2 billion.

In addition, the impact of external factors affecting significantly the Bank's performance can be traced from the unrealized target in several aspects such as total assets of IDR26,128 billion, representing 97.41% of total target of IDR26,822 billion, loans disbursement stood at IDR11,480 billion or 90.56% of the target of IDR12,677 billion and third party funds amounted to IDR21,006 billion or 97.61% of the target of IDR21,520 billion.

In addition, the Board of Directors was also able to implement one of the Bank's strategic steps as stipulated in the RBB, namely accelerating IT reliability to support business process requirement and building competence to support product and service reliability in the digital era. For the consistency of all Bank's personnel in managing and innovating digital banking services, the Bank received the Top 5 award from the May 2021 edition of Infobank Magazine as the Best Mobile Banking Performance category in 2020-2021.

## KENDALA YANG DIHADAPI DAN ANTISIPASI YANG DILAKUKAN

Pandemi Covid-19 yang berlanjut hingga saat ini dan telah menjadi *game changer* yang membalikkan arah situasi perekonomian global dan Indonesia sehingga berdampak kepada pelemahan daya beli masyarakat dan kinerja berbagai sektor ekonomi. Sebagai akibatnya, kendala yang dihadapi Bank di tengah tantangan pandemi tersebut adalah perlambatan pertumbuhan kredit karena banyak pelaku usaha mengambil sikap *wait and see* di tengah penerapan kebijakan PPKM darurat. Nasabah juga memilih menyimpan dana dan menunda investasi yang berdampak Bank kelebihan likuiditas untuk itu Bank berupaya memberikan suku bunga yang kompetitif.

Sebagai Bank yang memiliki rekam jejak kuat dan panjang serta berpengalaman di industri perbankan di Indonesia, kami menyikapi kendala tersebut menjadi tantangan yang harus diimbangi dengan strategi untuk mencapai hasil yang optimal. Direksi telah menetapkan strategi untuk mengantisipasi hal tersebut yang dijabarkan dalam RBB Bank di antaranya adalah *rebalancing* portofolio kredit UMKM dan korporasi. Selain itu, untuk menekan biaya bunga, Bank mengurangi dana mahal dengan meningkatkan porsi dana murah giro dan tabungan. Hal ini selaras dengan strategi yang ditetapkan dalam RBB Bank yakni fokus pada diversifikasi pendanaan secara *online* dan juga perbaikan struktur CASA hingga 40%.

Selain itu secara periodik, kami akan memantau kinerja Bank berdasarkan parameter penilaian yang kami tetapkan di dalam RBB untuk selanjutnya menjadi pertimbangan apakah diperlukan penyesuaian strategi bisnis yang akan dilakukan untuk mencapai tujuan Bank.

## PROSPEK USAHA

Direksi menilai prospek usaha tahun 2022 masih cukup baik didukung oleh pemulihan ekonomi secara *gradual* yang diperkuat oleh optimisme perbaikan pertumbuhan ekonomi Indonesia. Pemerintah Indonesia memperkirakan pertumbuhan ekonomi sebesar 5,0-5,5% sedangkan Bank Indonesia memperkirakan prospek perekonomian Indonesia akan meningkat lebih tinggi pada tahun 2022 dengan stabilitas yang tetap terjaga dengan perkiraan pertumbuhan ekonomi lebih konservatif sebesar 4,7-5,5%. Estimasi perbaikan ekonomi ini ditopang dengan fungsi intermediasi perbankan akan semakin membaik, dengan pertumbuhan kredit dan DPK diperkirakan mencapai 6,0-8,0% dan 7,0-9,0% pada 2022.

Menurut Bank Indonesia, dengan asumsi tidak terjadi penyebaran gelombang ketiga pandemi Covid-19, tercapainya imunitas massal, dan berangsur pulihnya mobilitas masyarakat, konsumsi swasta diperkirakan akan

## OBSTACLES FACED AND ANTICIPATIVE ACTIONS

The ongoing Covid-19 pandemic has become a game changer reversing the direction of the global and Indonesian economic situation, resulting in a weakening of people's purchasing power and performance of various economic sectors. As a result, an obstacle faced by the Bank in the midst of the challenging pandemic was a slowdown in the loan growth due to many business players decided to wait and see in the time of emergency PPKM policy implementation. The customers also prefer to save money and delay investment resulting in the Bank's excess in liquidity and drives the Bank to provide competitive interest rates.

As a Bank having a strong and long track record and experienced in the banking industry in Indonesia, we address this obstacle as a challenge that must be balanced with strategies to achieve optimal results. The Board of Directors has set a strategy to anticipate this which is described in the Bank's RBB, including rebalancing the MSME and corporate loan portfolios. Moreover, in order to reduce interest costs, the Bank reduced expensive funds by raising the portion of low-cost Current Accounts and Savings Accounts. This is in line with our strategy outlined in the Bank's RBB, focusing on diversified online funding and also improving the CASA structure by up to 40%.

In addition, periodically, we monitor the Bank's performance based on the assessment parameters that we set in the RBB to further consider whether adjustments to the business strategy are needed to achieve the Bank's goals.

## BUSINESS PROSPECT

The Board of Directors assesses that the business prospect in 2022 is still quite good, driven by a gradual economic recovery that is strengthened by an optimism of improving Indonesia's economic growth. The Government of Indonesia estimates an economic growth of 5.0-5.5%, while Bank Indonesia predicts that the prospect of Indonesian economy will increase further in 2022 with a well-maintained stability and a more conservative economic growth forecast of 4.7-5.5%. Estimation of the economic improvement is supported by the improving banking intermediation function with a credit and deposit growth expected to reach 6.0-8.0% and 7.0-9.0% in 2022, respectively.

According to Bank of Indonesia, assuming that the third wave of the Covid-19 pandemic does not occur, mass immunity achievement, and gradual community mobility recovery, private consumption is expected to recover and reach a



kembali pulih dan mencapai pertumbuhan sekitar 5% pada semester II 2022. Kinerja ekspor juga tetap akan menjadi sumber pertumbuhan ekonomi dengan masih akan tingginya permintaan dan harga komoditas global. Dari sisi lapangan usaha, pertumbuhan ekonomi akan didukung sejumlah sektor yang diperkirakan tumbuh kuat, seperti sektor pertambangan, industri pengolahan, perdagangan, dan pertanian.

Sejalan dengan pandangan Bank Indonesia, kami menilai pertumbuhan ekonomi tersebut tidak akan merata di semua sektor ekonomi sehingga Bank akan tetap selektif dalam penyaluran kredit. Beberapa sektor usaha memiliki prospek usaha untuk bertumbuh dan memiliki potensi bisnis untuk berkembang yang dapat dimasuki oleh perbankan seperti industri pengolahan, infrastruktur, telekomunikasi dan digital, serta kesehatan. Hal ini tidak terlepas dari komitmen kami untuk senantiasa mengelola aset produktif Bank secara *prudent* sehingga diharapkan target *Non-Performing Loan* (NPL) *Gross* menjadi sekitar 3,97% tercapai di tengah pertumbuhan kredit Bank.

Sementara itu, dalam jangka menengah, Direksi akan melakukan *rebalancing* portofolio kredit ke segmentasi SME dan Komersil dalam menjalankan fungsi intermediasi. Bank juga akan fokus pada diversifikasi pendanaan secara *online* dan juga perbaikan struktur pendanaan giro dan tabungan (CASA) hingga 40%. Selain itu, terkait layanan perbankan digital, Bank senantiasa meningkatkan kapabilitas TI termasuk *cyber security* agar mampu mengakomodir kolaborasi Bank dengan mitra strategis di antaranya *fintech*, *e-Commerce*, *merchant online* dan mitra *offline*.

## PENERAPAN TATA KELOLA PERUSAHAAN

Bank berkomitmen meningkatkan kualitas penerapan prinsip Tata Kelola Perusahaan (GCG). Hal ini tidak terlepas dari pertimbangan Bank bahwa penerapan GCG dapat memaksimalkan nilai perusahaan, meningkatkan kinerja dan kontribusi secara keberlanjutan dalam jangka panjang. Selain itu, Bank terus melakukan perbaikan dan penyempurnaan pada seluruh aspek penerapan GCG yang meliputi *governance* struktur, *governance* proses, dan *governance outcome*.

Terkait upaya peningkatan kualitas GCG, Bank juga telah menyampaikan laporan pengelolaan manajemen risiko berupa Laporan Profil Risiko Bank yang antara lain menyajikan metode-metode untuk analisa tingkat risiko Bank. Selain itu, dalam laporan GCG Bank secara periodik kepada OJK, Bank menyampaikan aspek sistem pengendalian internal dengan pemenuhan kebijakan, prosedur, dan pakta integritas sebagai bagian dari komitmen penerapan tata kelola perusahaan.

growth of around 5% in the second semester of 2022. Export performance will also continue to be a source of economic growth with continued high demand and global commodity prices. In terms of business fields, economic growth will be supported by a number of sectors that are expected to grow stronger, such as the mining, manufacturing, trading, and agriculture sectors.

In line with Bank of Indonesia's view, we assess that economic growth will not be evenly distributed in all economic sectors, so the Bank will remain selective in lending. Several business sectors have business prospects for growth and have business potential to develop that can be penetrated by the Bank, such as the manufacturing, infrastructure, telecommunications and digital industries, as well as health services. This is inseparable from our commitment to consistently manage the Bank's productive assets prudently so that it is expected that the Gross Non-Performing Loan (NPL) target of around 3.97% is achieved amid the Bank's credit growth.

Meanwhile, in the medium term, the Board of Directors will rebalance the loan portfolio to the SME and Commercial segmentation in performing the intermediation function. The Bank will also focus on online funding diversification and also improves the current account and savings accounts (CASA) funding structure by up to 40%. In addition, regarding digital banking services, the Bank continues to improve IT capabilities including cyber security to be able to accommodate Bank collaborations with strategic partners including fintech, e-Commerce, online merchants and offline partners.

## IMPLEMENTATION OF GOOD CORPORATE GOVERNANCE

Bank is committed to improving the quality of the implementation of Good Corporate Governance (GCG) principles. This is inseparable with the Bank's consideration that the implementation of GCG can maximize the company values, improve performance and contribute to sustainability in the long term. Furthermore, the Bank continues to make improvements and refinements in all aspects of the GCG implementation which includes governance structures, governance processes, and governance outcomes.

Regarding our efforts to improve the quality of GCG, the Bank has also submitted a risk management report in the form of Bank Risk Profile Report which among others presents methods for analyzing the Bank's risk level. In addition, in the Bank's periodic GCG reports to the OJK, the Bank conveys aspects of the internal control system with the fulfillment of policies, procedures, and integrity pacts as part of the commitment to implementing corporate governance.

## PENGEMBANGAN HUMAN CAPITAL

Bank memiliki komitmen terhadap pengembangan *Human Capital* (HC) meski di tengah tantangan pandemi. Pengelolaan HC Bank tetap berjalan secara baik dengan beberapa penyesuaian di saat pandemi. Kami melakukan *split office* untuk beberapa direktorat, penyesuaian jarak meja kerja di dalam kantor juga diterapkan untuk selalu menjaga jarak pada saat berkoordinasi pekerjaan secara langsung. Protokol kesehatan tetap menjadi perhatian utama kami sehingga dapat tersosialisasi dengan baik dan dilaksanakan secara menyeluruh pada seluruh level jabatan.

Sementara untuk kegiatan pelatihan, khusus yang sifatnya sertifikasi, HC menerapkan pembekalan secara *online*, termasuk juga beberapa sosialisasi dan *sharing* yang sifatnya mengundang banyak peserta, dilakukan secara *daring*. Jumlah peserta pelatihan juga dilakukan penyesuaian yang biasanya rata-rata sekitar 25-30 peserta per kelas, semasa pandemi rata-rata sekitar 12-15 peserta per kelas.

Pengembangan kompetensi karyawan dilakukan baik bagi yang masuk kader (*talent*) maupun non-kader. Program *mandatory* dasar maupun lanjutan rutin dilaksanakan untuk seluruh karyawan sesuai jabatannya. Sebagai acuan pemenuhan kompetensi, HC menerapkan pelaksanaan pengembangan kompetensi karyawan sesuai SE SDM 047.01.1 Perihal Ketentuan Pelaksanaan *Talent Management*. Secara kumulatif, total investasi pengembangan kompetensi HC Bank mencapai sekitar 3,74% dari total biaya karyawan yang mencapai Rp240,33 miliar pada tahun 2021.

## TRANSFORMASI LAYANAN DIGITAL TAHUN 2021

Perkembangan transformasi layanan digital bank mengalami perbaikan setiap tahun dari sejak pertama kali proses transformasi layanan digital dimulai tahun 2017 dengan dibentuknya Sub-Direktorat *e-Banking* di bawah Direktorat *Product Development & e-Banking* yang pada saat itu fokus dalam pengembangan *e-channel*, seperti ATM, *internet banking*, dan *branchless banking*. Seiring berjalannya waktu, pengembangan *e-channel* mulai dilakukan secara intens dimana di 2018 diluncurkannya layanan *mobile banking* untuk memenuhi kebutuhan perbankan bagi Nasabah perorangan. Layanan API (*Application Programming Interface*) diluncurkan di tahun 2019 semakin membuka peluang bagi pihak di luar Bank untuk secara integrasi membentuk ekosistem berbasis digital dengan memanfaatkan fitur layanan Bank di dalam aplikasi milik pihak ketiga. Keberadaan API membuka ruang penerapan konsep *open banking platform* bagi Bank serta mitra bisnis yang bekerja sama. Pada tahun yang sama pula telah dibentuk Direktorat *Digital Banking & IT* yang fokus dalam pengembangan layanan Digital serta integrasi dengan mitra bisnis. Dalam perkembangan selanjutnya di tahun 2020 fokus pengembangan lebih banyak ke integrasi pihak ketiga serta *deepening partner strategic* untuk membentuk ekosistem digital.

## HUMAN CAPITAL DEVELOPMENT

Bank is committed to the development of Human Capital (HC) despite in the time of challenging pandemic. Bank HC was well-managed with some adjustments during the pandemic. We did split offices for several directorates, adjusting the distance between work desks inside the office was also implemented to always maintain distance when coordinating work directly. Health protocol remains our main concern so that it can be properly socialized and implemented thoroughly at all levels of office.

Meanwhile, for training activities, specifically those of a certification nature, HC implements online debriefing, including some socialization and sharing that invites many participants, which are conducted online. The number of training participants was also adjusted, which usually averaged around 25-30 participants per class, during the pandemic the average was around 12-15 participants per class.

Employee competency development is conducted for both talented and non-cadre employees. Basic and advanced mandatory programs are routinely carried out for all employees based on their positions. As a reference for competency fulfillment, HC implements employee competency development in accordance with SE SDM 047.01.1 Regarding a Provision of Talent Management Implementation. Cumulatively, Bank total investment in HC competency development reached around 3.74% of the total employee costs standing at IDR240.33 billion in 2021.

## DIGITAL SERVICE TRANSFORMATION IN 2021

The development of bank digital services transformation has improved every year since the first digital service transformation process began in 2017 with the establishment of *e-Banking* Sub-Directorate under the *Product Development & e-Banking* Directorate, which at that time focused on developing *e-channels*, such as ATM, internet banking, and branchless banking. Subsequently, the development of *e-channels* began to be conducted intensely of which in 2018 mobile banking services was launched to meet banking needs for individual customers. The API (*Application Programming Interface*) service which was launched in 2019 has provided opportunities for third parties to integrate and form a digital-based ecosystem by utilizing the Bank's service features in third-parties' applications. The existence of API provides a space for the application of open banking platform concept for Banks and its business partners. In the same year, the Directorate of Digital Banking & IT was established focusing on digital services development and integration with business partners. Furthermore, in 2020 our focus of digital development will be more on third party integration and deepening strategic partners to create a digital ecosystem.

Pada tahun 2021, implementasi QRIS (*Quick Response Indonesian Standard*), baik sebagai *issuer* dan *acquirer*, menjadi salah satu bentuk produk layanan digital yang dapat dimanfaatkan oleh Nasabah. Pengembangan produk digital ke depan akan fokus pada transformasi layanan produk *mobile banking* menjadi platform *digital apps* sehingga memenuhi kebutuhan perbankan maupun *daily lifestyle* dengan hadirnya inovasi fitur *life* yang sesuai dengan kebutuhan Nasabah, terutama aspek *non-financial* Nasabah, seperti integrasi *e-commerce*, investasi, asuransi, dan donasi.

Selain dari segi implementasi produk layanan digital, transformasi layanan digital juga dilakukan dengan dibentuknya Direktorat Digital Banking yang fokus terhadap pengembangan produk layanan digital serta peningkatan *user* dan transaksi melalui peningkatan *active user & transaction* maupun integrasi dengan pihak ketiga. Berbagai macam pelatihan berbasis digital juga dilakukan untuk seluruh karyawan guna dapat menumbuhkan prinsip Digital pada seluruh karyawan Bank.

## PERUBAHAN KOMPOSISI DIREKSI

Komposisi anggota Direksi Bank Artha Graha Internasional mengalami perubahan dengan penambahan 2 (dua) anggota Direksi pada tahun 2021 sebagai berikut yaitu:

|                                                                                                   |                    |
|---------------------------------------------------------------------------------------------------|--------------------|
| <b>Direktur Utama</b><br>President Director                                                       | Andy Kasih         |
| <b>Wakil Direktur Utama</b><br>Vice President Director                                            | Christina Harapan  |
| <b>Direktur Kepatuhan dan Direktur Independen</b><br>Compliance Director and Independent Director | Anas Latief        |
| <b>Direktur</b><br>Director                                                                       | Indra S. Budianto  |
| <b>Direktur</b><br>Director                                                                       | Indrastomo Nugroho |
| <b>Direktur</b><br>Director                                                                       | Andy Dharma*       |
| <b>Direktur</b><br>Director                                                                       | Susana*            |

\*Telah lulus uji kelayakan dan kepatutan OJK pada tanggal 27 Januari 2022. | Has passed fit and proper test conducted by OJK on January 27, 2022.

In 2021, the implementation of QRIS (*Quick Response Indonesian Standard*), either issuers or acquirers, became one of digital service products that could be utilized by customers. Future development of digital products will focus on transforming mobile banking product services into digital apps platforms so as to meet banking and daily lifestyle needs with the presence of life feature innovations in accordance with customers' needs, particularly customers' non-financial aspects such as an integration of e-commerce, investment, insurance, and donations.

Apart from the application of digital service products, digital service transformation was also executed by the establishment of Digital Banking Directorate focusing on the development of digital service products and users and transactions enhancement by increasing active users & transactions as well as integrating with third parties. Various kinds of digital-based training are also organized for all employees in order to promote Digital principles to all the Bank's employees.

## CHANGES IN THE BOARD OF DIRECTORS' COMPOSITION

The composition of the Board of Directors' member of Bank Artha Graha Internasional has changed due to an addition of 2 (two) new members of the Board of Directors in 2021 as follows:

## PENUTUP

Atas nama Direksi, kami menyampaikan terima kasih dan penghargaan yang tinggi kepada Pemegang Saham atas kepercayaan yang diberikan dan kepada Dewan Komisaris atas nasihat, bimbingan, dan rekomendasi yang diberikan selama tahun 2021. Kami juga berterima kasih kepada Nasabah, dan Mitra Bisnis kami atas dukungan, kepercayaan, dan kerja sama yang diberikan. Apresiasi juga kami sampaikan kepada segenap insan Bank atas dedikasi dan kerja kerasnya dalam menjalankan tugas dan tanggung jawabnya untuk mewujudkan Visi dan Misi Bank. Kami berharap dapat senantiasa bekerja sama dengan seluruh Pemangku Kepentingan di masa mendatang untuk mencapai kinerja positif yang lebih baik lagi.

## CLOSING

On behalf of the Board of Directors, we express our gratitude and highly appreciation to Shareholders for their trust and to the Board of Commissioners for their advice, guidance and recommendations throughout 2021. We thank our Customers and Business Partners for their support, trust and cooperation. We also convey our appreciation to all Bank's personnel for their dedication and hard work in performing their duties and responsibilities to realize the Bank's Vision and Mission. We expect to work consistently with all Stakeholders going forward to achieve a better and positive performance.

Jakarta, 26 April 2022

Jakarta, April 26, 2022

Atas nama Direksi

On behalf of the Board of Directors



**Andy Kasih**

Direktur Utama

President Director





# PROFIL PERUSAHAAN

*COMPANY PROFILE*



- Kilas Kinerja Performance Highlights
- Laporan Manajemen Management Report
- Profil Perusahaan Company Profile
- Aspek Pendukung Bisnis Business Supporting Aspects

## IDENTITAS PERUSAHAAN

### CORPORATE IDENTITY



|                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|-----------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Nama</b><br>Name                                                         | PT Bank Artha Graha Internasional Tbk                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Status Perusahaan</b><br>Company Status                                  | Perusahaan Terbuka<br>Public Listed Company                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Bidang Usaha</b><br>Line of Business                                     | Jasa Perbankan<br>Banking Services                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Tanggal Pendirian</b><br>Date of Establishment                           | 7 September 1973<br>September 7, 1973                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Dasar Hukum Pendirian</b><br>Legal Basis of Establishment                | Akta Pendirian Bank No. 12 tanggal 7 September 1973 oleh Bagijo, S.H., notaris pengganti dari Eliza Pondaag, S.H., notaris di Jakarta, yang telah mendapat pengesahan dari Menteri Kehakiman (sekarang menjadi Menteri Hukum dan Hak Asasi Manusia) melalui Surat Keputusan No. Y.A.5/2/12 tanggal 3 Januari 1975.<br>Deed of establishment of the Bank number 12 dated September 7, 1973 by Bagijo, S.H., a substitute notary for Eliza Pondaag, S.H., a notary in Jakarta, which was approved by the Minister of Justice (now Minister of Law and Human Rights) through decree No. YA5/2/12 dated January 3, 1975. |
| <b>Modal Dasar</b><br>Authorized Capital                                    | Rp5.800.132.800.000<br>IDR5,800,132,800,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Modal Ditempatkan dan Disetor Penuh</b><br>Issued and Fully Paid Capital | Rp2.242.372.023.128,16<br>IDR2,242,372,023,128.16                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |

| Pemegang Saham<br>Shareholders                            | Pemegang Saham<br>Shareholders                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Persentase Kepemilikan<br>Ownership Percentage                                                                                                                                                                     |
|-----------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                           | PT Cakra Inti Utama                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 14,38%                                                                                                                                                                                                             |
|                                                           | PT Cerana Arthaputra                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 6,54%                                                                                                                                                                                                              |
|                                                           | PT Arthamulia Sentosajaya                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 4,15%                                                                                                                                                                                                              |
|                                                           | PT Pirus Platinum Murni                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 6,73%                                                                                                                                                                                                              |
|                                                           | PT Puspita Bisnispuri                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 5,38%                                                                                                                                                                                                              |
|                                                           | PT Karya Nusantara Permai                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 3,52%                                                                                                                                                                                                              |
|                                                           | Publik (di bawah/below 5%)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 59,30%                                                                                                                                                                                                             |
|                                                           | <b>Jumlah   Total</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>100,00%</b>                                                                                                                                                                                                     |
| <b>Bursa Efek   Stock Exchange</b>                        | Bursa Efek Indonesia/Indonesia Stock Exchange                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                    |
| <b>Tanggal Go Public   Listing Date</b>                   | 23 Agustus 1990/August 23, 1990                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                    |
| <b>Kode Saham   Ticker Code</b>                           | INPC                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                    |
| <b>Kode ISIN   ISIN Code</b>                              | ID1000105505                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                    |
| <b>Kode SWIFT   SWIFT Code</b>                            | ARTGIDJA                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                    |
| <b>Izin Usaha<br/>Business Permit</b>                     | Surat Keputusan Menteri Keuangan Republik Indonesia No. 176/KMK.017/1993.<br>Decision Letter of the Ministry of Finance of the Republic of Indonesia No. 176/<br>KMK.017/1993                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                    |
| <b>Izin Bank Devisa<br/>Foreign Exchange Bank License</b> | Surat Keputusan Direksi Bank Indonesia No. 25/62/KEP/DIR tanggal 4 September 1992<br>Decree of the Board of Directors of Bank Indonesia No. 25/62/KEP/DIR dated September<br>4, 1992                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                    |
| <b>Jaringan Kantor<br/>Office Network</b>                 | Kantor Pusat: 1<br>Kantor Cabang: 31<br>Kantor Cabang Pembantu: 36<br>Kantor Kas: 0<br>Payment Point: 0<br>ATM on Premises: 72<br>ATM off Premises: 46<br>ATM ALTO: 45.200<br>ATM Prima: 86.200<br>EDC Prima: 1.439.857                                                                                                                                                                                                                                                                                                                                         | Head Office: 1<br>Branch Office: 31<br>Sub-Branch Office: 36<br>Cash Office: 0<br>Payment Point: 0<br>ATM on Premises: 72<br>ATM off Premises: 46<br>ATM ALTO: 45,200<br>ATM Prima: 86,200<br>EDC Prima: 1,439,857 |
| <b>Jumlah Karyawan<br/>Total Employees</b>                | 1.581                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                    |
| <b>Alamat<br/>Address</b>                                 | Kantor Pusat/Head Office:<br>Gedung Artha Graha<br>Kawasan Niaga Terpadu Sudirman (SCBD)<br>Jl. Jend. Sudirman Kav. 52-53 Jakarta Selatan, 12190<br>Telp: (021) 515-2168 (Hunting)<br>Fax : (021) 515-3892                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                    |
| <b>Website</b>                                            | <a href="http://www.arthagraha.com">http://www.arthagraha.com</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                    |
| <b>Email</b>                                              | <a href="mailto:co_secretary@ag.co.id">co_secretary@ag.co.id</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                    |
| <b>Media Sosial<br/>Social Media</b>                      |  @teman.agi<br> @temanagi<br> Agi by Bank Artha Graha Internasional<br> @temanagi<br> temanagi by Bank Artha Graha Internasional |                                                                                                                                                                                                                    |



## RIWAYAT SINGKAT PERUSAHAAN

### BRIEF HISTORY

PT Bank Artha Graha Internasional Tbk berkedudukan di Jakarta Selatan, semula didirikan dengan nama PT Inter-Pacific Financial Corporation berdasarkan Akta Pendirian No. 12 tanggal 7 September 1973 dan Akta Perubahan No. 26 tanggal 13 Desember 1974, keduanya dibuat di hadapan Bagijo, S.H., pengganti dari Eliza Pondaag, S.H.

Pada 23 Agustus 1990, PT Inter-Pacific Financial Corporation mencatatkan saham di Bursa Efek Indonesia (d/h Bursa Efek Jakarta dan Surabaya). Selanjutnya, berdasarkan Akta No. 67 tanggal 19 Mei 1992 PT Inter-Pacific Financial Corporation berubah nama menjadi PT Inter-Pacific Bank Tbk. Perubahan nama ini mengawali langkah Bank untuk memasuki industri perbankan. Bank mulai menjalankan kegiatan usaha sebagai bank umum pada tanggal 24 Februari 1993, setelah mendapat izin usaha melalui Surat Keputusan Menteri Keuangan Republik Indonesia No. 176/KMK.017/1993.

Berdasarkan Akta No. 44 tanggal 13 Juni 1997, Bank berubah nama kembali menjadi PT Bank Inter-Pacific Tbk, dan pada tahun 2005, PT Bank Inter-Pacific Tbk kembali berubah nama menjadi PT Bank Artha Graha Internasional Tbk hingga saat ini. Perubahan nama ini dilakukan setelah PT Bank Inter-Pacific Tbk melakukan merger dengan PT Bank Artha Graha. Aksi tersebut telah mendapatkan pernyataan efektif dari Badan Pengawas Pasar Modal dan Lembaga Keuangan (Bapepam dan LK) berdasarkan Surat Ketua Bapepam dan LK No. S-769/PM/2005 tanggal 13 April 2005, serta telah memperoleh persetujuan Bank Indonesia berdasarkan Surat Keputusan Gubernur Bank Indonesia No. 7/32/KEP.GBI/2005 tanggal 15 Juni 2005 tentang Pemberian Izin Penggabungan Usaha (Merger) PT Bank Artha Graha ke dalam PT Bank Inter-Pacific Tbk. Dengan demikian, izin usaha PT Bank Inter-Pacific Tbk diubah berdasarkan Surat Keputusan Gubernur Bank Indonesia No. 7/49/KEP.GBI/2005 tanggal 16 Agustus 2005 tentang Perubahan Izin Usaha atas Nama PT Bank Inter-Pacific Tbk menjadi Izin Usaha atas Nama PT Bank Artha Graha Internasional Tbk.

PT Bank Artha Graha Internasional Tbk domiciled in South Jakarta, previously established under the name of PT Inter-Pacific Financial Corporation based on the Deed of Establishment No. 12 dated 7 September 1973 and Deed of Amendment No. 26 dated December 13, 1974, both were made before Bagijo, S.H., the successor of Eliza Pondaag, S.H.

On August 23, 1990, PT Inter-Pacific Financial Corporation listed its shares on the Indonesia Stock Exchange (formerly the Jakarta and Surabaya Stock Exchanges). Furthermore, based on Deed No. 67 dated May 19, 1992 PT Inter-Pacific Financial Corporation changed its name to PT Inter-Pacific Bank Tbk. This change initiated the Bank's further steps to enter the banking industry. The Bank began to operate as a commercial bank on February 24, 1993, after obtaining a business license through the Decree of the Minister of Finance of the Republic of Indonesia No. 176/KMK.017/1993.

Based on Deed No. 44 dated June 13, 1997, the Bank changed its name again to PT Bank Inter-Pacific Tbk, and in 2005, PT Bank Inter-Pacific Tbk again changed its name for another time, this time to PT Bank Artha Graha Internasional Tbk which remains to date. This last change of the name was made after PT Bank Inter-Pacific Tbk merged with PT Bank Artha Graha. This action has received an effective statement from the Capital Market and Financial Institution Supervisory Agency (Bapepam and LK) based on the Letter of the Chairman of Bapepam and LK No. S-769/PM/2005 dated April 13, 2005, and was approved by Bank Indonesia based on the Decree of the Governor of Bank Indonesia No. 7/32/KEP.GBI/2005 dated June 15, 2005 concerning the Granting of the Permit for a Merger of PT Bank Artha Graha into PT Bank Inter-Pacific Tbk. Accordingly, the business license of PT Bank Inter-Pacific Tbk was amended based on the Decree of the Governor of Bank Indonesia No. 7/49/KEP.GBI/2005 dated August 16, 2005 concerning Change of Business License on behalf of PT Bank Inter-Pacific Tbk to Business License on behalf of PT Bank Artha Graha Internasional Tbk.

Bank Artha Graha Internasional menyediakan beragam produk dan layanan perbankan bagi Nasabah. Selain produk jasa perbankan berupa tabungan, giro dan deposito, Bank juga terus melakukan inovasi pengembangan layanan digital untuk mengakomodir kebutuhan Nasabah melalui *channel* Bank seperti ATM *Grahacash*, *Mobile Banking*, *Corporate Internet Banking* dan *Retail Internet Banking*. Pengembangan *service* pada layanan API (*Application Programming Interface*) juga terus dilakukan agar sesuai dengan kebutuhan mitra yang sejalan dengan bisnis Bank.

Di Tahun 2021 ini, Bank telah bergabung ke dalam jaringan QRIS (*Quick Response Code Indonesian Standard*) sehingga dapat memenuhi kebutuhan Nasabah untuk melakukan transaksi *cashless* dengan menggunakan QR code. Layanan QRIS dapat dinikmati oleh Nasabah melalui aplikasi *mobile banking* Bank, AGI Mobile (*Issuer*), dengan memindai QR code berlogo QRIS di seluruh *merchant* di Indonesia. Di samping itu, Bank juga menyediakan layanan pembayaran QRIS untuk *merchant* yang berkerja sama dengan Bank (*Acquirer*) melalui aplikasi AGI Pay. Implementasi sampai dengan Desember 2021 ini, Bank telah bekerja sama dengan ±9.000 *merchant*.

Seiring dengan peningkatan penggunaan layanan digital bank, Bank juga terus melakukan akselerasi transformasi digital layanan perbankan. Selain penguatan dalam produk dan layanan *e-channel*, penguatan layanan API juga terus dilakukan guna memperluas jaringan untuk akuisisi Nasabah serta peningkatan transaksi sehingga dapat meningkatkan *Fee Base Income* Bank melalui ekosistem digital yang dibentuk. Salah satu *achievement* yang didapat dalam pengembangan produk dan layanan *e-banking*, dimana AGI Mobile dinilai sebagai salah satu aplikasi dengan performa terbaik *mobile banking*. Inovasi yang dilakukan sejalan dengan misi Bank untuk memberikan solusi keuangan yang komprehensif dan inovatif dalam meningkatkan jangkauan serta kualitas pelayanan melalui digitalisasi dan inklusi keuangan.

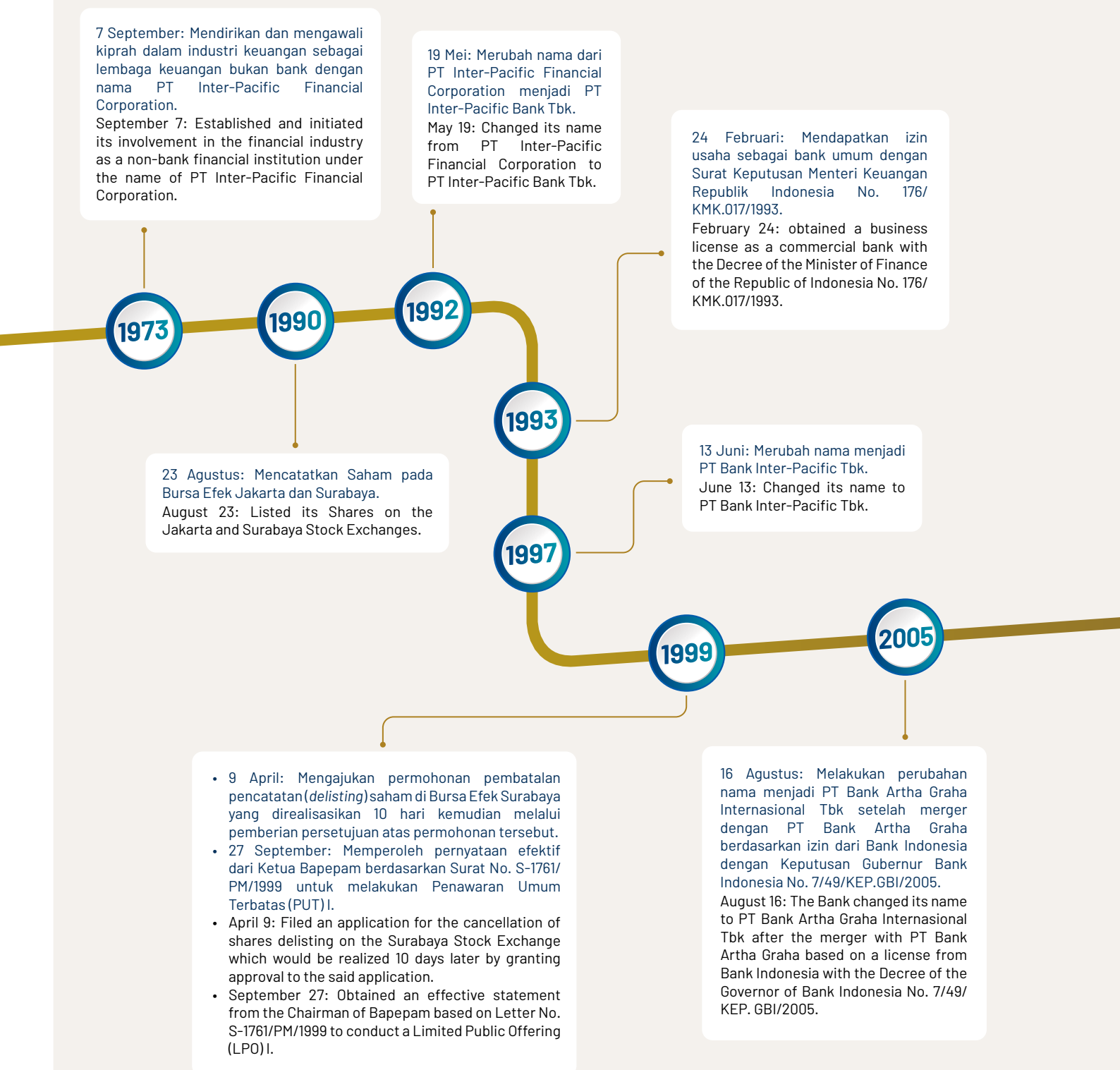
Bank Artha Graha Internasional provides various banking products and services for Customers. Apart from its basic banking products, namely savings, demand deposits and time deposits, the Bank also consistently innovate in developing digital services to accommodate Customers' needs through Bank channels such as ATM *Grahacash*, *Mobile Banking*, *Corporate Internet Banking* and *Retail Internet Banking*. Service development on API (*Application Programming Interface*) services is also continuously conducted to meet the requirements of partners in line with the Bank's business.

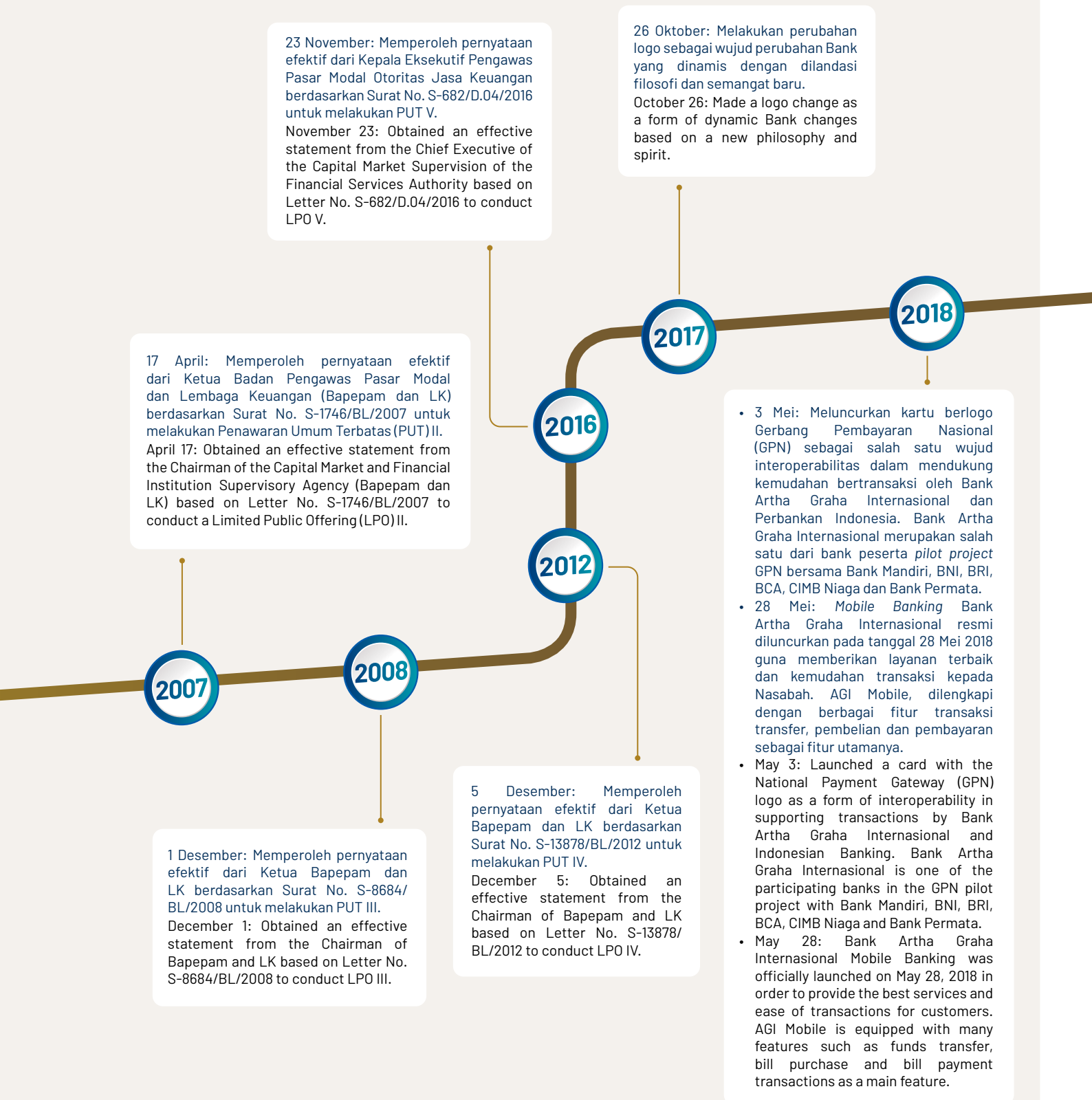
In 2021, Bank has joined the QRIS (*Quick Response Code Indonesian Standard*) network so as to meet Customer needs of cashless transactions using QR codes. QRIS services can be relished by customers through the Bank's mobile banking application, AGI Mobile (*Issuer*), by scanning a QR code with the QRIS logo at all merchants in Indonesia. In addition, the Bank also provides QRIS payment services for merchants who cooperate with the Bank (*Acquirer*) through the AGI Pay application. As of December 2021, the Bank has collaborated with ±9,000 merchants.

Along with the increasing use of its digital services, the Bank has accelerated the transformation of banking services digitalization. In addition to strengthening e-channel products and services, API services is also strengthened continuously in order to expand the network for Customer acquisition and increase transactions so as to increase the Bank's *Fee Base Income* through the established digital ecosystem. One of the achievements in developing e-banking products and services was AGI Mobile which is rated as one of the best performing mobile banking applications. Our innovations are in line with the Bank's mission to provide comprehensive and innovative financial solutions to increase our network quality of services through digitalization and financial inclusion.

## JEJAK LANGKAH

### MILESTONES







10 Oktober: Pada Tahun 2019, Bank Artha Graha Internasional memiliki visi untuk meningkatkan pelayanan dan kenyamanan kepada Nasabah. Untuk itu, Bank meluncurkan pembukaan rekening *online* di mana Nasabah dapat melakukan pembukaan rekening tanpa harus datang ke cabang.

October 10: In 2019, Bank Artha Graha Internasional had the vision to improve services and extend convenience for our Customers. For such reason, the Bank had launched a new online account opening feature to allow customers to open a bank account through its mobile application, without having to physically come to a branch.

2019

- 19 Mei: Bank Artha Graha Internasional telah mendapat izin Otoritas Jasa Keuangan atas layanan API Management. Melalui API, bank menyediakan sistem integrasi yang dapat diakses oleh mitra secara *real time* sesuai dengan layanan yang dikerjasamakan. API yang dimiliki BAGI sampai saat ini adalah API Cek Saldo, API Cek Mutasi, API Info Kurs, API Pemindahbukuan, API Transfer Dana dan API SKN.
- 12 Desember: Bank Artha Graha Internasional telah mengimplementasikan layanan uang elektronik berbasis *server*, yaitu BAGI Money dimana menjadi satu kesatuan sebagai *source of funds* transaksi di layanan AGI Mobile. Dengan adanya BAGI Money dapat mempermudah akuisisi *user* AGI Mobile untuk bertransaksi dengan cara registrasi yang jauh lebih mudah dan cepat.
- May 19: Bank Artha Graha Internasional has received permission from the Financial Services Authority for API Management services. Through API, the bank provides an integrated system that can be accessed by its partners in real time accordance with the cooperated services. The APIs owned by BAGI are Balance Check API, Mutation Check API, Currency Info API, Transfer API, Fund Transfer API and SKN API.
- December 12: Bank Artha Graha Internasional has implemented a server-based electronic money service, namely BAGI Money that becomes a single unit as a source of funds for transactions in AGI Mobile services. With BAGI Money, it is easier the acquisition of AGI Mobile users to do transaction by registration, that easier and faster.

2020

2021

- 31 Maret: Bank Artha Graha telah mengimplementasikan layanan QRIS (*Quick Response Indonesia Standard*) untuk melayani pembayaran berbasis QR Code di *merchant* kerja sama Bank Artha Graha melalui aplikasi *merchant* AGI Pay. Di samping itu, pembayaran QR Code juga dapat dilakukan untuk Nasabah Bank Artha Graha melalui aplikasi AGI Mobile di seluruh *merchant* yang tergabung di jaringan QRIS.
- 9 September: Bank Artha Graha Internasional mendapatkan persetujuan dari Badan Pengawas Perdagangan Berjangka Komoditi sebagai Bank Penyimpan Dana Margin, Dana Kompensasi dan Dana Jaminan untuk Perdagangan Berjangka Komoditi.
- 31 Desember: Bursa Berjangka Jakarta (BBJ) dan Kliring Berjangka Indonesia (KBI) bekerja sama dengan Bank Artha Graha Internasional sebagai *Official Bank Partner* yang menyediakan layanan teknologi keuangan dan sistem pembayaran dalam transaksi Perdagangan Pasar Fisik Emas Digital. BBJ, KBI dan BAGI sepakat melakukan kerja sama penyediaan fasilitas dan akses bagi Peserta Pasar Fisik Emas Digital berupa pembukaan Rekening Dana Komoditi (RDK) oleh Bank Artha Graha Internasional yang diadministrasikan oleh BBJ dan KBI melalui Platform JFXGold.
- March 31: Bank Artha Graha has implemented QRIS (*Quick Response Indonesia Standard*) service to serve QR Code-based payments at Bank Artha Graha's partnered merchants through its AGI Pay merchant application. In addition, QR Code payments can also be made for Bank Artha Graha customers through AGI Mobile application at all merchants who were members of the QRIS network.
- September 9: Bank Artha Graha Internasional received approval from the Commodity Futures Trading Regulatory Agency as a Margin Fund Depositing Bank (BPDM), Compensation Funds and Guarantee Funds for Commodity Futures Trading.
- December 31: Jakarta Futures Exchange (BBJ) and Kliring Berjangka Indonesia (KBI) are in collaborated with Bank Artha Graha Internasional as an Official Bank Partner providing financial technology services and payment system in Digital Gold Physical Market Trading transactions. BBJ, KBI and BAGI agreed to cooperate in providing facilities and access for Digital Gold Physical Market Participants in the form of opening a Commodity Fund Account (RDK) by Bank Artha Graha Internasional which is administered by BBJ and KBI through the JFXGold Platform.

## LOGO PERUSAHAAN

### THE COMPANY'S LOGO



Logo Bank Artha Graha Internasional menggambarkan karakter bisnis perusahaan yang menggambarkan semangat dan optimisme Bank yang selalu dinamis. Logo tersebut terdiri dua warna dan tiga jenis huruf yang menggambarkan huruf A, G, dan I berwarna keemasan dengan teks BANK ARTHA GRAHA INTERNASIONAL berwarna hitam, kedua hal tersebut merupakan satu kesatuan sehingga memudahkan masyarakat dalam mengenali PT Bank Artha Graha Internasional Tbk.

#### MAKNA LOGO PERUSAHAAN

Huruf A, G, dan I berarti sebagai simbol kesatuan yang utuh dalam wujud yang dinamis, melambangkan gerak laju usaha menuju perubahan yang dilandasi: komitmen teguh, bersatu hati dan bersama membangun, serta meraih keberhasilan untuk semua, dengan didasarkan pada nilai-nilai profesionalisme, orientasi kepada Nasabah dan hasil, loyalitas, integritas, tanggung jawab, inovasi, kerja sama - jiwa korsa dan kepedulian.

The Bank Artha Graha Internasional logo reflects the Company's business character describing the Bank's dynamic spirit and optimism. The logo of Bank consists of two colors and three types of letters depicting the letters A, G, and I in golden color with the text BANK ARTHA GRAHA INTERNASIONAL in black, together as one unit, making it easier for the public to recognize PT Bank Artha Graha Internasional Tbk.

#### THE COMPANY'S LOGO MEANING

The letters A, G, and I are defined as a whole symbol of unity in a dynamic form, representing the direction of business towards changes that are based on: a firm commitment, united passion to develop together, and achievement of success for all, which are based on professional values, orientation towards customers and end-results, loyalty, integrity, responsibility, innovation, team work-esprit de corps and care.

## BIDANG USAHA

### LINE OF BUSINESS

#### KEGIATAN USAHA MENURUT ANGGARAN DASAR

Berdasarkan Pasal 3 Anggaran Dasar Perusahaan yang tertuang dalam Akta No. 16 tanggal 13 November 2020, ruang lingkup kegiatan Bank adalah menjalankan usaha sebagai bank umum swasta devisa. Dengan demikian, Bank dapat melaksanakan kegiatan usaha sebagai berikut:

#### KEGIATAN USAHA UTAMA

1. Menghimpun dana dari masyarakat dalam bentuk simpanan giro, deposito berjangka, sertifikat deposito, tabungan dan/atau bentuk lainnya yang dipersamakan dengan itu;

#### BUSINESS ACTIVITIES BY ARTICLES OF ASSOCIATION

Based on Article 3 of the Company's Articles of Association contained in the Deed No. 16 dated November 13, 2020, the Bank's activities scope is to operate business as a foreign exchange commercial bank. Therefore, the Bank may perform business activities as follows:

#### KEY BUSINESS ACTIVITIES

1. Collecting funds from the community in the form of savings, current accounts, time deposits, certificate deposits, savings, and/or other similar forms;

2. Memberikan kredit baik kredit jangka menengah, panjang atau pendek maupun jenis lainnya yang lazim dalam dunia perbankan;
3. Menerbitkan surat pengakuan utang;
4. Membeli, menjual, atau menjaminkan atas risiko sendiri maupun untuk kepentingan dan atas perintah Nasabahnya:
  - Surat-surat wesel, termasuk wesel yang diakseptasi oleh bank yang masa berlakunya tidak lebih lama dari kebiasaan dalam perdagangan surat-surat tersebut;
  - Surat pengakuan utang dan kertas dagang lainnya yang masa berlakunya tidak lebih lama dari kebiasaan dalam perdagangan surat-surat tersebut;
  - Kertas Perbendaharaan Negara dan Surat Jaminan Pemerintah;
  - Sertifikat Bank Indonesia (SBI);
  - Obligasi;
  - Surat promes yang dapat diperdagangkan dengan berjangka waktu sampai dengan 1(satu) tahun; dan
  - Surat berharga lain yang berjangka waktu sampai dengan 1(satu) tahun.
5. Memindahkan uang, baik untuk kepentingan sendiri maupun untuk kepentingan Nasabah;
6. Menempatkan dana pada, meminjam dana dari atau meminjamkan dana kepada bank lain, baik dengan menggunakan surat, sarana telekomunikasi maupun dengan wesel unjuk, cek atau sarana lainnya;
7. Menerima pembayaran dari tagihan atas surat berharga dan melakukan perhitungan dengan atau antara pihak ketiga;
8. Melakukan penempatan dana dari Nasabah kepada Nasabah lainnya dalam bentuk surat berharga yang tercatat di bursa efek;
9. Melakukan kegiatan dalam valuta asing dengan memenuhi ketentuan yang ditetapkan oleh Bank Indonesia; dan
10. Menyediakan pembiayaan dan/atau melakukan kegiatan lain sesuai dengan ketentuan yang ditetapkan Bank Indonesia.

## KEGIATAN USAHA PENUNJANG

1. Menyediakan tempat untuk menyimpan barang dan surat berharga;
2. Melakukan kegiatan penitipan untuk kepentingan pihak lain berdasarkan suatu kontrak;
3. Membeli agunan baik semua maupun sebagian melalui pelelangan dalam hal debitur tidak memenuhi kewajibannya kepada Perseroan dengan ketentuan agunan yang dibeli tersebut wajib dicairkan secepatnya;
4. Melakukan kegiatan anjak piutang, usaha kredit dan kegiatan wali amanat;
5. Melakukan kegiatan sebagai penyelenggara dana pensiun sesuai dengan peraturan perundang-undangan yang berlaku, baik selaku pendiri dana pensiun pemberi kerja maupun selaku pendiri dan/atau peserta dana pensiun lembaga keuangan;
6. Melakukan kegiatan penyertaan modal pada bank atau perusahaan lain di bidang keuangan sewa guna usaha, perusahaan modal ventura, perusahaan efek, perusahaan

2. Providing short- and long-term, or other types of loans common in the banking industry;
3. Issuing debt certificates;
4. Buying, selling, or guaranteeing on its own risk or for the interest and upon its Customer's instruction:
  - Money orders, including accredited money orders by the bank in which the validity period is no longer than the custom of the trade of such papers;
  - Debt certificates and other trade papers in which the validity period is no longer than the custom of the trade of such papers;
  - State Treasury Bills and Government Guarantee Letter;
  - Bank Indonesia Certificate (SBI);
  - Bonds;
  - Commercial papers with maturities of up to 1 (one) year; and
  - Other marketable securities with validity period of up to 1(one) year.
5. Transferring money, both for own interest and for the Customers' interest;
6. Placing funds to borrowing funds from, or lending funds to other banks, either by mail, telecommunication means, or by sight draft, check, or other means;
7. Receiving payments and claims or securities and performing calculations with or between third parties;
8. Placing funds from one Customer to another in the form of securities listed on the stock exchange;
9. Conducting activities in foreign currency by complying with the provisions stipulated by Bank Indonesia; and
10. Provide financing and/or carry out other activities in accordance with the provisions stipulated by Bank Indonesia.

## SUPPORTING BUSINESS ACTIVITIES

1. Providing place for storing valuables and securities;
2. Conducting custodial activities for the benefits of others under a contract;
3. Buying collateral either all or in part through an auction in the event that the debtor does not fulfill the obligations to the Company, provided that the collateral purchased must be disbursed as soon as possible;
4. Performing factoring activities, credit business, and trustee activities;
5. Acting as the founder and administrator of a pension fund in accordance with the provisions in the applicable laws and regulations of pension fund, either as the founder of employer's pension fund or as the founder and/or participants of a pension fund institution;
6. Conducting equity participation in the Bank or other company in the field of finance, such as leasing companies, venture capital firms, securities companies,

- asuransi, lembaga kliring dan penjamin serta lembaga penyimpanan dan penyelesaian, dengan memenuhi ketentuan yang ditetapkan oleh instansi yang berwenang;
7. Melakukan kegiatan penyertaan modal sementara untuk mengatasi kredit macet, dengan syarat harus menarik kembali penyertaannya sesuai dengan ketentuan yang ditetapkan Bank Indonesia; dan
  8. Mengusahakan usaha-usaha lain yang berhubungan langsung atau tidak langsung dengan maksud di atas yang pelaksanaannya tidak bertentangan dengan Undang-Undang yang berlaku di Indonesia.
- insurance companies, as well as clearing institutions of depository and settlement by complying with the provisions stipulated by the authority;
7. Conducting temporary investment to overcome loan defaults, provided that the temporary investment shall be withdrawn later, by complying with the provisions stipulated by Bank Indonesia; and
  8. Undertaking other businesses that are directly or indirectly related to the above purposes, the implementation of which is not contrary to the Law applicable in Indonesia.

## PRODUK DAN JASA

### PRODUCTS AND SERVICES

| Produk Pendanaan   Funding Products                                                                                                                                                                                 |                                                                                                                                                                                                       |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Tabungan Icon</b>   Icon Savings                                                                                                                                                                                 |                                                                                                                                                                                                       |
| Buka rekening <i>online</i> dari genggam tangan kapan saja di mana saja. Nikmati berbagai kemudahan transaksi dengan Tabungan Icon.                                                                                 | Opening an online account from your hand anytime and anywhere. Enjoy various convenience transactions with Icon Savings.                                                                              |
| <b>Tabungan Artha</b>   Artha Savings                                                                                                                                                                               |                                                                                                                                                                                                       |
| Kelola dana untuk transaksi sehari-hari dengan Tabungan Artha dan nikmati berbagai fasilitas perbankan yang Anda butuhkan. Tabungan Artha juga dilengkapi dengan kartu ATM untuk menambah pilihan metode transaksi. | Managing funds for daily transactions with Artha Savings and enjoy various banking facilities you need. Artha Savings is also equipped with an ATM card to enhance the choice of transaction methods. |
| <b>Tabungan Artha Merchant</b>   Artha Merchant Savings                                                                                                                                                             |                                                                                                                                                                                                       |
| Mendukung para pelaku usaha untuk mengelola transaksi menjadi lebih mudah. Tabungan Artha Merchant yang dilengkapi dengan QRIS menjadi pilihan yang tepat.                                                          | Supporting business players to manage transactions easier. Artha Merchant Savings is equipped with QRIS as a right choice.                                                                            |
| <b>Tabungan Wira</b>   Wira Savings                                                                                                                                                                                 |                                                                                                                                                                                                       |
| Memberikan lebih dari fleksibilitas bertransaksi, Tabungan Wira juga memberikan suku bunga setara deposito agar dana Anda dapat bertumbuh optimal.                                                                  | Providing more than transaction flexibility, Wira Savings also provides an interest rate equivalent to time deposits so as to grow your fund optimally.                                               |
| <b>Tabungan Pintar</b>   Pintar Savings                                                                                                                                                                             |                                                                                                                                                                                                       |
| Kelola uang dengan pintar untuk wujudkan rencana mendatang. Mulai menabung rutin setiap bulan dari sekarang, Tabungan pintar menjadi solusi pintar perencanaan masa depan Anda.                                     | Managing money smartly to realize your future plans. Start saving regularly every month from now on, Pintar Savings is a smart solution for your future planning.                                     |
| <b>Tabungan Prega</b>   Prega Savings                                                                                                                                                                               |                                                                                                                                                                                                       |
| Tanamkan kebiasaan menabung sejak usia dini untuk hidup yang lebih baik. Anda dapat membentuk kebiasaan menabung bagi anak Anda dengan Tabungan Prega.                                                              | Instilling the saving habit since early age for a better life. You can adopt a saving habit for your child with Prega Savings.                                                                        |
| <b>Tabungan Simpanan Pelajar (Simpel)</b>   Simpel Savings                                                                                                                                                          |                                                                                                                                                                                                       |
| Generasi muda yang siap meraih cita-cita. Buka Tabungan Simpel untuk wujudkan yang kamu mau di masa depan.                                                                                                          | Young generation are ready to achieve their goals. Open a Simple Savings account to make your dreams come true.                                                                                       |

- Kilas Kinerja Performance Highlights
- Laporan Manajemen Management Report
- Profil Perusahaan Company Profile
- Aspek Pendukung Bisnis Business Supporting Aspects

## Produk Pendanaan | Funding Products

### TabunganKu | TabunganKu

Menyimpan dana di Bank dapat dilakukan dengan persyaratan yang mudah dan bebas biaya administrasi. Anda dapat membuka TabunganKu untuk menyimpan dana dengan aman dan nyaman.

Saving funds in the Bank can be done with easy requirements and free of administration fees. You can open TabunganKu to deposit funds safely and conveniently.

### Giro | Demand Deposit

Kemudahan transaksi bisnis selain menggunakan cek/ bilyet giro dan *Internet Banking*, juga dapat diintegrasikan dengan sistem pembayaran yang andal menggunakan *virtual account* dan berbagai fasilitas lainnya. Giro menjadi solusi pengelolaan keuangan untuk bisnis Anda.

The convenience of business transactions, apart from using Cheque/bilyet Demand Deposit and Internet Banking, can also be integrated with a reliable payment system using virtual accounts and other various facilities. Demand Deposit is a financial management solution for your business.

### Rekening Terpisah (*Segregated Account*) | Segregated Account

Menampung dana Nasabah secara terpisah dalam kegiatan bursa berjangka komoditi lengkap dengan fasilitas *Internet Banking*. Rekening terpisah yang dapat digunakan oleh Pialang/Perantara Berjangka untuk menjamin keamanan dana Nasabah.

Accommodating customers' funds separately in commodity futures exchange activities coupled with Internet Banking facilities. A separate account can be used by Futures Brokers/Intermediaries to ensure the safety of Customer funds.

### Deposito | Time Deposit

Investasi dana dengan jangka waktu tertentu dan suku bunga kompetitif serta pilihan mata uang rupiah dan valas. Deposito memberikan keuntungan optimal atas penempatan Nasabah perorangan maupun perusahaan.

Fund investment with a certain period of time and competitive interest rates as well as a choice of Rupiah and foreign currency. Time deposits provide optimal benefits for individual and corporate Customers' fund placement.

## Produk Pelepasan Dana | Loan Products

### Kredit Produktif | Productive Loans

#### Pinjaman Rekening Koran | Overdraft

Fasilitas kredit di mana plafon kredit dicantumkan pada rekening koran debitur sesuai dengan kesepakatan antara Bank dengan debitur berdasarkan Perjanjian Kredit/ Pengakuan Utang. Jenis pinjaman ini umumnya digunakan untuk membiayai modal kerja debitur sehari-hari.

A credit facility of which the credit limit is stated on the debtor's current account in accordance with the agreement between the Bank and the debtor based on the Credit Agreement/Debt Recognition. This type of loan is generally used to finance the debtor's daily working capital.

#### Revolving Loan

Fasilitas kredit untuk pembiayaan modal kerja yang bersifat permanen, jumlahnya tercermin dalam *cash flow* perusahaan. Penarikan dana sesuai kebutuhan debitur, dengan menggunakan surat permohonan pencairan (beserta dengan lampiran lainnya). Maksimum jangka waktu pinjaman selama 1 tahun dan dapat diperpanjang.

Credit facilities for permanent working capital financing, the amount is reflected in the company's cash flow. Funds Withdrawal is based on the needs of the debtor, using a disbursement request letter (along with other attachments). The maximum term of the loan is 1 year and can be extended.

#### Fixed Loan

Fasilitas kredit untuk membiayai investasi. Pembayaran pokok pinjaman dilakukan secara berkala berdasarkan *cash flow* yang disepakati di awal dan dapat juga diberikan *grace period* terhadap pokok pinjaman. Penarikan dapat dilakukan sekaligus atau secara bertahap atau jadwal pembayaran atau per *batch* dengan jangka waktu pinjaman yang relatif panjang maksimal 15 tahun.

Credit facilities to finance investment. The loan principal is paid periodically based on the agreed cash flow at the beginning and a grace period can also be provided to the loan principal. Withdrawals can be made all at once or in stages or on a payment schedule or per batch with a relatively long loan term of up to 15 years.

#### Money Market Line

Fasilitas kredit jangka pendek yang biasanya diberikan kepada perusahaan berbentuk badan hukum dengan reputasi tinggi dan diketahui memiliki kemampuan manajemen yang solid. Jangka waktu umumnya singkat +/- selama 7 hari.

Short-term credit facilities are usually provided to companies or legal entities having a high reputation and solid management capabilities. The period is generally short +/- for 7 days.



## Produk Pelepasan Dana | Loan Products

### Kredit Produktif | Productive Loans

#### Negosiasi Wesel Ekspor | Export Bills Negotiation

Fasilitas kredit yang diberikan kepada debitur di mana bank melakukan pengambilalihan wesel ekspor dari debitur dan melakukan pembayaran atas wesel tersebut sebelum Bank mendapatkan pembayaran dari bank pembayar lainnya di luar negeri. Fasilitas ini akan timbul dan dibutuhkan sejalan dengan pemberian kredit ekspor.

Credit facilities provided to debtors of which the bank takes over the export notes from the debtor and makes payments on the notes before the Bank receives payment from other overseas paying banks. These facilities will arise and are needed in line with the provision of export credits.

#### Kredit Ekspor | Export Credit

Fasilitas kredit modal kerja yang diberikan kepada eksportir (pemasok) untuk membiayai kegiatan-kegiatan produksi, pengumpulan dana atau penyediaan barang dalam rangka ekspor.

Working capital credit facilities provided to exporters (suppliers) to finance their production activities, fundraising or supply of goods for export.

#### Trust Receipt

Fasilitas kredit jangka pendek yang diberikan oleh *opening bank* untuk membiayai modal kerja dalam rangka pelunasan dokumen *Sight L/C* yang telah jatuh tempo. Debitur dapat menarik *Trust Receipt* secara berulang selama perjanjian kredit masih berlaku dan sesuai dengan jatuh tempo *sight L/C* yang telah dibuka oleh *applicant*.

A short-term credit facility provided by the opening bank to finance working capital in order to pay off the matured *Sight L/C* documents. Debtors can withdraw *Trust Receipt* repeatedly as long as the credit agreement is still valid and in accordance with the *sight L/C* maturity date that has been opened by the applicant.

#### Advances Under L/C

Fasilitas kredit dengan jangka waktu maksimal 14 (empat belas) hari. Fasilitas timbul dalam transaksi penyelesaian *L/C* Impor yang disebabkan "*nostro account*" Bank telah didebit oleh *negotiating Bank* di luar negeri sedangkan pendebitan rekening debitur belum dapat dilaksanakan karena dokumen/barang belum tiba atau dokumen/barang sudah tiba namun debitur tidak mempunyai fasilitas *Trust Receipt* sedangkan saldo di rekening tidak mencukupi.

A credit facility with a maximum tenor of 14 (fourteen) days. The facility arises in the import *L/C* settlement transaction due to the "*nostro account*" of the Bank has been debited by the negotiating Bank abroad, while the debiting of the debtor's account has not yet been conducted because the documents/goods have not arrived or the documents/goods have arrived but the debtor does not have *Trust Receipt* facilities while insufficient balance in the account.

#### Clean Bills Purchased

Pembelian diskonto wesel dan surat berharga lain yang didiskontokan, dengan catatan wesel atau surat berharga tersebut tidak terdapat penyimpangan sesuai dengan ketentuan yang diatur oleh pihak yang menerbitkan wesel atau surat berharga tersebut.

Purchase of discounted notes and other marketable securities, provided that there are no deviations from the notes or securities in accordance with the provisions stipulated by the party issuing the note or securities.

### Kredit Konsumtif | Consumer Loans

#### KPR Graha

Kredit Pemilikan Rumah atau Apartemen (KPR/KPA) dari Bank Artha Graha Internasional yang diberikan kepada perorangan untuk membeli rumah atau apartemen, melalui developer yang telah bekerja sama.

Mortgages used to buy houses or apartments (KPR/KPA) from Bank Artha Graha Internasional that is provided to individuals to purchase house or apartment through the Bank's partnership with developers.

#### KPR Sejahtera FLPP

Kredit Pemilikan Rumah (KPR) dari Bank Artha Graha Internasional berupa Fasilitas Likuiditas Pembiayaan Perumahan kepada Masyarakat Berpenghasilan Rendah (MBR) yang bekerja sama dengan Kementerian Pekerjaan Umum dan Perumahan Rakyat dalam rangka pemenuhan Program Satu Juta Rumah.

Mortgages from Bank Artha Graha Internasional in the form of the Housing Financing Liquidity Facility for MBR in collaboration with the Ministry of Public Works and Housing to attain the goal of One Million Homes Program.

## Produk Pelepasan Dana | Loan Products

### Fasilitas Kredit Lainnya | Other Credit Facilities

#### Bank Garansi | Bank Guarantee

Jaminan Bank kepada pihak ketiga demi terjaminnya kelancaran pembayaran/pelaksanaan atas penyelesaian transaksi antara Nasabah dengan pihak ketiga sesuai perjanjian yang telah disepakati.

Bank Guarantee to third parties in order to ensure a smooth payment/implementation of settled transaction between Customers and third parties based on the agreed agreement.

#### Letter of Credit

Dokumen/instrumen yang diterbitkan oleh *Opening Bank* atas nama Nasabah (*applicant*) yang memberi kuasa kepada *beneficiary* untuk melakukan penarikan wesel/*draft*, yang akan dibayar oleh Bank jika semua persyaratan pada L/C telah dipenuhi.

Documents/instruments issued by the Opening Bank on behalf of the Customer(*applicant*) authorizing the beneficiary to withdraw the money order/*draft*, which will be paid by the Bank if all requirements in the L/C have been met.

#### Standby Letter of Credit

Garansi dalam bentuk L/C yang diterbitkan oleh Bank yang mengakibatkan Bank tersebut berkewajiban untuk membayar pihak penerima garansi (*beneficiary*) apabila pihak yang dijamin (*account party*) cidera janji/wanprestasi.

A guarantee in the form of L/C issued by the Bank which results in the Bank being obliged to pay the guarantee recipient (*beneficiary*) if the guaranteed party (*account party*) defaults.

#### Shipping Guarantee

Surat jaminan/garansi yang diterbitkan oleh *Opening Bank* atas permintaan importir dan ditujukan kepada *Shipping Company*/Maskapai pelayaran untuk menjamin pengeluaran barang karena dokumen pengangkutan asli (*Bill of Lading*) belum tiba/diterima.

A letter of guarantee/guarantee issued by the Opening Bank at the request of the Importer and addressed to the Shipping Company/shipping airline to guarantee the release of goods because the original transport document (*Bill of Lading*) has not arrived/received.

#### Custom Guarantee

Pengambilalihan kewajiban membayar oleh Bank atas permintaan Importir kepada Instansi Bea Cukai untuk menjamin pembayaran bea masuk barang impor yang dibebaskan atau ditangguhkan.

An obligation takeover to pay by the Bank at the request of Importer to Customs Agency to guarantee payment of the exempted or deferred import duty on imported goods.

#### Foreign Exchange Contract

Fasilitas kredit yang diberikan jika Nasabah ingin melakukan transaksi dalam mata uang asing seperti transaksi *Spot*, *Forward* dan *Option*.

Credit facilities provided if Customers want to make transactions in foreign currencies such as *Spot*, *Forward* and *Option* transactions.

#### Option

Perjanjian/kontrak yang memberikan hak opsi (pilihan) kepada pembeli opsi (*holder*) untuk "merealisasikan" atau "tidak merealisasikan" kontrak jual beli valas tersebut kepada penjual opsi (*writer*) yang akan dilakukan pada "tanggal yang ditetapkan" atau sebelum tanggal yang ditetapkan" dalam kontrak dengan kurs opsi yang diperjanjikan.

An agreement/contract providing options to the option buyer (*holder*) to "realize" or "not to realize" the foreign exchange sale and purchase contract to the option seller (*writer*) which will be exercised on a "specified date" or before a specified date "in the contract at the agreed option rate.

## Layanan Digital Banking | Digital Banking Service

### QRIS ( Quick Response Indonesia Standard)

Layanan pembayaran berbasis QR berstandar Nasional melalui metode *scan QR Code*, menggunakan aplikasi AGI Mobile, ke seluruh jaringan *merchant* yang tergabung dengan QRIS.

A national standard QR-based payment services through the QR Code scan method using the AGI Mobile application to all merchant networks that are members of QRIS.

Selain itu, Bank juga menyediakan layanan penerimaan pembayaran QR Code di *merchant* yang bekerja sama dengan bank, melalui aplikasi AGI Pay, sehingga dapat menerima pembayaran QRIS dari seluruh lembaga yang telah disetujui oleh Bank Indonesia.

Moreover, the Bank also provides QR Code payment acceptance services at merchants working with banks, through the AGI Pay application so as to receive QRIS payments from all institutions that have been approved by Bank Indonesia.

## Layanan Digital Banking | Digital Banking Service

### Mobile Banking

Layanan perbankan berbasis Android dan iOS untuk menjawab kebutuhan transaksi finansial maupun non-finansial tanpa harus datang ke kantor cabang ataupun melalui ATM.

An Android and iOS based banking service to address the need of financial and non-financial transactions without having to go to branch offices or ATMs.

### Corporate Internet Banking

Layanan perbankan yang berbasis web yang menawarkan kemudahan pengecekan dana perusahaan serta transaksi pembayaran yang didukung dengan keamanan dalam menjalankan transaksi dengan menggunakan tingkatan level otorisasi dalam bertransaksi. *Corporate Internet Banking* Bank Artha Graha Internasional dapat diakses melalui website <https://ib.bankarthagraha.co.id/cib>.

A web-based banking service offering an easy checking of company funds as well as payment transactions that are supported by security in carrying out transactions using a level of authorization in transactions. Bank Artha Graha Internasional's Corporate Internet Banking can be accessed through the website <https://ib.bankarthagraha.co.id/cib>.

### Retail Internet Banking

Layanan perbankan berbasis web yang ditujukan untuk Nasabah perorangan yang aktif dalam melakukan transaksi perbankan melalui browser dengan jaminan kemudahan dan keamanan dalam bertransaksi. *Retail Internet Banking* Bank Artha Graha Internasional dapat diakses melalui website <https://ib.bankarthagraha.co.id>.

A web-based banking service for individual customers who are active in doing banking transactions over the internet using browsers with a guarantee of easy and secure transactions. Retail Internet Banking of Bank Artha Graha Internasional can be accessed on the following website <https://ib.bankarthagraha.co.id>.

### Kartu ATM GrahaCash GPN | ATM Card GrahaCash GPN

Kartu ATM/Debit Chip sesuai Standar Nasional Teknologi Chip (SNTC) yang memberikan kemudahan bertransaksi melalui jaringan ATM serta transaksi debit belanja di seluruh mesin EDC merchant yang tergabung dalam Gerbang Pembayaran Nasional (GPN) di seluruh Indonesia.

ATM Card/Debit Chip in accordance with the National Standard for Chip Technology (SNTC) which provides convenience for transactions through the ATM network as well as shopping debit transactions at all EDC merchant machines that are members of the National Payment Gateway (GPN) throughout Indonesia.

### Fitur Virtual Account and Billing System | Virtual Account and Billing System Feature

Layanan yang menjadi solusi dalam rekonsiliasi pembayaran tagihan dari pelanggan yang mudah diakses baik melalui integrasi API maupun *Corporate Internet Banking*, sehingga dapat menerima pembayaran melalui channel Bank maupun antar bank dan transaksi dapat dilakukan kapanpun dan di manapun tanpa terbatas dengan jam operasional Bank.

A service that becomes a solution for reconciling payment reconciliation from customers that is easily accessible through both API integration and Corporate Internet Banking so as to receive payments through the Bank's channels or between banks and transactions can be made anytime and anywhere without being limited to the Bank's operating hours.

### Fitur Payroll | Payroll Feature

Layanan yang menjadi solusi bagi kebutuhan Anda untuk pembayaran gaji karyawan secara cepat, tepat, dan mudah melalui *Corporate Internet Banking*, sehingga transaksi dapat dilakukan kapanpun dan di manapun tanpa terbatas dengan jam operasional Bank.

The solution for your need for a fast, accurate, and easy payroll process through Corporate Internet Banking, which makes transactions can be done at any time and place without being limited by the Bank's operating hours.

### API Management | API Management

Layanan antarmuka/interface yang menyediakan interkoneksi layanan perbankan antara sistem bank dan mitra bisnis dengan tetap memprioritaskan aspek security dalam bertransaksi.

Interface of banking services which connect the bank system and business partners while still prioritizing security aspects in transactions.

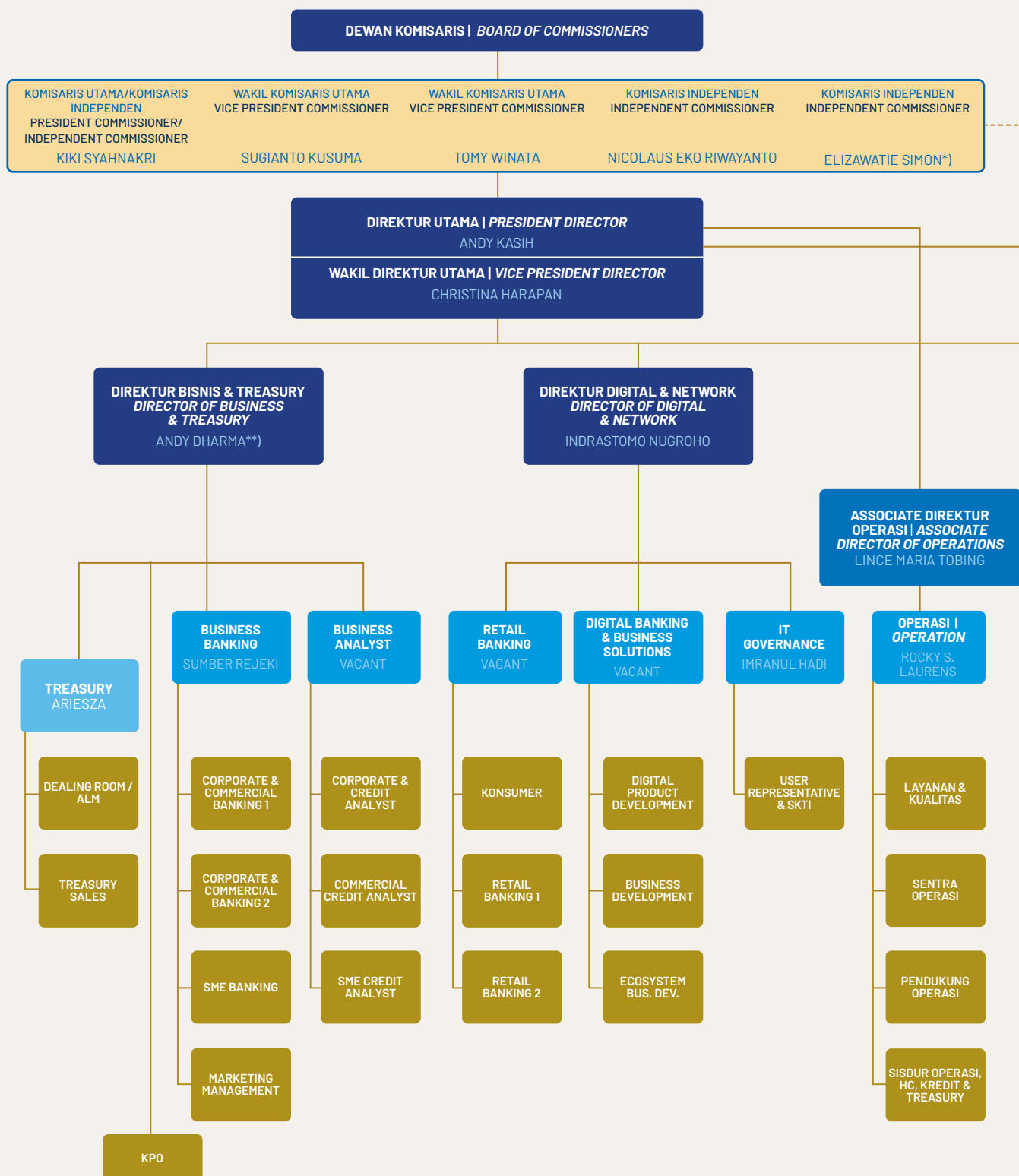
### Laku Pandai | Smart Act Branchless Banking

Layanan keuangan tanpa jaringan kantor bank, namun melalui kerja sama dengan pihak lain (agen) dengan didukung sarana teknologi informasi menggunakan API Management untuk melayani Nasabah. Laku Pandai merupakan salah satu program yang disediakan dalam rangka keuangan inklusif.

A financial service without office network that utilizes collaboration with other party (agents) supported by information technology facility using smart phones to provide services for Customers. Laku Pandai is one of the programs offered to promote inclusive finance.

## STRUKTUR ORGANISASI

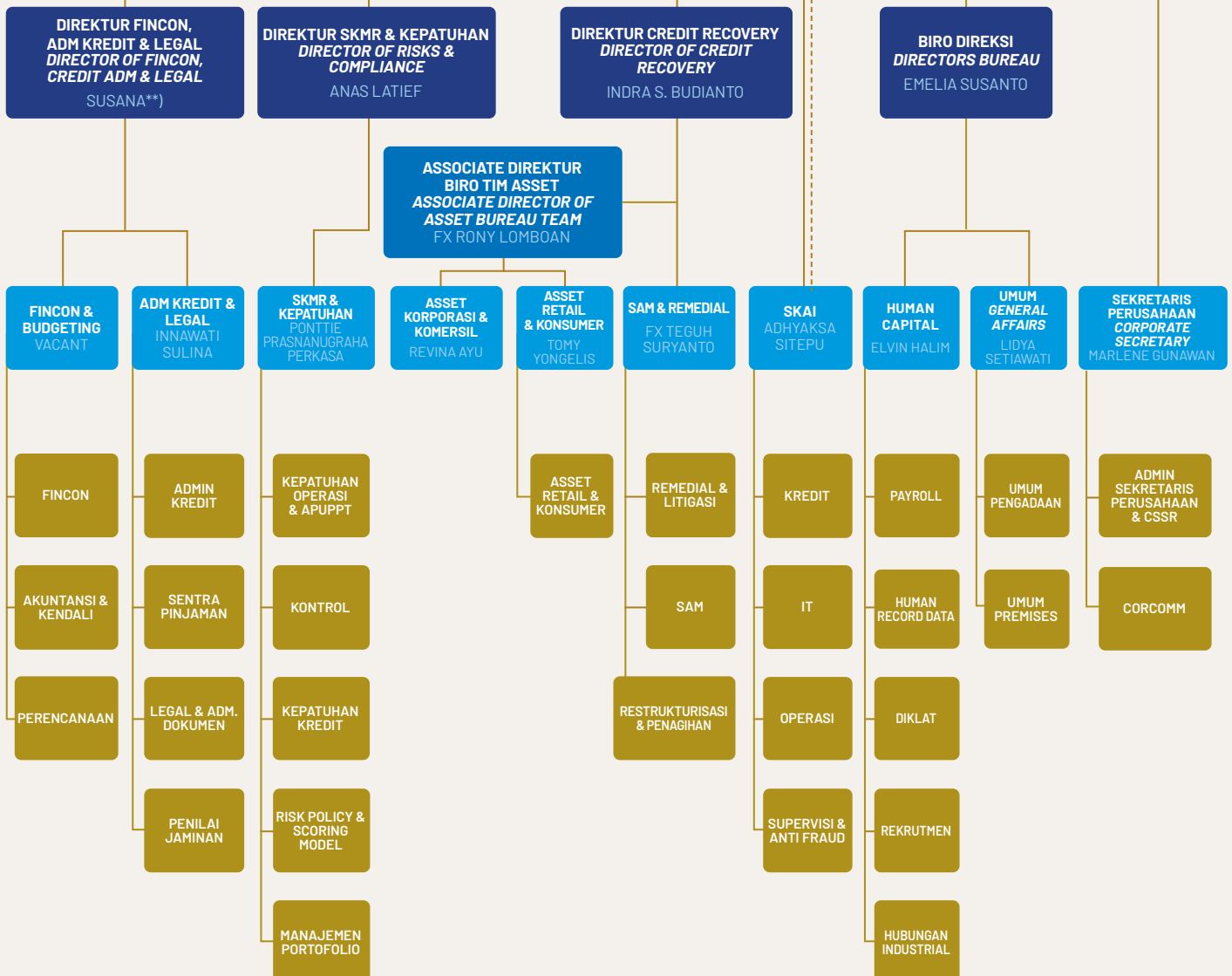
### ORGANIZATION STRUCTURE



Catatan | Note:

\*) Telah lulus uji kelayakan dan kepatutan OJK pada tanggal 20 April 2022 | Has passed fit and proper test conducted by OJK on April 20, 2022.

\*\*) Telah lulus uji kelayakan dan kepatutan OJK pada tanggal 27 Januari 2022 | Has passed the OJK's fit and proper test on January 27, 2022.





## VISI, MISI, DAN NILAI-NILAI PERUSAHAAN

### VISION, MISSION, AND CORPORATE VALUES

## VISI VISION

**Menjadi Institusi Keuangan Terkemuka dengan Kinerja Prima yang Berkelanjutan dan Berkontribusi dalam Pembangunan Indonesia.**

*To Become a Leading Financial Institution with Excellent Performance that is Sustainable and Contributes to Indonesia's Development.*

## MISI MISSION

- Memberikan solusi keuangan berkelanjutan yang komprehensif dan inovatif.
- Meningkatkan jangkauan serta kualitas pelayanan melalui digitalisasi dan inklusi keuangan.
- Mengembangkan sumber daya manusia yang andal dan berdedikasi.
- Menjalankan tata kelola perusahaan yang baik serta peduli terhadap masyarakat dan lingkungan.
- Provide comprehensive and innovative sustainable finance solutions.
- Enhance the coverage and quality of services through digitalization and financial inclusion.
- Develop reliable and dedicated human capital.
- Implement good corporate governance and care for the community and the environment the stakeholders.

### TINJAUAN VISI, MISI, DAN NILAI-NILAI PERUSAHAAN OLEH DEWAN KOMISARIS DAN DIREKSI

Pada tahun 2021, Bank telah melakukan *review* dan menganggap visi dan misi yang dimiliki Bank saat ini sesuai dengan kondisi dan tantangan industri perbankan.

### NILAI-NILAI PERUSAHAAN

Nilai-nilai perusahaan yang menjadi pedoman bagi para karyawan Bank Artha Graha Internasional dalam mewujudkan Visi dan Misi adalah:

- **Agility:** Mampu untuk berpikir dan bertindak cepat dalam mengevaluasi dan merespons dinamika perubahan industri yang berdampak kepada keberlangsungan perusahaan.
- **Collaboration:** Senantiasa membuka kesempatan untuk berkolaborasi dengan mitra strategis yang kompeten dalam menciptakan peluang baru demi kemajuan perusahaan.
- **Innovation:** Konsisten dalam mencapai upaya terbaik berupa usulan atau tindakan perbaikan bertahap atau signifikan guna menciptakan efisiensi, efektivitas dan nilai tambah di bidang produk, proses, pelayanan, dan/ atau teknologi untuk memajukan perusahaan.

### REVIEW OF THE COMPANY'S VISION, MISSION, AND VALUES BY THE BOARD OF COMMISSIONERS AND DIRECTORS

In 2021, the Bank has conducted a review and considers that the current vision and mission of the Bank are still in accordance with the conditions and challenges of the banking industry.

### CORPORATE VALUES

Corporate values that serve as guidelines for employees of Bank Artha Graha Internasional in realizing the Vision and Mission are as follows:

- **Agility:** Able to think and act quickly in evaluating and responding to the dynamics of the industry which may impact the sustainability of the company.
- **Collaboration:** Always open up opportunities to collaborate with strategic partners who are competent in creating new opportunities for the advancement of the company.
- **Innovation:** Be consistent in achieving the best efforts in the form of proposals or actions for gradual or significant improvements in order to create efficiency, effectiveness and added value in the fields of products, processes, services and/or technology to advance the company.

## PROFIL DEWAN KOMISARIS

### BOARD OF COMMISSIONERS PROFILE

Susunan Dewan Komisaris Bank Artha Graha Internasional tidak mengalami perubahan untuk periode yang berakhir pada tanggal 31 Desember 2021. Berdasarkan Akta Pernyataan Keputusan Rapat No. 177 tanggal 23 Agustus 2021, susunan Dewan Komisaris Bank pada tanggal 31 Desember 2021 adalah sebagai berikut:

Komisaris Utama/Komisaris Independen  
President Commissioner/Independent Commissioner

Wakil Komisaris Utama | Vice President Commissioner

Wakil Komisaris Utama | Vice President Commissioner

Komisaris Independen | Independent Commissioner

Komisaris Independen | Independent Commissioner

The composition of Board of Commissioners of Bank Artha Graha Internasional Tbk did not change for the period ending at December 31, 2021. Based on the Deed of Statement of Meeting Resolutions No. 177 dated August 23, 2021, the Bank's Board of Commissioners and Directors composition as of December 31, 2021 is as follows:

Kiki Syahnakri

Tomy Winata

Sugianto Kusuma

Nicolaus Eko Riwayanto

Elizawatie Simon\*

\*) Telah lulus uji kelayakan dan kepatutan OJK pada tanggal 20 April 2022 | Has passed fit and proper test conducted by OJK on April 20, 2022

Adapun profil dari masing-masing anggota Dewan Komisaris Bank untuk periode yang berakhir pada tanggal 31 Desember 2021 adalah sebagai berikut:

The profiles of each member of the Bank's Board of Commissioners for the period ending on December 31, 2021 are as follows:



**Kiki Syahnakri**

**Komisaris Utama/Komisaris Independen**

President Commissioner/Independent Commissioner

Warga Negara Indonesia, berusia 74 tahun dan berdomisili di Jakarta. Beliau menjabat sebagai Komisaris Utama Bank periode 2005 berdasarkan Akta Pernyataan Keputusan Rapat No. 26 tanggal 12 Juni 2005, diangkat kembali untuk periode 2014-2017 berdasarkan Akta Pernyataan Keputusan Rapat No. 8 tanggal 3 Juni 2014 dan merangkap sebagai Komisaris Independen periode 2014-2017. Beliau kembali diangkat sebagai Komisaris Utama merangkap Komisaris Independen untuk periode 2017-2020 berdasarkan Akta Pernyataan Keputusan Rapat No. 20 tanggal 16 Juni 2017 dan diangkat kembali periode 2020-2023 berdasarkan Akta Pernyataan Keputusan Rapat No. 7 tanggal 5 Oktober 2020.

Indonesian Citizen, 74 years old and domiciled in Jakarta. He was appointed as the Bank's President Commissioner for the period of 2005 based on Deed of Meeting Resolutions No. 26 dated June 12, 2005, was reappointed for the period of 2014-2017 based on the Deed No. 8 dated June 3, 2014 and concurrently as Independent Commissioner for the 2014-2017 period. He was reappointed as President Commissioner and concurrently as Independent Commissioner for the period of 2017-2020 based on the Deed No. 20 dated June 16, 2017 and then was reappointed for the period of 2020-2023 based on the Deed No. 7 dated October 5, 2020.

Setelah lulus dari Akademi Militer Nasional pada tahun 1971 dan memiliki pengalaman karier pada berbagai jabatan penting kemiliteran, yaitu sebagai Asisten Operasi KASAD (1998-1999), Panglima Darurat Militer Timor Timur (September-November 1999), Panglima Daerah Militer IX Udayana (November 1999-November 2000), dan Wakil Kepala Staf TNI Angkatan Darat (November 2000-Mei 2002). Beliau tidak sedang merangkap jabatan di perusahaan lain.

After graduating from the National Military Academy in 1971 and having experiences in various important military positions, namely as the Operational Assistant of Chief of Staff of Indonesian Army (1998-1999), East Timor Military Emergency Commander-in Chief (September-November 1999), Udayana IX Military Area Commander-in-Chief (November 1999-November 2000), and Army Deputy Chief of Staff (November 2000-May 2002). He is not concurrently serving in another company.



**Tomy Winata**  
**Wakil Komisaris Utama** | Vice President Commissioner

Warga Negara Indonesia, berusia 63 tahun dan berdomisili di Jakarta. Sepanjang karier, beliau telah berhasil mengembangkan berbagai usaha di Indonesia. Beliau menjabat sebagai Wakil Komisaris Utama Bank periode 2005 berdasarkan Akta Pernyataan Keputusan Rapat No. 26 tanggal 12 Juni 2005, periode 2014-2017 berdasarkan Akta Pernyataan Keputusan Rapat No. 8 tanggal 3 Juni 2014, diangkat kembali pada periode 2017-2020 berdasarkan Akta Pernyataan Keputusan Rapat No. 20 tanggal 16 Juni 2017 dan diangkat kembali pada periode 2020-2023 berdasarkan Akta Pernyataan Keputusan Rapat No. 7 tanggal 5 Oktober 2020.

Indonesian Citizen, 63 years old and domiciled in Jakarta. In the course of his career, he has successfully developed various businesses in Indonesia. He was appointed as the Bank's Vice President Commissioner for the period of 2005 based on Deed of Meeting Resolutions No. 26 dated June 12, 2005, for period of 2014-2017 was based Deed of Meeting Resolutions No. 8 dated June 3, 2014, was reappointed for the period of 2017-2020 based on the Deed No. 20 dated June 16, 2017 and was reappointed for the period of 2020-2023 based on the Deed No. 7 dated October 5, 2020.



**Sugianto Kusuma**  
**Wakil Komisaris Utama** | Vice President Commissioner

Warga Negara Indonesia, berusia 70 tahun dan berdomisili di Jakarta. Beliau menjabat sebagai Wakil Komisaris Utama PT Bank Artha Graha tahun 1990-1999. Pada tahun 2004, bergabung dengan PT Bank Inter-Pacific Tbk, beliau menjabat sebagai Wakil Komisaris Utama Bank untuk periode pertama kali berdasarkan Akta Pernyataan Keputusan Rapat No. 26 tanggal 12 Juni 2005, periode 2014-2017 berdasarkan Akta Pernyataan Keputusan Rapat No. 8 tanggal 3 Juni 2014, diangkat kembali periode 2017-2020 berdasarkan Akta Pernyataan Keputusan Rapat No. 20 tanggal 16 Juni 2017, dan diangkat kembali periode 2020-2023 berdasarkan Akta Keputusan Rapat No. 7 tanggal 5 Oktober 2020.

Indonesian Citizen, 70 years old and domiciled in Jakarta. He was appointed as Vice President Commissioner of PT Bank Artha Graha 1990-1999. In 2004, he joined with PT Bank Inter-Pacific Tbk, he firstly served as Vice President Commissioner of the Bank based on the Deed of Statement of Meeting Resolutions No. 26 dated June 12, 2005, for the period of 2014-2017 based on the Deed Statement of Meeting Resolutions No. 8 dated June 3, 2014, and was reappointed for the period of 2017-2020 based on Deed Meeting Resolution No. 20 dated June 16, 2017, and was reappointed for the period of 2020-2023 based on the Deed Meeting Resolution No. 7 dated October 5, 2020.



### Nicolaus Eko Riwayanto

Komisaris Independen | Independent Commissioner

Warga Negara Indonesia, berusia 62 tahun dan berdomisili di Jakarta. Beliau menjabat sebagai Komisaris Independen Bank periode 2018-2021 berdasarkan Akta Pernyataan Keputusan Rapat No. 9 tanggal 17 Juli 2018 dan diangkat kembali periode 2021-2024 berdasarkan Akta Pernyataan Keputusan Rapat No. 177 tanggal 23 Agustus 2021.

Beliau menjadi praktisi di bidang *Organization Development* (OD) dan memperoleh beasiswa dari Pemerintah Inggris untuk mengikuti Pelatihan Konsultan OD di bawah bimbingan tenaga ahli dari Inggris hingga mengikuti Pendidikan Program Diploma dan Master di bidang OD di Sheffield Hallam University (UK) dan lulus tahun 1995. Selama 5 tahun, beliau menjadi bagian Tim Konsultan Manajemen Polri, yang lebih dikenal dengan Konsultan OD Polri.

Berkaitan dengan bidang keahlian yang dimiliki, beberapa penugasan resmi yang pernah dijalani beliau di luar organisasi Polri, di antaranya Dosen Pascasarjana Universitas Indonesia, Konsultan Badan Narkotika Nasional (BNN), hingga memangku jabatan di lingkungan BNN sebagai Kepala Biro Perencanaan BNN serta Sekretaris Utama BNN. Beliau terakhir menjabat sebagai Asisten Staf Khusus Presiden. Beliau tidak sedang merangkap jabatan di perusahaan lain. Beliau juga telah mengikuti pelatihan *Sustainable Finance* pada tanggal 16 Oktober 2021.

Indonesian Citizen, 62 years old and domiciled in Jakarta. He was appointed as the Bank's Independent Commissioner for the period of 2018-2021 based on Deed of Meeting Resolutions No. 9 dated July 17, 2018 and was reappointed for the periode of 2021-2024 based on Deed of Meeting Resolutions No. 177 dated August 23, 2021.

He was as a practitioner in Organizational Development (OD) and obtained a scholarship from British Government to take part in OD Consultant Training under the guidance of UK experts and completed his Diploma and Master Degree in OD at Sheffield Hallam University (UK) and graduated in 1995. He has been a part of the Police Management Consultant Team, which was also known as with OD Police Consultant for 5 years.

Related to his expertise, he has served several official assignments outside the National Police organization among others postgraduate lecturer at the University of Indonesia, Consultant for the National Narcotics Agency (BNN), as well as BNN's Head of Planning Bureau and General Secretary. His final position was as a Presidential Expert Staff Assistant. He is not concurrently serving in another company. He has also attended a Sustainable Finance training on October 16, 2021.



**Elizawatie Simon\*)**  
**Komisaris Independen** | Independent Commissioner

Warga Negara Indonesia, berusia 60 tahun, berdomisili di Jakarta. Beliau menjabat sebagai Komisaris Bank tahun 2013 berdasarkan Akta Pernyataan Keputusan Rapat No. 143 tanggal 28 Juni 2013, diangkat menjadi Direktur tahun 2013 berdasarkan Akta Pernyataan Keputusan Rapat No. 80 tanggal 27 November 2013, diangkat menjadi Komisaris tahun 2018 berdasarkan Akta Pernyataan Keputusan Rapat No. 9 tanggal 17 Juli 2018, dan diangkat kembali menjadi Komisaris Independen tahun 2019 berdasarkan Akta Pernyataan Keputusan Rapat No. 9 tanggal 4 Juli 2019.

Beliau meraih gelar Sarjana Hukum bidang Hukum Perdata dari Universitas Trisakti (1985). Beliau telah memperoleh Sertifikasi Manajemen Risiko Level 5 dari Lembaga Sertifikasi Profesi Perbankan (2012). Sebelumnya, beliau berkarier sebagai Kepala Biro Hukum Bank Danamon (1982-1990), Kepala Biro Hukum PT Danayasa Arthatama (1990-1999). Beliau berkarier di Bank sebagai Kepala Biro Hukum (1999-2013), Komisaris Independen (Juni 2013), Direktur (November 2013), Komisaris (2018), Komisaris PT Jakarta International Hotels & Development (2018), Komisaris Independen PT Jakarta International Hotels & Development (2020-2021). Saat ini beliau tidak sedang merangkap jabatan di perusahaan lain.

Indonesian Citizen, 60 years old, domiciled in Jakarta. She has been appointed as Commissioner of the Bank since 2013 based on Deed of Meeting Resolutions No. 143 dated June 28, 2013, was reappointed as Director in 2013 based on Deed of Meeting Resolutions No. 80 dated November 27, 2013, was reappointed as Commissioner in 2018 referring to Deed of Meeting Resolutions No. 9, dated July 17, 2018, and was reappointed as Independent Commissioner in 2019 based on the Deed of Meeting Resolutions No. 9 dated July 4, 2019.

She earned her Bachelor's degree in Law majoring in Civil Law from Trisakti University in 1985. She is a certified Level 5 Risk Management from the Banking Professional Certification Institute (2012). Previously, she worked as Head of the Legal Bureau of Bank Danamon (1982-1990), Head of the Legal Bureau of PT Danayasa Arthatama (1990-1999). She also served in the Bank as Head of the Legal Bureau (1999-2013), Independent Commissioner (June 2013), Director (November 2013), Commissioner (2018), Commissioner of PT Jakarta International Hotels & Development (2018), Independent Commissioner of PT Jakarta International Hotels & Development (2020-2021). She is not concurrently serving in another company.

\*) Telah lulus uji kelayakan dan kepatutan OJK pada tanggal 20 April 2022  
 \*) Has passed fit and proper test conducted by OJK on April 20, 2022



## PROFIL DIREKSI

### BOARD OF DIRECTORS PROFILE

Susunan Direksi PT Bank Artha Graha Internasional Tbk mengalami perubahan untuk periode yang berakhir pada tanggal 31 Desember 2021. Terdapat dua anggota Direksi baru berdasarkan Akta Pernyataan Keputusan Rapat No. 177 tanggal 23 Agustus 2021. Susunan Direksi Bank pada tanggal 31 Desember 2021 adalah sebagai berikut:

|                                                                                        |                    |
|----------------------------------------------------------------------------------------|--------------------|
| Direktur Utama   President Director                                                    | Andy Kasih         |
| Wakil Direktur Utama   Vice President Director                                         | Christina Harapan  |
| Direktur Kepatuhan & Direktur Independen<br>Compliance Director & Independent Director | Anas Latief        |
| Direktur   Director                                                                    | Indra S. Budianto  |
| Direktur   Director                                                                    | Indrastomo Nugroho |
| Direktur   Director                                                                    | Andy Dharma*       |
| Direktur   Director                                                                    | Susana*            |

\*) Telah lulus uji kelayakan dan kepatutan OJK pada tanggal 27 Januari 2022. | Has passed fit and proper test conducted by OJK on January 27, 2022.

Adapun profil dari masing-masing anggota Direksi Bank untuk periode yang berakhir pada tanggal 31 Desember 2021 adalah sebagai berikut:

PT Bank Artha Graha Internasional Tbk's Board of Directors composition changed for the period ending on December 31, 2021. There were two new members of Board of Directors based on the Deed of Meeting Resolutions No. 177 dated August 23, 2021, the composition of the Bank's Board of Directors as of December 31, 2021 was as follows:

The profiles of each member of the Bank's Board of Directors for the period ending on December 31, 2021 are as follows:



**Andy Kasih**  
Direktur Utama | President Director

Warga Negara Indonesia, berusia 66 tahun dan berdomisili di Jakarta. Beliau menjabat sebagai Direktur Utama Bank sejak tahun 2008, diangkat kembali pada tahun 2017 berdasarkan Akta Pernyataan Keputusan Rapat No. 20 tanggal 16 Juni 2017 dan diangkat kembali tahun 2020 berdasarkan Akta Pernyataan Keputusan Rapat No. 7 tanggal 5 Oktober 2020.

Beliau meraih gelar Sarjana Ekonomi dari Universitas Katolik Widya Mandala pada tahun 1984. Sebelumnya, beliau berkarier sebagai Kepala Akuntan PT Charoen Pokphand Indonesia Animal Feedmill (1979-1981), Kepala Akuntan dan Keuangan PT Impex Megah Surabaya (1981-1983), Executive Trainee Citibank (1982), Wakil Presiden Citibank (1994), Direktur Operasi Bank Subentra (1994), Direktur Operasi Bank (1996), Direktur IT dan Fincon Bank (1999-2001), Direktur IT dan Kepatuhan Bank (2001-2005), serta Direktur IT, Direktur Kepatuhan, dan Risk Management Bank (2005-2008).

Beliau tidak sedang merangkap jabatan di perusahaan lain. Beliau juga telah mengikuti pelatihan *Operational Risk Management* di Era Covid 19 (*Refreshment Manajemen Risiko*).

Indonesian Citizen, 66 years old and domiciled in Jakarta. He has served as the President Director of the Bank since 2008, was reappointed in 2017 based on Deed of Meeting Resolutions No. 20, dated June 16, 2017 and was reappointed in 2020 based on the Deed of Meeting Resolutions No. 7 dated October 5, 2020.

He completed Bachelor's degree in Economics from Widya Mandala Catholic University in 1984. Previously, he served as Head of Accountant of PT Charoen Pokphand Indonesia Animal Feedmill (1979-1981), Head of Accountant and Finance of PT Impex Megah Surabaya (1981-1983), Executive Trainee of Citibank (1982), Vice President of Citibank (1994), Director of Operations of Bank Subentra (1994), Director of Operations of the Bank (1996), Director of IT and Fincon of the Bank (1999-2001), Director of IT and Compliance of the Bank (2001-2005), as well as Director of IT, Compliance, and Risk Management of the Bank (2005-2008).

He is not concurrently serving in another company. He has also attended Operational Risk Management training in the time of Covid-19 (Risk Management Refreshment).



**Christina Harapan**  
**Wakil Direktur Utama** | Vice President Director

Warga Negara Indonesia, berusia 43 tahun dan berdomisili di Jakarta. Beliau menjabat sebagai Wakil Direktur Utama Bank sejak tahun 2018 berdasarkan Akta Pernyataan Keputusan Rapat No. 9 tanggal 17 Juli 2018 dan diangkat kembali tahun 2021 berdasarkan Akta Pernyataan Keputusan Rapat No. 177 tanggal 23 Agustus 2021.

Beliau meraih gelar Sarjana Bisnis dari Universitas San Diego pada tahun 1999 dan Master bidang Bisnis Administrasi dari San Diego State University pada tahun 2000. Beliau memperoleh Sertifikasi Manajemen Risiko Level 5 dari Lembaga Sertifikasi Profesi Perbankan (2013) dan mengikuti *Refreshment* (2021). Pelatihan lainnya antara lain partisipasi pada *Befriending with the Boom and Bust Cycle* Jakarta (2014), *Leadership Development for High Performing Teams* oleh University of Southern California (2017), dan *Enhancing Good Corporate Governance Framework and Practices* oleh DSG (2017).

Perjalanan karier beliau dimulai di PT Bank Artha Graha Internasional Tbk sebagai Pemimpin Tim Pengawasan Bisnis di Internal Audit (2008–2012). Selanjutnya, beliau dipromosikan menjadi Kepala Divisi Pengendalian Internal (2012–2014) yang bertugas dalam mengelola risiko kredit dan operasional, Kepala Biro Direksi (2014–2016), dan Komisaris Independen PT Bank ICBC Indonesia (Februari 2016–Mei 2018).

Beliau saat ini tidak sedang merangkap jabatan di perusahaan lain. Selama tahun 2021, Beliau juga telah mengikuti pelatihan Strategi Bertumbuh dalam Pengelolaan Risiko Kredit di Era Pandemi Covid-19 (*Refreshment* Manajemen Risiko) – 26 Juni 2021; *Sustainable Finance* – 16 Oktober 2021 dan *Selling Skill Approach* Pialang Berjangka – 29 Oktober 2021.

Indonesian Citizen, 43 years old and domiciled in Jakarta. She has served as the Bank's Vice President Director since 2018 based on Deed of Meeting Resolutions No. 9 dated July 17, 2018 and was reappointed in 2021 based on Deed of Meeting Resolutions No. 177 dated August 23, 2021.

She completed Bachelor of Business from the University of San Diego in 1999 and Master of Business Administration from San Diego State University in 2000. She obtained Level 5 Risk Management Certification from the Banking Professional Certification Institution in (2013) and participated in the *Refreshment* in (2021). Other training programs that she attended included the *Befriending with the Boom and Bust Cycle* in Jakarta (2014), *Leadership Development for High Performing Teams* held by the University of Southern California (2017), and *Enhancing Good Corporate Governance Framework and Practices* held by DSG (2017).

She started her career at PT Bank Artha Graha Internasional Tbk as Head of Business Supervision Team under Internal Audit (2008–2012). Then, she was promoted as Head of Internal Control Division (2012–2014), whose responsible for managing credit risk and operational risk, Head of Directors Bureau (2014–2016), and Independent Commissioner of PT Bank ICBC Indonesia (February 2016–May 2018).

She is not concurrently serving in another company. During 2021, she has also attended training on Growth Strategy Credit Risk Management in the time of Covid-19 Pandemic (*Risk Management Refreshment*) – June 26, 2021; *Sustainable Finance* – October 16, 2021 and *Futures Broker Selling Skill Approach* – October 29, 2021.



**Anas Latief**  
**Direktur Kepatuhan dan Direktur Independen**  
 Compliance Director and Independent Director

Warga Negara Indonesia, berusia 60 tahun dan berdomisili di Jakarta. Beliau menjabat sebagai Direktur Bank sejak tahun 2014, diangkat kembali pada tahun 2017 berdasarkan Akta Pernyataan Keputusan Rapat No. 20 tanggal 16 Juni 2017. Beliau menjabat sebagai Direktur Kepatuhan & Direktur Independen Bank berdasarkan Akta Pernyataan Keputusan Rapat No. 9 tanggal 4 Juli 2019 dan diangkat kembali pada tahun 2020 berdasarkan Akta Pernyataan Keputusan Rapat No. 7 tanggal 5 Oktober 2020.

Beliau meraih gelar Sarjana Ekonomi bidang Manajemen dari Universitas Hasanuddin Makassar pada tahun 1986. Sebelumnya, beliau berkarier sebagai *Account Officer* dan menjabat sebagai Kepala Divisi diberbagai bidang Bank (1988), Direktur Utama Bank Pembangunan Daerah Sulawesi Tenggara (2004-2009), dan Sekretaris Perusahaan Bank (2016).

Beliau tidak sedang merangkap jabatan di perusahaan lain. Selama tahun 2021, Beliau juga telah mengikuti pelatihan Pembekalan & Ujian Sertifikasi Kepatuhan Level Eksekutif (Level 3) bagi Direktur Kepatuhan (18-20 Februari 2021), *Refreshment* Manajemen Risiko (14 Agustus 2021) dan *Sustainable Finance* (16 Oktober 2021).

Indonesian Citizen, 60 years old and domiciled in Jakarta. He has served as Director of the Bank since 2014, was reappointed in 2017 based on Deed of Meeting Resolutions No. 20, dated June 16, 2017. He served as Director of Compliance & Independent Director of the Bank based on the Deed of Meeting Resolutions No. 9 dated July 4, 2019 and was reappointed in 2020 based on the Deed of Meeting Resolutions No. 7 dated October 5, 2020.

He completed Bachelor's degree in Economics majoring in Management from Hasanuddin University, Makassar, in 1986. Previously, he served as Account Officer and various Division Heads of the Bank (1988), President Director of Bank Pembangunan Daerah Sulawesi Tenggara (2004-2009), and Corporate Secretary of the Bank (2016).

He is not concurrently serving in another company. During 2021, he has also attended the Training of Executive Level Compliance Certification & Exams for Compliance Director (Level 3) for Compliance Director (February 18-20, 2021), Risk Management Refreshment (August 14, 2021) and Sustainable Finance (October 16, 2021).



**Indra S. Budianto**  
**Direktur** | Director

Warga Negara Indonesia, berusia 59 tahun, berdomisili di Jakarta. Beliau menjabat sebagai Direktur Bank sejak tahun 2014 dan diangkat kembali pada tahun 2017 berdasarkan Akta Pernyataan Keputusan Rapat No. 20 tanggal 16 Juni 2017 dan diangkat kembali pada tahun 2020 berdasarkan Akta Pernyataan Keputusan Rapat No. 7 tanggal 5 Oktober 2020.

Beliau meraih gelar Diploma Pendidikan Bisnis dari Ngee Ann Polytechnic, Singapura (1982), Sarjana Administrasi Bisnis dari University of La Verne, Claremont, Los Angeles, USA (1990) dan Master di bidang Pertahanan dari Universitas Pertahanan Indonesia (2012). Beliau pernah menjabat sebagai Manajer Umum PT Putra Kalimantan Group yang bertanggung jawab untuk wilayah Medan, Dumai, Palembang, Samarinda, Balikpapan, dan Makassar (1995) dan pernah menjabat sebagai Sekretaris Perusahaan PT Bank Artha Graha Internasional Tbk pada tahun (2015-2019).

Beliau tidak sedang merangkap jabatan di perusahaan lain. Selama tahun 2021, Beliau juga telah mengikuti pelatihan Penerapan *Anti-Fraud* yang Terintegrasi – 16 Maret 2021, *Review Berkala Penerapan Manajemen Risiko 2021: Kebijakan Penerapan Risiko Kredit, Operasional Pasar dan Likuiditas Pasca New Normal dan/atau Back to Normal* (25 Maret 2021) dan *Sustainable Finance* (23 Oktober 2021).

Indonesian Citizen, 59 years old and domiciled in Jakarta. He has been appointed as Director of the Bank since 2014 and was reappointed in 2017 based on Deed of Meeting Resolutions No. 20, dated June 16, 2017 and was reappointed in 2020 based on Deed of Meeting Resolutions No. 7 dated October 5, 2020.

He completed Diploma in Business Studies from Ngee Ann Polytechnic Singapore in 1982, Bachelor of Business Administration from University of La Verne, Claremont, Los Angeles, USA in 1990, and Master of Defense from Indonesian Defense University in 2012. He had served as General Manager at Putra Kalimantan Group, responsible for Medan, Dumai, Palembang, Samarinda, Balikpapan, and Makassar regions (1995) and has served as Corporate Secretary of PT Bank Artha Graha Internasional Tbk in 2015-2019.

He is not concurrently serving in another company. During 2021, he has also attended an Integrated Anti-Fraud Implementation training – March 16, 2021, Periodic Review of 2021 Risk Management Implementation: Credit Risk Implementation Policy, Market Operations and Liquidity Post New Normal and/or Back to Normal (March 25, 2021), and Sustainable Finance (October 23, 2021).





**Indrastomo Nugroho**  
Direktur | Director

Warga Negara Indonesia, berusia 47 tahun, berdomisili di Jakarta. Beliau menjabat sebagai Direktur Bank periode 2018-2021 berdasarkan Akta Pernyataan Keputusan Rapat No. 9 tanggal 17 Juli 2018 dan diangkat kembali tahun 2021 berdasarkan Akta Pernyataan Keputusan Rapat No. 177 tanggal 23 Agustus 2021.

Beliau meraih gelar Sarjana Ekonomi dari Universitas Trisakti pada tahun 1996. Beliau memulai kariernya di dunia perbankan sebagai *Senior Manager Product* Bank Niaga (1996-2005), *Head of Liabilities Product* Bank Danamon (2005-2008), *Head of Centralize Processing* BTPN (2008-2009), *Head of Consumer Lending Product Development* Bank Negara Indonesia (2009-2013). Beliau menjabat di Bank sebagai Kepala Divisi Pengembangan Produk dan Servis, Kepala Divisi Pengembangan Produk (2013), Deputy Direktur *Credit Commercial* (2017), dan Deputy Direktur Pengembangan Produk dan Bisnis (2017).

Beliau tidak sedang merangkap jabatan di perusahaan lain. Beliau memperoleh Sertifikasi Manajemen Risiko Level 5 dari Lembaga Sertifikasi Profesi Perbankan (2018). Selama tahun 2021, Beliau juga telah mengikuti pelatihan *Sustainable Finance* (23 Oktober 2021) dan *Selling Skill Approach* Pialang Berjangka (29 Oktober 2021).

Indonesian Citizen, 47 years old, domiciled in Jakarta. He served as the Bank's Director for the period of 2018-2021 based on Deed of Meeting Resolutions No. 9 dated July 17, 2018 and Deed of Meeting Resolutions No. 177 dated August 23, 2021.

He completed his Bachelor's degree in Economics from Trisakti University in 1996. He began his career in banking as Senior Manager Product of Bank Niaga (1996-2005), Head of Liabilities Product of Bank Danamon (2005-2008), Head of Centralized Processing of BTPN (2008-2009), Head of Consumer Lending Product Development of Bank Negara Indonesia (2009-2013). He served at the Bank as Head of Product Development & Service Division, Head of Product Development Division (2013), Deputy Director of Credit Commercial (2017), and Deputy Director of Product and Business Development (2017).

He is not concurrently serving in another company. He obtained a certified Level 5 Risk Management from the Banking Professional Certification Institute (2018). During 2021, he has also attended training on Sustainable Finance (October 23, 2021) and Futures Brokers Selling Skill Approach (October 29, 2021).



**Andy Dharma\***  
**Direktur** | Director

Warga Negara Indonesia, berusia 47 tahun dan berdomisili di Jakarta. Beliau menjabat sebagai Direktur Bank tahun 2021 berdasarkan Akta Pernyataan Keputusan Rapat No. 177 tanggal 23 Agustus 2021.

Meraih gelar *Bachelor of Commerce* dengan *double majors Banking and Marketing* dari Curtin University of Technology (2001) dan *Master Sains (Honors) Defense Economics* dari Universitas Pertahanan Indonesia (2012). Sebelumnya, berkarier di Bank sebagai peserta *Management Development Program* (2002), Staf *Treasury* (2002-2003), Staf *Risk Management Working Team* (2003-2008), Wakil Kepala Divisi Pengembangan Produk dan Servis (2008-2010), Wakil Kepala Divisi Kredit II (2010-2012), Kepala Divisi Sekretaris Perusahaan (2012-2014), Kepala Divisi *International Banking* (2014-2015), Kepala Divisi *Treasury & International Banking* (2015-2017), Staf Khusus Direktorat Bisnis 2 (2017-2018) dan Deputi Direktur *Treasury and FI* (2018-2021).

Beliau tidak sedang merangkap jabatan di perusahaan lain. Beliau memiliki Sertifikasi Manajemen Risiko Level 5 dari Lembaga Sertifikasi Profesi Perbankan (2013). Selama tahun 2021, Beliau juga telah mengikuti pelatihan Pasar Komoditas (16-17 Maret 2021), Sertifikasi *General Banking Level 3* (7 April 2021), *Refreshment Sertifikasi Treasury Dealer Level Advance* (2 Oktober 2021), *Sustainable Finance* (16 Oktober 2021) dan *Selling Skill Approach* Pialang Berjangka (29 Oktober 2021).

Indonesian Citizen, 47 years old and domiciled in Jakarta. He served as the Bank's Director in 2021 based on Deed of Meeting Resolutions No. 177 dated August 23, 2021.

He earned his Bachelor of Commerce with double majors of Banking and Marketing from Curtin University of Technology (2001) and Master of Science (Honors) from Pertahanan Indonesia University (2012). Previously, he serve the Bank as part of the Management Development Program (2002), Treasury Staff (2002-2003), Risk Management Working Team Staff (2003-2008), Assistant Deputy of Product & Services Development (2008-2010), Assistant Deputy of Credit II (2010-2012), Head of Corporate Secretary Division (2012-2014), Head of International Banking Division (2014-2015), Head of Treasury and International Banking Division (2015-2017), Special Staff of Business Director 2 (2017-2018) and Deputy Director of Treasury and FI (2018-2021).

He is not concurrently serving in another company. He was a certified Level 5 of Risk Management from the Banking Professional Certification Institute (2013). During 2021, he has also attended Commodity Market training (March 16-17, 2021), Level 3 – General Banking Certification (April 7, 2021), Refreshment Treasury Dealer Certification Advance Level – (October 2, 2021), Sustainable Finance (October 16, 2021) and Selling Futures Broker Approach Skill (October 29, 2021).

\*) Telah lulus uji kelayakan dan kepatutan OJK pada tanggal 27 Januari 2022  
 \*) Has passed fit and proper test conducted by OJK on January 27, 2022



**Susana\***  
**Direktur** | Director

Warga Negara Indonesia, berusia 49 tahun dan berdomisili di Jakarta. Beliau menjabat sebagai Direktur tahun 2021 berdasarkan Akta Pernyataan Keputusan Rapat No. 177 tanggal 23 Agustus 2021.

Beliau meraih gelar Diploma dari Akademi Akuntansi YAI (1996), Sarjana Akuntansi dari Universitas Trisakti (2013), dan Pendidikan Profesi Akuntansi (PPAK) dari Universitas Trisakti (2014). Sebelumnya berkarier di PT Buanagraha Arthaprima dengan jabatan terakhir sebagai *Finance and Accounting Manager* (2016), Direktur PT Bukit Lentera Sejahtera (2011-2016), Kepala SKAI PT Bank Artha Graha Internasional Tbk (2017-2020), dan *Associate Direktur Financial Control & Budgeting* merangkap Sekretaris Perusahaan (2020-2021).

Beliau tidak sedang merangkap jabatan di perusahaan lain. Beliau memiliki Sertifikasi Manajemen Risiko Level 5 dari Lembaga Sertifikasi Profesi Perbankan (2021). Selama tahun 2021, Beliau juga telah mengikuti pelatihan *Sustainable Finance* - 17 Februari 2021, Sertifikasi *General Banking* Level 3 - 7 April 2021, dan Sertifikasi Manajemen Risiko Level 5 - 11 Desember 2021.

\*) Telah lulus uji kelayakan dan kepatutan OJK pada tanggal 27 Januari 2022  
\*) Has passed fit and proper test conducted by OJK on January 27, 2022

Indonesian Citizen, 49 years old and domiciled in Jakarta. She served as the Bank's Director in 2021 based on Deed of Meeting Resolutions No. 177 dated August 23, 2021.

She graduated with a Diploma from the YAI Accounting Academy in 1996, Bachelor's degree in Accounting from University of Trisakti in 2013, and completed Accounting Professional Education Program (PPAK) at University of Trisakti in 2014. Previously, she worked as Finance and Accounting Manager at PT Buanagraha Arthaprima (2016), Director of PT Bukit Lentera Sejahtera (2011-2016) and Head of Internal Audit Unit (IAU) Bank Artha Graha Internasional (2017-2020) and Associate Director of Financial Control & Corporate Secretary (2020-2021).

She is not concurrently serving in another company. She was a holder of Level 5 Risk Management Certification from the Banking Professional Certification Institute (2021). During 2021, she has also attended training on Sustainable Finance - February 17, 2021, General Banking Certification Level 3 - April 7, 2021, and Level 5 Risk Management Certification - December 11, 2021.

## PROFIL PEJABAT EKSEKUTIF

### PROFILE OF EXECUTIVE OFFICIALS

#### FX Rony Lomboan

Associate Direktur Biro Tim Aset | Associate Director of Asset Bureau Team

Warga Negara Indonesia, berusia 52 tahun, berdomisili di Jakarta. Beliau diangkat menjadi *Associate Director* Biro Tim Aset sejak 1 Desember 2021 berdasarkan Surat Keputusan Direksi No. SK-MT/SDM/0542/XI/2021. Beliau meraih gelar Sarjana Teknik Elektro Universitas Trisakti (1996). Sebelumnya berkarier di Bank sebagai *Account Officer* Cabang Suryopranoto (1997), *Team Leader Marketing* Cabang Suryopranoto (2000), *Pimpinan Cabang* Manado (2002), *Staff Branch Banking* (2005), *Team Leader 2 Corporate Banking* (2005), *Kepala Bagian Kredit* (2008), *Kepala Bagian Kredit Komersil & Korporasi* (2012), *Kepala Divisi Manajemen Risiko* (2013), *Kepala Divisi Kredit Komersil & Korporasi* (2014), *Deputi Direktur Komersil & Korporasi* (2017), *Deputi Direktur Bisnis 1* (2018-2020), *Associate Director Korporasi & SKMR* (2020).

Indonesian Citizen, 52 years old, domiciled in Jakarta. He was appointed as Associate Director of Asset Bureau Team since December 1, 2021 based on Decree of the Board of Directors No. SK-MT/SDM/0542/XI/2021. He completed Bachelor's degree in Electrical Engineering from Trisakti University in 1996. Previously worked at the Bank as an Account Officer of Suryopranoto Branch (1997), Team Leader Marketing of Suryopranoto Branch (2000), Branch Manager of Manado (2002), Staff Branch Banking (2005), Team Leader 2 Corporate Banking (2005), Head of Credit (2008), Head of Commercial and Corporate Credit (2012), Head of the Risk Management Division (2013), Head of Commercial and Corporate Credit Division (2014), Deputy Director of Corporate and Commercial (2017), Deputy Director of Business 1 (2018-2020), Associate Director of Corporate & Risks (2020).

#### Lince Maria Tobing

Associate Direktur Operasi | Associate Director of Operation

Warga Negara Indonesia, berusia 55 tahun, berdomisili di Jakarta. Beliau menjabat sebagai *Associate Director* Operasi sejak 29 September 2021 berdasarkan Surat Keputusan Direksi No. SK-MT/SDM/0381/IX/2021. Beliau meraih gelar Sarjana Teknologi Pertanian Universitas Padjadjaran Bandung. Berkarier selama lebih dari 30 tahun di industri perbankan pada beberapa Bank. Pernah menjabat sebagai *Collection & Fraud Management Head* Bank Bali (1990-1996) dan Bank Papan Sejahtera (1996-1998), *Risk Management Head* Bank HSBC (1998-2000), *Risk Management dan Project Management Head* American Express (2000-2006) dan *Senior Vice President* untuk beberapa posisi di Bank Danamon Indonesia (2006-2021) dengan jabatan terakhir *Service Strategy Program and Development Head*.

Indonesian Citizen, 55 years old, domiciled in Jakarta. She has served as Associate Director of Operations since September 29, 2021 based on the Decree of the Board of Directors No. SK-MT/SDM/0381/IX/2021. She earned a degree in Agricultural Technology from Padjadjaran University, Bandung. Having more than 30 years of career in banking industry on several banks. She once served as Collection & Fraud Management Head of Bank Bali (1990-1996) and Bank Papan Sejahtera (1996-1998), Risk Management Head of Bank HSBC (1998-2000), Risk Management and Project Management Head of American Express (2000-2006) and Senior Vice Director for several positions in Bank Danamon Indonesia (2006-2021) with the last position of Service Strategy Program and Development Head.

#### Marlene Gunawan

Sekretaris Perusahaan | Corporate Secretary

Warga Negara Indonesia, 36 tahun, berdomisili di Jakarta. Beliau menjabat sebagai Sekretaris Perusahaan sejak tahun 2021 berdasarkan Surat Keputusan Direksi No. SK-MT/SDM/0357/IX/2021. Beliau meraih gelar Sarjana Ekonomi Akuntansi dari Universitas Tarumanagara (2008) dan Magister Manajemen Universitas Tarumanagara (2010). Sebelumnya, beliau menjabat sebagai *Executive Officer* Kredit Korporasi Bank (2017), *Deputi Direktur Bisnis 3* (2018-2020), *Deputi Direktur Korporasi & FI* (2020-2021), dan *Deputi Direktur KPO Sudirman* (2021).

Indonesian Citizen, 36 years old, domiciled in Jakarta. She served as Corporate Secretary since September 22, 2021 based on the Decree of the Board of Directors No. SK-MT/SDM/0357/IX/2021. She earned a Bachelor of Economics in Accounting from Tarumanagara University (2008) and Master of Management from Tarumanagara University (2010). Previously, she served as Executive Officer of the Bank's Corporate Credit (2017), Deputy Director of Business 3 (2018-2020), Deputy Director of Corporate & FI (2020-2021) and Deputy Director of KPO Sudirman (2021).

## Elvin Halim

Deputi Direktur *Human Capital* | Deputy Director of Human Capital

Warga Negara Indonesia, berusia 41 tahun, berdomisili di Jakarta. Beliau menjabat sebagai Deputi Direktur *Human Capital* berdasarkan Surat Keputusan Direksi No. SK-MT/SDM/0481/X/2020. Beliau meraih gelar Sarjana Teknik (ST) dari Unika Atma Jaya Jakarta (2003) dan memperoleh sertifikasi *Certified Human Resources Professional* (CHRP) dari Unika Atma Jaya Jakarta (2021).

Sebelumnya, beliau menjabat sejumlah posisi eksekutif pada PT Bank Sinarmas, Tbk (2006-2013) antara lain Pemimpin Cabang Ambon, Pemimpin Wilayah Sumatra bagian Selatan, Pemimpin Wilayah Jawa Barat. Selanjutnya beliau berkarier di Bank menjabat sebagai Pemimpin Cabang Palembang (2014-2018) dan Pemimpin Cabang Lampung (2018-2020).

Indonesian Citizen, 41 years old, domiciled in Jakarta. He served as Deputy Director of Human Capital based on the Decree of the Board of Directors No. SK-MT/SDM/0481/X/2020. He earned a Bachelor's degree in electrical engineering at the University of Atma Jaya Jakarta in 2003 and obtained certification of Certified Human Resources Professional (CHRP) from Unika Atma Jaya Jakarta (2021).

Previously, he served in various executive positions at PT Bank Sinarmas, Tbk (2006-2013) such as Branch Manager of Ambon Branch, Regional Manager of Southern Sumatra and Regional Manager of West Java. Then, he served PT Bank Artha Graha Internasional Tbk as Palembang Branch Manager (2014-2018) and Lampung Branch Manager (2018-2020).

## Lidya Setiawati

Deputi Direktur Umum (GA) | Deputy Director of General Affairs

Warga Negara Indonesia, berusia 48 tahun, berdomisili di Jakarta. Beliau menjabat menjadi Deputi Direktur Pengadaan Umum (GA) berdasarkan Surat Keputusan Direksi No. SK-MT/SDM/0718/X/2020. Beliau meraih gelar Sarjana *Marketing* di Arizona State University (1995) dan gelar *Master International Business Management* di Hawaii Pacific University (1999). Sebelumnya, beliau menjabat di Bank sebagai Staf *Corporate Secretary* (2012), Staf *Premises* (2014), PJs Kabag *Premises* (2014), Pejabat *Cost Control* (2015), dan *Executive Officer Procurement & Premises* (2017-2020).

Indonesian Citizen, 48 years old, domiciled in Jakarta. She served as Deputy Director of General Affairs based on Decree of the Board of Directors No. SK-MT/SDM/0718/X/2020. She completed Bachelor's degree in Marketing from Arizona State University (1995) and a Master Degree in International Business Management from Hawaii Pacific University (1999). Previously, she served the Bank as Corporate Secretary Staff (2012), Staff Premises (2014), Temporary official of Head of Premises (2014), Cost Control Officer (2015), and Executive Officer Procurement & Premises (2017-2020).

## Innawati Sulina

Deputi Direktur Admin Kredit & Legal | Deputy Director of Credit Administration & Legal

Warga Negara Indonesia, berusia 53 tahun, berdomisili di Jakarta. Beliau menjabat sebagai Deputi Direktur Admin Kredit & Legal berdasarkan Surat Keputusan Direksi No. SK-MT/SDM/0606/XI/2020. Beliau meraih gelar Sarjana Ekonomi Manajemen dari Universitas Tridharma Widya Jakarta. Sebelumnya, beliau menjabat sebagai Staf SKAI (2001), Staf Komisaris (2002), Sekretariat Komisaris & Direksi (2011), Staf Khusus Sekretariat Komisaris (2013), dan Sekretariat Komisaris (2017-2020).

Indonesian Citizen, 53 years old, domiciled in Jakarta. She served as Deputy Director of Credit Administration & Legal based on Decree of the Board of Directors No. SK-MT/SDM/0606/XI/2020. She completed Bachelor of Economics in Management from Tridharma Widya University Jakarta. Previously, she served as Staff of IAU (2001), Staff Commissioner (2002), Secretariat of Commissioners & Directors (2011), Special Staff of Secretariat of Commissioners (2013), and Secretariat of Commissioners (2017-2020).

## Ponttie Prasnanugraha Perkasa

Deputi Direktur SKMR & Kepatuhan | Deputy Director of Risks & Compliance

Warga Negara Indonesia, berusia 42 tahun, berdomisili di Jakarta. Beliau menjabat sebagai Deputi Direktur SKMR & Kepatuhan dengan Surat Keputusan No. SK-MT/SDM/0358/IX/2021. Meraih gelar Sarjana Akuntansi (2003) dan Master Akuntansi dari Universitas Diponegoro Semarang (2007). Sebelumnya beliau pernah menjabat sebagai Staf Operasi Cabang Harmoni (2003-2004), Staf Operasi Cabang Pandanaran Semarang (2004-2010), *Account Officer* Cabang Suryopranoto (2010-2011), *Account Officer* Cabang Pemuda (2011-2013), Staf SKMR (2013-2018), *Executive Officer* SKMR (2019-2020) dan Deputi Direktur SKMR-ERM (2020).

Indonesian Citizen, 42 years old, domiciled in Jakarta. He served as Deputy Director of Risks & Compliance based on Decree No. SK-MT/SDM/0358/IX/2021. He completed Bachelor degree in Accounting (2003) and Master Degree in Accounting from Diponegoro University Semarang (2007). Previously, he served as Operation Staff for Harmoni Branch (2003-2004), Operations Staff for Pandanaran Semarang Branch (2004-2010), Account Officer for the Suryopranoto Branch (2010-2011), Account Officer for Pemuda Branch (2011-2013), Staff of Risks (2013-2018), Executive Officer of Risks (2019-2020) and Deputy Director of Risks (2020).



## Adhyaksa Sitepu

Kepala Satuan Kerja Audit Intern (SKAI) | Head of Internal Audit Unit (IAU)

Warga Negara Indonesia, 52 tahun, berdomisili di Jakarta. Beliau menjabat sebagai Kepala Satuan Kerja Audit Intern berdasarkan Surat Keputusan Direksi No. SK-MT/SDM/0704/X/2020. Beliau meraih gelar Sarjana Ekonomi jurusan Akuntansi dari Sekolah Tinggi Ilmu Ekonomi Bandung (1993), *Master Business Administration* dari Newport University USA (1997) dan *Doctor of Philosophy* bidang Manajemen dari American World University (1998). Sebelumnya berkarier sebagai Deputy Kepala Audit Internal PT Jakarta International Hotels & Development Tbk, Deputy Direktur Anti-Fraud, Kontrol dan APU PPT (2018-2019) dan Deputy Direktur Kepatuhan (2019-2020).

Indonesian Citizen, 52 years old, domiciled in Jakarta. He has served as Head of Internal Audit Unit based on the Board of Directors' Decision Letter No. SK-MT/SDM/0704/X/2020. He completed a Bachelor Degree in Economics majoring in Accounting from Sekolah Tinggi Ilmu Ekonomi Bandung (1993), Master Degree in Business Administration from Newport University, USA, (1997), and Doctor of Philosophy in Management from American World University (1998). He previously worked as Internal Audit Deputy Head at PT Jakarta International Hotels & Development Tbk, Deputy Director of Anti-Fraud, Control and AML CFT (2018-2019) and Deputy Director of Compliance (2019-2020).

## Imranul Hadi

Deputy Direktur IT Governance | Deputy Director of IT Governance

Warga Negara Indonesia, berusia 54 tahun, berdomisili di Jakarta. Beliau diangkat menjadi Deputy Direktur IT Governance sejak 29 September 2021 berdasarkan Surat Keputusan Direksi No. SK-MT/SDM/0364/IX/2021. Beliau meraih gelar Sarjana Teknik di Universitas Syiah Kuala (1991), S2 Bisnis & Manajemen di Universitas Prasetya Mulia (1996) dan S2 Manajemen Informatika di George Washington University (2002). Sebelumnya beliau pernah menjabat sebagai Koordinator SKAI Bagian EDP Audit (2001), Kabag EDP Audit (2007), Kabag Audit Teknologi (2008), Staf Khusus Corporate Secretary (2012), Kabag EDP Quality Assurance (2013), Kabag IT Security & QA (2016), Executive Officer IT Security (2019-2020) dan Deputy Direktur Digital Banking (2020-2021).

Indonesian Citizen, 54 years old, domiciled in Jakarta. He has been appointed as Deputy Director of IT Governance since September 29, 2021 based on Decree of the Board of Directors No. SK-MT/SDM/0364/IX/2021. He completed Bachelor Degree of Engineering degree at Syiah Kuala University (1991), Master Degree in Business & Management at Prasetya Mulia University (1996) and Master Degree in Informatics Management from George Washington University (2002). Previously, he served as Coordinator of IAU for EDP Audit (2001), Head of EDP Audit (2007), Head of Technology Audit (2008), Special Staff for Corporate Secretary (2012), Head of EDP Quality Assurance (2013), Head of IT Security & QA (2016), Executive Officer of IT Security (2019-2020) and Deputy Director of Digital Banking (2020-2021).

## Revina Ayu Mahmud

Deputy Direktur Aset Korporasi & Komersil | Deputy Director of Corporate & Commercial Assets

Warga Negara Indonesia, berusia 48 tahun, berdomisili di Jakarta. Beliau menjabat sebagai Deputy Direktur Aset Korporasi & Komersil berdasarkan Surat Keputusan Direksi No. SK-MT/SDM/0544/XI/2021. Beliau meraih gelar Sarjana Ekonomi dari Universitas Trisakti (1997). Sebelumnya, beliau menjabat sebagai Staf BPPN Loan Workout (2000), PPAK – BPPN Officer Project (2002), Staf Kredit (2003), Account Officer Corporate (2004), Team Leader Marketing Corporate 1 (2007), Kepala Bagian Kredit 1 (2012), Kabag Kredit Komersil & Korporasi (2012), Deputy Direktur Kredit Komersil (2017), Deputy Direktur Bisnis Sindikasi (2018), Deputy Direktur Korporasi & Komersil 2 (2019), Deputy Direktur KPO Sudirman (2020), Deputy Direktur Korporasi & FI (2021).

Indonesian Citizen, 48 years old, domiciled in Jakarta. She served as Deputy Director of Corporate & Commercial Assets based on Decree of the Board of Directors No. SK-MT/SDM/0544/XI/2021. She held a Bachelor Degree in Economics from Trisakti University (1997). Previously, she served as IBRA Staff Loan Workout (2000), Project Officer of PPAK-BPPN (2002), Credit Staff (2003), Account Officer Corporate (2004), Team Leader Marketing Corporate 1 (2007), Head of Credit Division 1 (2012), Head of Division Commercial & Corporate Credit (2012), Deputy Director of Commercial Credit (2017), Deputy Director of Syndicated Business (2018), Deputy Director of Corporate & Commercial 2 (2019), Deputy Director of KPO Sudirman (2020), Deputy Director of Corporate & FI (2021).

## Tomy Yongelis

Deputi Direktur Aset Retail & Konsumer | Deputy Director of Retail & Consumer Assets

Warga Negara Indonesia, berusia 38 tahun, berdomisili di Jakarta. Beliau menjabat sebagai Deputi Direktur Aset Retail & Konsumer sejak 1 Desember 2021 berdasarkan Surat Keputusan Direksi No. SK-MT/SDM/0543/XI/2021. Beliau telah memiliki Sertifikasi Manajemen Risiko Level 5 dari Lembaga Sertifikasi Profesi Perbankan. Beliau meraih gelar Sarjana Ekonomi dari STIE Trisakti (2004).

Sebelumnya, beliau berkarier di Bank sebagai Staf Kredit MDP IV (2005), Staf Direktorat Kredit (2006), *Account Officer* (2006), *Team Leader Marketing* (2008), Pimpinan Tim dan Pemimpin Cabang di Cirebon, Bandung, Roxymas, Cokroaminoto, Koordinator Wilayah Jabar-Jateng (2008-2016), Deputi Direktur Kredit *Process & Collection* (2017), Direktur UMKM (2018), *Associate Director* Bisnis Retail (2019), Deputi Direktur Konsumer Retail (2020).

Indonesian Citizen, 38 years old, domiciled in Jakarta. He has been appointed as Deputy Director of Retail & Consumer Assets since December 1, 2021 based on Director Decree No. SK-MT/SDM/0543/XI/2021. He has obtained Level 5 Risk Management Certification from the Banking Profession Certification Institute. He earned his Bachelor's degree in Economics from STIE Trisakti (2004).

Previously, he started his career at the Bank as MDP IV Credit Staff in 2005, Credit Directorate Staff (2006), Account Officer (2006), Marketing Team Leader (2008), Branch Manager (2008), Team Leader and Branch Manager of Cirebon, Bandung, Roxymas, Cokroaminoto, West and Central Java Regional Coordinator (2008-2016), Deputy Director of Credit Process & Collection (2017), MSME Director (2018), Associate Director Retail Business (2019), Deputy Director of Consumer Retail (2020).

## Rocky S. Laurens

Deputi Direktur Operasi | Deputy Director of Operations

Warga Negara Indonesia, berusia 45 tahun, berdomisili di Jakarta. Beliau menjabat sebagai Deputi Direktur Operasi sejak tahun 2020 berdasarkan Surat Keputusan Direksi No. SK-MT/SDM/1019/XI/2020. Beliau meraih gelar Sarjana Akuntansi dari Universitas Advent Indonesia. Sebelumnya, beliau berkarier sebagai Staf *Financial Control* (2005), *Account Officer* (2012), Kepala Bagian Kontrol Keuangan (2014), Deputi Direktur *Fincon, Accounting, Budgeting, Sistem dan Prosedur* (2017-2019), Deputi Direktur Sistem dan Prosedur, serta Perwakilan Pengguna (2018-2020).

Indonesian Citizen, 45 years old, domiciled in Jakarta. He has served as Deputy Director of Operations since November 10, 2020 based on the Decree of the Board of Directors No. SK-MT/SDM/1019/XI/2020. He completed Bachelor Degree in Accounting from Advent Indonesia University (2000). Previously, he worked as Financial Control Staff (2005), Account Officer (2012), Head of Financial Control Department (2014), Deputy Director of Fincon, Accounting, Budgeting, System and Procedure (2017-2019), Deputy Director of System and Procedure, as well as User Representatives (2018-2020).

## Andi Ariesza Rhiandini M

Wakil Deputi Direktur *Treasury* | Vice Deputy Director of Treasury

Warga Negara Indonesia, berusia 43 tahun, berdomisili di Jakarta. Beliau menjabat sebagai Wakil Deputi Direktur *Treasury* berdasarkan Surat Keputusan Direksi No. SK-MT/SDM/0548/XII/2021. Beliau meraih gelar Sarjana Sosial & Politik Universitas Padjadjaran Bandung (1997). Sebelumnya, beliau berkarier di PT Bank Mandiri sebagai *Credit Analyst Officer* (2006-2007), *Junior Dealer Cash & Liquidity* (2007-2010), *Dealer Cash & Liquidity* (2010-2012), *Chief Dealer Cash & Liquidity* (2012-2013), *Chief Dealer FX Derivative* (2013). Selanjutnya di Royal Bank of Scotland NV, Jakarta sebagai *Markets Associates* (2013-2016), PT Bank JTrust Indonesia sebagai *ALM Department Head* (2016-2019) dan PT Bank ICBC Indonesia sebagai *Banking Book & Liquidity Management Team Leader* (2019-2021).

Indonesian Citizen, 43 years old and domiciled in Jakarta. He has served as Deputy Director of the Treasury based on the Decree of the Board of Directors No. SK-MT/SDM/0548/XII/2021. He earned his Bachelor Degree in Social & Political Science from Padjadjaran University Bandung (1997). Previously, he had a career at PT Bank Mandiri as Credit Analyst Officer (2006-2007), Junior Dealer Cash & Liquidity (2007-2010), Dealer Cash & Liquidity (2010-2012), Chief Dealer Cash & Liquidity (2012-2013), Chief Dealer FX Derivative (2013). Then, at Royal Bank of Scotland NV, Jakarta as Markets Associates (2013-2016), PT Bank JTrust Indonesia as ALM Department Head (2016-2019) and PT Bank ICBC Indonesia as Banking Book & Liquidity Management Team Leader (2019-2021).

## Sumber Rejeki

Deputi Direktur *Business Banking* | Deputy Director of Business Banking

Warga Negara Indonesia, berusia 37 tahun, berdomisili di Jakarta. Beliau menjabat sebagai Deputi Direktur *Business Banking* berdasarkan Surat Keputusan Direksi No. SK-MT/SDM/0547/XII/2021. Beliau meraih gelar Sarjana Ekonomi (SE) dari Universitas Kristen Krida Wacana (2007).

Sebelumnya, beliau berkarier di PT Bank UOB Buana sebagai *Relationship Officer* (2007-2009), PT Bank CIMB Niaga sebagai *Branch Manager* (2009-2017), PT Bank KEB Hana sebagai *Area SME Head* (2017-2021).

Indonesian Citizen, 37 years old, domiciled in Jakarta. She served as Deputy Director of Business Banking based on Decree of the Board of Directors No. SK-MT/SDM/0547/XII/2021. She earned a Bachelor Degree in Economics from Krida Wacana Christian University, Jakarta (2007).

Previously, she worked at PT Bank UOB Buana as *Relation Officer* (2007-2009), PT Bank CIMB Niaga as *Branch Manager* (2009-2017), and PT Bank KEB Hana as *SME Head* (2017-2021).

## FX Teguh Suryanto

Deputi Direktur SAM & Remedial | Deputy Director of SAM & Remedial

Warga Negara Indonesia, berusia 43 tahun, berdomisili di Jakarta. Beliau menjabat sebagai Deputi Direktur SAM & Remedial berdasarkan Surat Keputusan Direksi No. SK-MT/SDM/0370/IX/2021. Sebelumnya beliau berkarier di bank sebagai *Teller* (2005), *ODP III* (2008), *Account Officer* (2009), *Team Leader Marketing* (2011), *Pimpinan Cabang* (2013), *Executive Officer Cabang* (2017), *Staf Branch Banking* (2017), *Staf Direktorat Kredit Korporasi* (2017), *Pjs Executive Officer Restruktur* (2020), *Executive Officer Remedial & Litigasi* (2020), *Pjs Deputi Direktur SAM & Remedial* (2021).

Indonesian Citizen, 43 years old, domiciled in Jakarta. He served as Deputy Director of SAM & Remedial based on the Decree of the Board of Directors No. SK-MT/SDM/0370/IX/2021. Previously, he worked at the Bank as *Teller* (2005), *ODP III* (2008), *Account Officer* (2009), *Team Leader Marketing* (2011), *Branch Manager* (2013), *Branch Executive Officer* (2017), *Branch Banking Staff* (2017), *Staff of Corporate Credit Directorate* (2017), *Temporary Executive Officer Restructuring* (2020), *Executive Officer Remedial & Litigation* (2020), *Temporary Deputy Director SAM & Remedial* (2021).

## KEANGGOTAAN DALAM ASOSIASI

### ASSOCIATION MEMBERSHIP

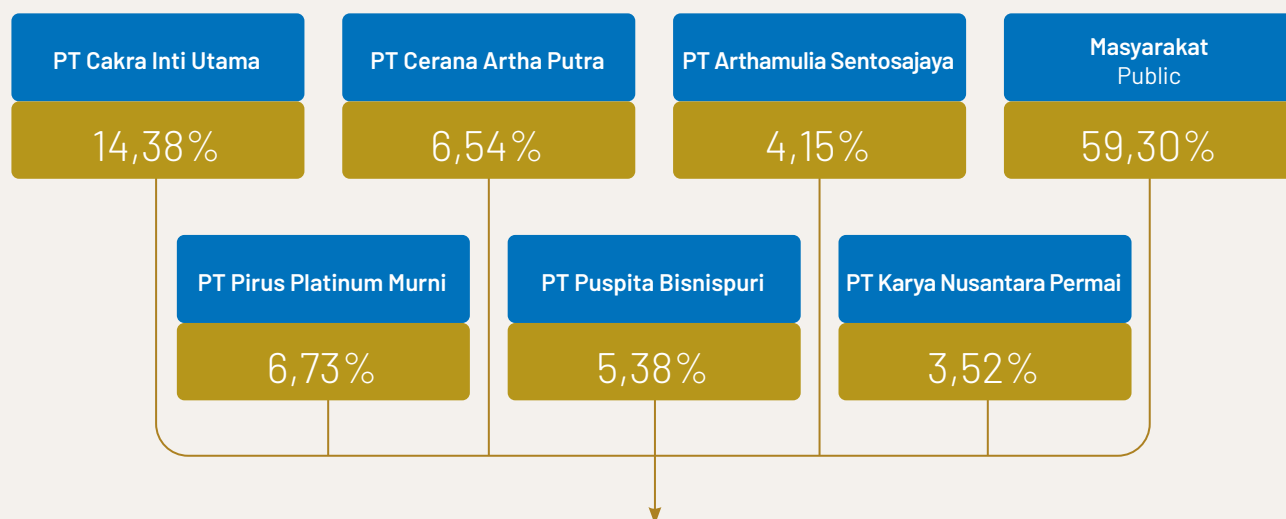
Di samping menjalankan usaha di industri perbankan, Bank juga aktif menjadi anggota dalam asosiasi sebagai berikut:

Besides operating its business in the banking industry, the Bank is also active as a member in the following associations:

| Nama Organisasi<br>Name of Organization                                                                                                                     | Status Anggota<br>Membership Status |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|
| ICSA (INDONESIA CORPORATE SECRETARY ASSOCIATION)                                                                                                            | Anggota   Member                    |
| AEI (ASOSIASI EMITEN INDONESIA)<br>AEI (INDONESIAN ISSUERS ASSOCIATION)                                                                                     | Anggota   Member                    |
| LAPS SJK (LEMBAGA ALTERNATIF PENYELESAIAN SENGKETA SEKTOR JASA KEUANGAN)<br>SJK LAPS (ALTERNATIVE FINANCIAL SERVICES SECTOR DISPUTE SETTLEMENT INSTITUTION) | Anggota   Member                    |
| PERBANAS (PERHIMPUNAN BANK NASIONAL)<br>PERBANAS (NATIONAL BANK ASSOCIATION)                                                                                | Anggota   Member                    |
| (FKDK) FORUM KOMUNIKASI DIREKTUR KEPATUHAN<br>COMPLIANCE DIRECTOR COMMUNICATION FORUM (FKDK)                                                                | Anggota   Member                    |
| ASPI (ASOSIASI SISTEM PEMBAYARAN INDONESIA)<br>ASPI (INDONESIA PAYMENT SYSTEM ASSOCIATION)                                                                  | Anggota   Member                    |

## STRUKTUR DAN KOMPOSISI PEMEGANG SAHAM

### SHAREHOLDERS' STRUCTURE AND COMPOSITION



Pemegang Saham PT Cerana Arthaputra, PT Arthamulia Sentosajaya, PT Pirus Platinum Murni, PT Puspita Bisnispuri dan PT Karya Nusantara Permai adalah Bapak Tomy Winata dan Bapak Sugianto Kusuma, sehingga Pemegang Saham pengendali terakhir Bank Artha Graha Internasional adalah Bapak Tomy Winata dan Bapak Sugianto Kusuma.

The shareholders of PT Cerana Arthaputra, PT Arthamulia Sentosajaya, PT Pirus Platinum Murni, PT Puspita Bisnispuri and PT Karya Nusantara Permai are Mr. Tomy Winata and Mr. Sugianto Kusuma, so that the ultimate shareholder of Bank Artha Graha Internasional are Mr. Tomy Winata and Mr. Sugianto Kusuma.

#### Struktur dan Komposisi Pemegang Saham | Shareholders' Structure and Composition

| Pemegang Saham<br>Shareholders                                                           | Jumlah Saham<br>(Lembar Saham)<br>Total Shares (Number<br>of Shares) | Jumlah Modal Disetor<br>(Rp)<br>Total Paid in Capital<br>(Rp) | Kepemilikan (%)<br>Ownership (%) |
|------------------------------------------------------------------------------------------|----------------------------------------------------------------------|---------------------------------------------------------------|----------------------------------|
| <b>Mencapai 5% atau Lebih   Reach 5% or More</b>                                         |                                                                      |                                                               |                                  |
| PT CAKRA INTI UTAMA                                                                      | 2.908.909.842                                                        | 322.539.923.280,96                                            | 14,38%                           |
| PT PIRUS PLATINUM MURNI                                                                  | 1.361.238.977                                                        | 150.934.177.769,76                                            | 6,73%                            |
| PT CERANA ARTHA PUTRA                                                                    | 1.322.157.253                                                        | 146.600.796.212,64                                            | 6,54%                            |
| PT PUSPITA BISNIS PURI                                                                   | 1.087.913.290                                                        | 120.627.825.595,20                                            | 5,38%                            |
| <b>Di Bawah 5%   Below 5%</b>                                                            |                                                                      |                                                               |                                  |
| PT ARTHAMULIA SENTOSAJAYA                                                                | 839.439.091                                                          | 93.077.006.410,08                                             | 4,15%                            |
| PT KARYA NUSANTARA PERMAI                                                                | 712.647.774                                                          | 79.018.385.181,12                                             | 3,52%                            |
| MASYARAKAT   PUBLIC                                                                      | 11.991.106.680                                                       | 1.329.573.908.678,40                                          | 59,30%                           |
| <b>Jumlah Modal Ditempatkan dan Disetor Penuh<br/>Total Shares Issued and Fully Paid</b> | <b>20.223.412.907</b>                                                | <b>2.242.372.023.128,16</b>                                   | <b>100%</b>                      |

**Komposisi Pemegang Saham Berdasarkan Status Kepemilikan | Shareholders' Structure and Composition**

| Status Kepemilikan<br>Ownership Status          | Jumlah Investor<br>Number of Investors | Jumlah Saham<br>(Lembar Saham)<br>Total Shares<br>(Number of Shares) | Kepemilikan (%)<br>Ownership (%) |
|-------------------------------------------------|----------------------------------------|----------------------------------------------------------------------|----------------------------------|
| <b>Pemodal Nasional   National Investors</b>    |                                        |                                                                      |                                  |
| Perorangan Indonesia<br>Indonesian Individuals  | 11.352                                 | 1.305.655.578                                                        | 6,456%                           |
| Perseroan Terbatas<br>Limited Liability Company | 108                                    | 15.651.465.300                                                       | 77,393%                          |
| Danareksa                                       | 1                                      | 14                                                                   | 0,000%                           |
| Asuransi   Insurance                            | 7                                      | 5.332.241                                                            | 0,026%                           |
| Yayasan   Foundation                            | 8                                      | 24.235                                                               | 0,000%                           |
| Koperasi   Cooperatives                         | 0                                      | 0                                                                    | 0,000%                           |
| Lain-Lain   Others                              | 1                                      | 334                                                                  | 0,000%                           |
| <b>Pemodal Asing   Foreign Investors</b>        |                                        |                                                                      |                                  |
| Perorangan Asing   Foreign Individuals          | 42                                     | 1.960.688                                                            | 0,010%                           |
| Badan Usaha Asing   Foreign Business Entity     | 41                                     | 3.258.974.517                                                        | 16,115%                          |
| Lain-Lain   Others                              | 0                                      | 0                                                                    | 0,000%                           |
| <b>Jumlah   Total</b>                           | <b>11.560</b>                          | <b>20.223.412.907</b>                                                | <b>100,000%</b>                  |

**Komposisi Saham Dewan Komisaris dan Direksi | Share Composition of Board of Commissioners and Board of Directors**

| Pemegang Saham<br>Shareholders | Jabatan<br>Position                                     | Jumlah Saham<br>(Lembar Saham)<br>Total Shares (Number of<br>Shares) | Kepemilikan (%)<br>Ownership (%) |
|--------------------------------|---------------------------------------------------------|----------------------------------------------------------------------|----------------------------------|
| Sugianto Kusuma                | Wakil Komisaris Utama<br>Vice President<br>Commissioner | 450.450.450                                                          | 2,227%                           |
| Christina Harapan              | Wakil Direktur Utama<br>Vice President Director         | 845.500                                                              | 0,004%                           |



## ENTITAS ANAK DAN ENTITAS ASOSIASI

### SUBSIDIARY AND ASSOCIATE COMPANIES

Bank Artha Graha Internasional tidak memiliki Entitas Anak, Entitas Asosiasi, maupun Perusahaan Ventura untuk periode yang berakhir pada tanggal 31 Desember 2021.

Bank Artha Graha Internasional does not have any Subsidiaries, Associates, or Venture Companies for the period ended December 31, 2021.

## STRUKTUR GRUP

### GROUP STRUCTURE

Bank Artha Graha Internasional tidak memiliki grup usaha untuk periode yang berakhir pada tanggal 31 Desember 2021.

Bank Artha Graha Internasional did not have a business group until the end of December 31, 2021.

## KRONOLOGI PENERBITAN DAN/ATAU PENCATATAN SAHAM

### CHRONOLOGY OF SHARE ISSUANCES AND LISTINGS

Pada tanggal 10 Juli 1990, Bank memperoleh pernyataan efektif dari Ketua Badan Pengawas Pasar Modal (Bapepam) berdasarkan Surat No. SI-124/SHM/MK.10/1990 untuk melakukan Penawaran Umum Saham Perdana kepada masyarakat sejumlah 5.000.000 saham dengan nilai nominal Rp1.000 (Rupiah penuh) per saham yang merupakan 20% dari modal yang ditempatkan. Pada tanggal 23 Agustus 1990, saham tersebut masing-masing dicatatkan pada Bursa Efek Jakarta dan Bursa Efek Surabaya. Pada tanggal 19 April 1999, Bursa Efek Surabaya menyetujui permohonan Bank untuk membatalkan pencatatan saham Bank di Bursa Efek Surabaya.

On July 10, 1990, the Bank obtained an effective statement from the Chairman of the Capital Market Supervisory Agency (Bapepam) in its Letter No. SI-124/SHM/MK.10/1990 to conduct Initial Public Offering of 5,000,000 shares with par value of IDR1,000 (full Rupiah amount) per share that was 20% of paid up capital. On August 23, 1990, the shares were listed on the Jakarta Stock Exchange and Surabaya Stock Exchange, respectively. On April 19, 1999, the Surabaya Stock Exchange approved the Bank's application to delist its shares in the Surabaya Stock Exchange.

Pada tanggal 24 September 1999, Bank memperoleh pernyataan efektif dari Ketua Bapepam berdasarkan Surat No. S-1761/PM/1999 untuk melakukan Penawaran Umum Terbatas (PUT) kepada para Pemegang Saham dalam rangka penerbitan Hak Memesan Efek Terlebih Dahulu (HMETD) sejumlah 9.625.000.000 saham seri B dengan nilai nominal Rp15 (Rupiah penuh) per saham dan harga penawaran Rp100 (Rupiah penuh) per saham. Pada tanggal 27 September 1999, saham tersebut telah dicatatkan pada Bursa Efek Jakarta.

On September 24, 1999, the Bank obtained an effective statement from the Chairman of Bapepam in its Letter No. S-1761/PM/1999 to conduct Limited Public Offering (LPO) I to its shareholders with Pre-emptive Rights of 9,625,000,000 series B shares with par value of IDR15 (full Rupiah amount) per share and offering price of IDR100 (full Rupiah amount) per share. On September 27, 1999, these shares were listed in the Jakarta Stock Exchange.

Pada tanggal 17 April 2007, Bank memperoleh pernyataan efektif dari Ketua Badan Pengawas Pasar Modal dan Lembaga Keuangan (Bapepam dan LK) berdasarkan Surat No. S-1746/BL/2007 untuk melakukan PUT II kepada para Pemegang Saham dalam rangka penerbitan HMETD sejumlah 840.007.286 saham dengan nilai nominal Rp110,88 (Rupiah penuh) per saham dan harga penawaran Rp115 (Rupiah penuh) per saham. Pada tanggal 2 Mei 2007, saham tersebut telah dicatatkan pada Bursa Efek Indonesia.

On April 17, 2007, the Bank obtained an effective statement from the Chairman of Capital Market and Financial Institution Supervisory Agency (Bapepam and LK) in its Letter No. S-1746/BL/2007 to conduct LPO II to its shareholders with Pre-emptive Rights of 840,007,286 shares with par value of IDR110.88 (full Rupiah amount) per share and offering price of IDR115 (full Rupiah amount) per share. On May 2, 2007, these shares were listed in the Indonesia Stock Exchange.

Pada tanggal 1 Desember 2008, Bank memperoleh efektif dari Ketua Bapepam dan LK berdasarkan Surat No. S-8684/BL/2008 untuk melakukan PUT III kepada para Pemegang Saham dalam rangka penerbitan HMETD sejumlah 2.695.025.224 saham dengan nilai nominal Rp110,88 (Rupiah penuh) per saham dan harga penawaran Rp111,00 (Rupiah penuh) per saham. Pada tanggal 7 Januari 2009, saham tersebut telah dicatatkan pada Bursa Efek Indonesia.

On December 1, 2008, the Bank obtained an effective statement from the Chairman of Bapepam and LK in its Letter No. S-8684/BL/2008 to conduct LPO III to its shareholders with Pre-emptive Rights of 2,695,025,224 shares with par value of IDR110.88 (full Rupiah amount) per share and offering price of IDR111.00 (full Rupiah amount) per share. On January 7, 2009, these shares were listed in the Indonesia Stock Exchange.

Pada tanggal 5 Desember 2012, Bank memperoleh pernyataan efektif dari Ketua Bapepam dan LK berdasarkan Surat No. S-13878/BL/2012 untuk melakukan PUT IV kepada para Pemegang Saham dalam rangka penerbitan HMETD sejumlah 4.513.198.014 saham dengan nilai nominal sebesar Rp110,88 (Rupiah penuh) per saham dan harga penawaran sebesar Rp111,00 (Rupiah penuh) per saham. Pada tanggal 21 Desember 2012, saham tersebut telah dicatatkan pada Bursa Efek Indonesia.

On December 5, 2012, the Bank obtained effective statement from the Chairman of Bapepam-LK based on the Letter No. S-13878/BL/2012 to conduct Limited Public Offering (PUT) IV in the framework of issuance of Preemptive Rights (HMETD) of 4,513,198,014 shares with nominal value of IDR110.88 per share and offering price was IDR111 per share. On December 21, 2012, these shares were listed on Indonesia Stock Exchange.

Pada tanggal 23 November 2016, Bank memperoleh pernyataan efektif dari Kepala Eksekutif Pengawas Pasar Modal Otoritas Jasa Keuangan berdasarkan Surat No. S-682/D.04/2016 untuk melakukan PUT V kepada para Pemegang Saham dalam rangka penerbitan HMETD sejumlah 2.707.918.808 saham dengan nilai nominal sebesar Rp110,88 (Rupiah penuh) per saham dan harga penawaran sebesar Rp111,00 (Rupiah penuh) per saham.

On November 23, 2016, the Bank obtained an effective statement from the Chief Executive of Capital Market Supervisory of Financial Services Authority in its Letter No. S-682/D.04/2016 to conduct LPO V to its shareholders with Pre-emptive Rights of 2,707,918,808 shares with par value of IDR110.88 (full Rupiah amount) per share and offering price of IDR111.00 (full Rupiah amount) per share.

Bank secara bersamaan menerbitkan Waran Seri I sebanyak 4.513.198.013 saham dimana 6 (enam) saham hasil pelaksanaan HMETD melekat 10 (sepuluh) Waran Seri I yang diberikan secara cuma-cuma sebagai insentif bagi pemegang HMETD yang melaksanakan haknya. Setiap 1 (satu) Waran Seri I dapat digunakan oleh pemegangnya untuk membeli 1 (satu) saham baru Perseroan dengan membayar harga yang sama dengan harga pelaksanaan HMETD yakni Rp111,00 (seratus sebelas rupiah) per saham dalam periode pelaksanaan yakni 19 Juni 2017 sampai dengan 7 Desember 2021.

The Bank simultaneously issued Series I Warrants totaling to 4,513,198,013 shares of which 6 (six) shares resulting from the exercise of the Preemptive Rights that were attached to 10 (ten) Series I Warrants given free of charge as an incentive for the Rights holders who exercised their rights. Each 1 (one) Series I Warrant may be used by the holder to purchase 1 (one) new share of the Company by paying the same price as the exercise price of the Preemptive Rights, which is IDR111.00 (one hundred eleven rupiah) per share for the period of June 19, 2017 until December 7, 2021.

Pelaksanaan Waran Seri I sampai dengan 7 Desember 2021 sebanyak 4.427.219.858 saham, sehingga Waran Seri I yang tidak dilaksanakan sebanyak 85.978.155 saham.

The exercise of Series I Warrants until December 7, 2021 is 4,427,219,858 shares, so that the Series I Warrants that are not exercised are 85,978,155 shares.

Berikut adalah kronologis jumlah saham Bank yang ditempatkan dan disetor penuh serta saham yang dicatatkan pada Bursa Efek Indonesia sejak Penawaran Umum Saham Perdana sampai dengan tanggal 31 Desember 2021:

The chronological overview of the Bank's issued and fully paid shares and also listed shares in the Indonesia Stock Exchange since the Initial Public Offering until December 31, 2020 is as follows:

- Kilas Kinerja Performance Highlights
- Laporan Manajemen Management Report
- Profil Perusahaan Company Profile
- Aspek Pendukung Bisnis Business Supporting Aspects

| Tanggal<br>Date                         | Jenis Tindakan Korporasi<br>Type of Corporate Actions                      | Nilai Nominal<br>(Rp)<br>Nominal Value<br>(IDR) | Jumlah Saham<br>(Lembar Saham)<br>Total Shares (Number<br>of Shares) | Jumlah Saham<br>Beredar (Lembar<br>Saham)<br>Total Outstanding<br>Shares (Number of<br>Shares) |
|-----------------------------------------|----------------------------------------------------------------------------|-------------------------------------------------|----------------------------------------------------------------------|------------------------------------------------------------------------------------------------|
| 23 Agustus 1990<br>August 23, 1990      | Pencatatan Perdana<br>Initial Public Offering                              | 1.000,00                                        | 5.000.000                                                            | 5.000.000                                                                                      |
| 9 Oktober 1990<br>October 9, 1990       | Pencatatan Parsial<br>Partial Listing                                      | 1.000,00                                        | 1.500.000                                                            | 6.500.000                                                                                      |
| 4 Agustus 1993<br>August 4, 1993        | Pencatatan Parsial<br>Partial Listing                                      | 1.000,00                                        | 3.042.800                                                            | 9.542.800                                                                                      |
| 19 November 1993<br>November 19, 1993   | Saham Bonus<br>Bonus Shares                                                | 1.000,00                                        | 9.542.800                                                            | 19.085.600                                                                                     |
| 21 Juli 1997<br>July 21, 1997           | Pencatatan Parsial<br>Partial Listing                                      | 1.000,00                                        | 15.914.400                                                           | 35.000.000                                                                                     |
| 5 Juli 1998<br>July 5, 1998             | Saham Bonus<br>Bonus Shares                                                | 1.000,00                                        | 8.750.000                                                            | 43.750.000                                                                                     |
| 27 September 1999<br>September 27, 1999 | Penawaran Umum Terbatas I<br>Limited Public Offering I                     | 15,00                                           | 6.737.500.000                                                        | 6.781.250.000                                                                                  |
| 1 September 2000<br>September 1, 2000   | <i>Partial Delisting (1,00%)</i>                                           | 15,00                                           | (96.875.000)                                                         | 6.684.375.000                                                                                  |
| 5 Januari 2001<br>January 5, 2001       | Pencatatan Saham Pendiri<br>Founder's Share Listing                        | 15,00                                           | 2.906.250.000                                                        | 9.590.625.000                                                                                  |
| 13 Juli 2005<br>July 13, 2005           | Merger dengan PT Bank Artha<br>Graha<br>Merger with PT Bank Artha<br>Graha | 18,48                                           | 20.347.234.677                                                       | 29.937.859.677                                                                                 |
| 5 Januari 2007<br>January 5, 2007       | Pencatatan Saham Tambahan<br>Additional Share Listing                      | 18,48                                           | 2                                                                    | 29.937.859.679                                                                                 |
| 10 Januari 2007<br>January 10, 2007     | <i>Reverse Stock 6:1</i>                                                   | 110,88                                          | (24.948.216.399)                                                     | 4.989.643.280                                                                                  |
| 2 Mei 2007<br>May 2, 2007               | Penawaran Umum Terbatas II<br>Limited Public Offering II                   | 110,88                                          | 840.007.286                                                          | 5.829.650.566                                                                                  |
| 29 Mei 2007<br>May 29, 2007             | <i>Partial Delisting (1,00%)</i>                                           | 110,88                                          | (8.400.073)                                                          | 5.821.250.493                                                                                  |
| 7 Januari 2009,<br>January 7, 2009      | Penawaran Umum Terbatas III<br>Limited Public Offering III                 | 110,88                                          | 2.695.025.224                                                        | 8.516.275.717                                                                                  |
| 7 Januari 2009<br>January 7, 2009       | <i>Partial Delisting (1,00%)</i>                                           | 110,88                                          | (26.950.252)                                                         | 8.489.325.465                                                                                  |
| 21 Desember 2016<br>December 21, 2016   | Penawaran Umum Terbatas V<br>Limited Public Offering V                     | 110,88                                          | 4.513.198.014                                                        | 13.002.523.479                                                                                 |
| 21 Desember 2012<br>December 21, 2016   | <i>Partial Delisting (1,00%)</i>                                           | 110,88                                          | (45.131.980)                                                         | 12.957.391.499                                                                                 |
| 21 Desember 2016<br>December 21, 2016   | Penawaran Umum Terbatas V<br>Public Offering V                             | 110,88                                          | 2.707.918.808                                                        | 15.665.310.307                                                                                 |
| 21 Desember 2016<br>December 21, 2016   | <i>Partial Delisting (1,00%)</i>                                           | 110,88                                          | (27.079.189)                                                         | 15.638.231.118                                                                                 |

| Tanggal<br>Date                       | Jenis Tindakan Korporasi<br>Type of Corporate Actions               | Nilai Nominal<br>(Rp)<br>Nominal Value<br>(IDR) | Jumlah Saham<br>(Lembar Saham)<br>Total Shares (Number<br>of Shares) | Jumlah Saham<br>Beredar (Lembar<br>Saham)<br>Total Outstanding<br>Shares (Number of<br>Shares) |
|---------------------------------------|---------------------------------------------------------------------|-------------------------------------------------|----------------------------------------------------------------------|------------------------------------------------------------------------------------------------|
| 10 Desember 2021<br>December 10, 2021 | Pelaksanaan Waran Seri I<br>Exercise Period of Series I<br>Warrants | 110,88                                          | 4.427.219.858                                                        | 20.065.450.976                                                                                 |
| 10 Desember 2021<br>December 10, 2021 | <i>Partial Deslisting</i> (1,00%)                                   | 110,88                                          | (44.272.199)                                                         | 20.021.178.777                                                                                 |

Seluruh pelaksanaan penawaran umum saham Bank Artha Graha Internasional dilaksanakan oleh Bursa Efek Indonesia.

The entire implementation of the public offering of Bank Artha Graha Internasional shares was carried out by the Indonesia Stock Exchange.

## KRONOLOGI PENERBITAN DAN/ATAU PENCATATAN EFEK LAINNYA

### CHRONOLOGY OF OTHER SECURITIES ISSUANCES AND/OR LISTINGS

Bank Artha Graha Internasional tidak menyajikan informasi terkait kronologi penerbitan obligasi, sukuk atau obligasi konversi karena untuk periode yang berakhir pada tanggal 31 Desember 2021, Bank tidak menerbitkan dan mencatatkan obligasi, sukuk atau obligasi konversi.

Bank Artha Graha Internasional did not provide information regarding the chronology of issuance of bonds, sukuk or convertible bonds as for the period ending on December 31, 2021 the Bank did not issue and list bonds, sukuk or convertible bonds.

## LEMBAGA DAN/ATAU PROFESI PENUNJANG PASAR MODAL

### CAPITAL MARKET SUPPORTING INSTITUTIONS AND/OR PROFESSIONS

| Lembaga/Profesi<br>Institution/Profession           | Nama & Alamat<br>Name & Address                                                                                                                                                                          | Jasa yang Diberikan<br>Service Provided                            | Periode<br>Period |
|-----------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|-------------------|
| Akuntan Publik<br>Public Accountant                 | Kantor Akuntan Publik/Public Accounting Firm<br>Kanaka Puradiredja, Suhartono<br><br>Wisma Bumiputera Lt. 12 Jl. Jenderal Sudirman Kav. 75<br>Setiabudi Jakarta Pusat, 12910<br>(021) 522 4581, 522 4582 | Audit Laporan Keuangan<br>Financial Statement Audit                | 2021              |
| Pencatatan Saham<br>Share Listing                   | Bursa Efek Indonesia/Indonesia Stock Exchange<br><br>Gedung Bursa Efek Indonesia, Menara 1<br>Jl. Jenderal Sudirman Kav. 52-53 Jakarta, 12190<br>(021) 515 0515, 515 0330                                | Pencatatan Saham di<br>Bursa<br>Share Listing in Stock<br>Exchange | 2021              |
| Biro Administrasi Efek<br>Share Registrar<br>Bureau | PT Raya Saham Registra<br><br>Plaza Sentral Lt. 2<br>Jl. Jenderal Sudirman Kav. 47-48 Jakarta, 12930<br>(021) 252 5666, 252 5028                                                                         | Pencatatan Saham<br>Share Listing                                  | 2021              |
| Notaris<br>Notary                                   | Christina Dwi Utami<br><br>Jl. K. H Zainul Arifin No. 2<br>Kompleks Ketapang Indah Blok B-2 No. 4-5<br>Jakarta 11140<br>(021) 6345668, 6345666                                                           | Penyusunan Akta-Akta<br>Preparation of Deeds                       | 2021              |



## INFORMASI WEBSITE PERUSAHAAN

### INFORMATION ON THE COMPANY'S WEBSITE

Seluruh kegiatan dan informasi penting mengenai Bank Artha Graha Internasional dapat diakses melalui situs [www.arthagraha.com](http://www.arthagraha.com) sebagai sarana informasi terbuka kepada seluruh Pemegang Saham juga masyarakat luas. Hal ini juga merupakan implementasi salah satu prinsip GCG dalam perusahaan dan ketaatan perusahaan terhadap peraturan yaitu Peraturan Otoritas Jasa Keuangan No. 8/POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik.

Situs web Bank tersebut menyajikan informasi yang wajib dimuat dalam situs web emiten atau perusahaan publik sesuai Peraturan OJK No. 8/POJK.04/2015 sebagai berikut:

All important activities and information regarding Bank Artha Graha Internasional can be accessed through the website [www.arthagraha.com](http://www.arthagraha.com) as a means of open information to all Shareholders as well as the wider community. It is also an implementation of one of GCG principles in the company and its compliance with regulations, namely Financial Services Authority Regulation No. 8/POJK.04/2015 concerning Websites of Issuers or Public Companies.

The Bank's website provides information that must be posted on the website of the issuer or public company in accordance with OJK Regulation No. 8/POJK.04/2015 as follows:

| Uraian<br>Description                                                                                       | Link Terkait<br>Related Link                                                                                                                                                                        |
|-------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Beranda   Home                                                                                              | <a href="http://www.arthagraha.com/">http://www.arthagraha.com/</a>                                                                                                                                 |
| <b>Tentang BAGI   About BAGI</b>                                                                            |                                                                                                                                                                                                     |
| Visi Misi   Vision Mission                                                                                  | <a href="http://www.arthagraha.com/visi-misi">http://www.arthagraha.com/visi-misi</a>                                                                                                               |
| Sejarah   History                                                                                           | <a href="http://www.arthagraha.com/sejarah">http://www.arthagraha.com/sejarah</a>                                                                                                                   |
| Struktur Organisasi<br>Organization Structure                                                               | <a href="http://www.arthagraha.com/struktur-organisasi">http://www.arthagraha.com/struktur-organisasi</a>                                                                                           |
| Dewan Komisaris<br>Board of Commissioners                                                                   | <a href="http://www.arthagraha.com/dewan-komisaris">http://www.arthagraha.com/dewan-komisaris</a>                                                                                                   |
| Direksi   Board of Directors                                                                                | <a href="http://www.arthagraha.com/direksi">http://www.arthagraha.com/direksi</a>                                                                                                                   |
| CSSR                                                                                                        | <a href="http://www.arthagraha.com/cssr">http://www.arthagraha.com/cssr</a>                                                                                                                         |
| <b>Tata Kelola Perusahaan   Good Corporate Governance</b>                                                   |                                                                                                                                                                                                     |
| Pedoman Kerja Dewan Komisaris dan Direksi<br>Board Manual of Board of Commissioners and Board of Directors  | <a href="http://www.arthagraha.com/tata-kelola-perusahaan/pedoman-kerja-dewan-komisaris-dan-direksi">http://www.arthagraha.com/tata-kelola-perusahaan/pedoman-kerja-dewan-komisaris-dan-direksi</a> |
| <b>Pedoman Kerja Komite   Committee Work Guidelines</b>                                                     |                                                                                                                                                                                                     |
| Komite yang Bertanggung Jawab kepada Dewan Komisaris<br>Committee Responsible to the Board of Commissioners | <a href="http://www.arthagraha.com/komite-yang-bertanggung-jawab-kepada-dewan-komisaris">http://www.arthagraha.com/komite-yang-bertanggung-jawab-kepada-dewan-komisaris</a>                         |
| Kode Etik   Code of Conduct                                                                                 | <a href="http://www.arthagraha.com/kode-etik">http://www.arthagraha.com/kode-etik</a>                                                                                                               |
| Kebijakan Manajemen Risiko<br>Risk Management Policy                                                        | <a href="http://www.arthagraha.com/kebijakan-manajemen-risiko">http://www.arthagraha.com/kebijakan-manajemen-risiko</a>                                                                             |

- Kilas Kinerja Performance Highlights
- Laporan Manajemen Management Report
- Profil Perusahaan Company Profile
- Aspek Pendukung Bisnis Business Supporting Aspects

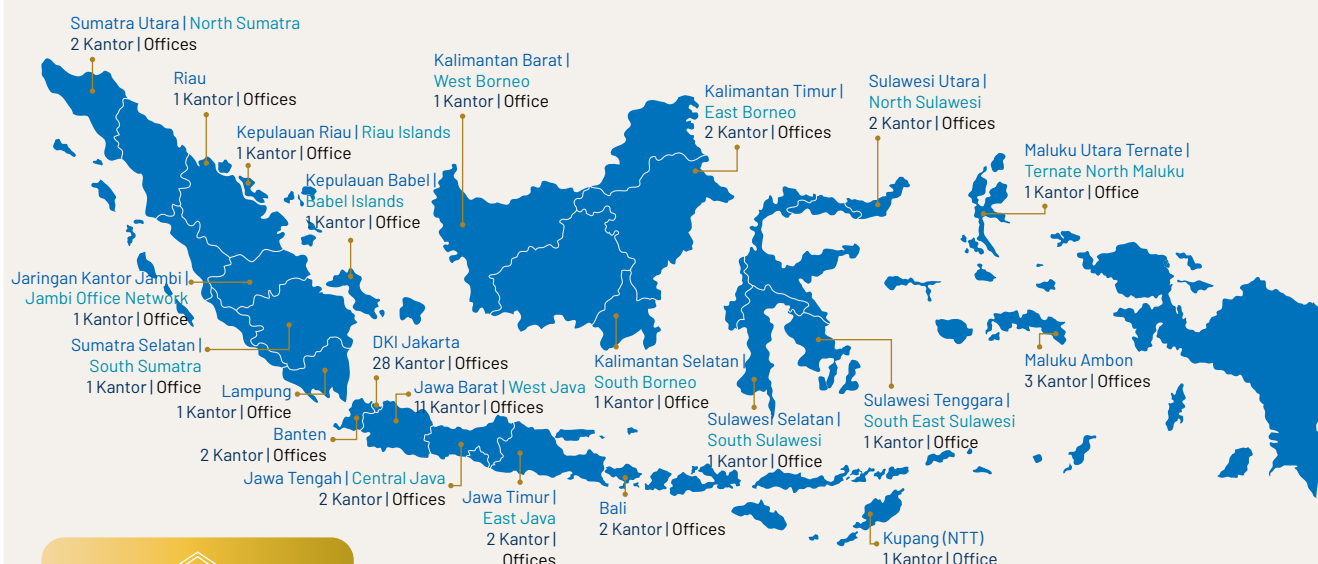
| Uraian<br>Description                                                                        | Link Terkait<br>Related Link                                                                                                                                                                  |
|----------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Anggaran Dasar<br>Articles of Association                                                    | <a href="http://www.arthagraha.com/anggaran-dasar">http://www.arthagraha.com/anggaran-dasar</a>                                                                                               |
| Sekretaris Perusahaan<br>Corporate Secretary                                                 | <a href="http://www.arthagraha.com/sekretaris-perusahaan">http://www.arthagraha.com/sekretaris-perusahaan</a>                                                                                 |
| Lembaga Penunjang Profesi<br>Perusahaan<br>Capital Market Supporting<br>Institutions         | <a href="http://www.arthagraha.com/lembaga-penunjang-profesi-perusahaan">http://www.arthagraha.com/lembaga-penunjang-profesi-perusahaan</a>                                                   |
| <b>Produk dan Layanan<br/>Products and Services</b>                                          | <a href="http://www.arthagraha.com/produk-dan-layanan">http://www.arthagraha.com/produk-dan-layanan</a>                                                                                       |
| Produk Pelepasan Dana<br>Loan Products                                                       | <a href="http://www.arthagraha.com/produk_pelepasan_dana/categories">http://www.arthagraha.com/produk_pelepasan_dana/categories</a>                                                           |
| Produk E-Banking<br>E-Banking Products                                                       | <a href="https://www.arthagraha.com/produk_ebanking/posts">https://www.arthagraha.com/produk_ebanking/posts</a>                                                                               |
| Layanan Lainnya<br>Other Services                                                            | <a href="https://www.arthagraha.com/produk_lain/posts">https://www.arthagraha.com/produk_lain/posts</a>                                                                                       |
| Tarif Produk dan Layanan<br>Product and Service Rates                                        | <a href="https://www.arthagraha.com/tarif-produk-layanan">https://www.arthagraha.com/tarif-produk-layanan</a>                                                                                 |
| <b>Hubungan Investor   Investor Relations</b>                                                |                                                                                                                                                                                               |
| <b>Laporan Keuangan   Financial Statements</b>                                               |                                                                                                                                                                                               |
| Laporan Keuangan Publikasi<br>Triwulan<br>Quarterly Publication Financial<br>Statements      | <a href="http://www.arthagraha.com/laporan-keuangan-publikasi-triwulan">http://www.arthagraha.com/laporan-keuangan-publikasi-triwulan</a>                                                     |
| Laporan Keuangan Triwulan<br>Quarterly Financial Statements                                  | <a href="http://www.arthagraha.com/laporan-keuangan-triwulan">http://www.arthagraha.com/laporan-keuangan-triwulan</a>                                                                         |
| Laporan Keuangan Publikasi<br>Bulanan<br>Monthly Publication Financial<br>Statements         | <a href="http://www.arthagraha.com/laporan-keuangan-publikasi-bulanan">http://www.arthagraha.com/laporan-keuangan-publikasi-bulanan</a>                                                       |
| Laporan Tahunan   Annual Report                                                              | <a href="http://www.arthagraha.com/laporan-tahunan">http://www.arthagraha.com/laporan-tahunan</a>                                                                                             |
| Informasi Perdagangan dan<br>Pencatatan Saham<br>Information of Share Listing and<br>Trading | <a href="http://www.arthagraha.com/informasi-perdagangan-dan-pencatatan-saham">http://www.arthagraha.com/informasi-perdagangan-dan-pencatatan-saham</a>                                       |
| RUPS   GMS                                                                                   | <a href="http://www.arthagraha.com/hubungan-investor/rups">http://www.arthagraha.com/hubungan-investor/rups</a>                                                                               |
| Pengumuman   Announcement                                                                    | <a href="http://www.arthagraha.com/pengumuman-kepada-pemegang-saham-perseroan">http://www.arthagraha.com/pengumuman-kepada-pemegang-saham-perseroan</a>                                       |
| Bahan Mata Acara   Agenda Items                                                              | <a href="http://www.arthagraha.com/hubungan-investor/rups/bahan-mata-acara">http://www.arthagraha.com/hubungan-investor/rups/bahan-mata-acara</a>                                             |
| Pemanggilan   Notice                                                                         | <a href="http://www.arthagraha.com/hubungan-investor/rups/pemanggilan">http://www.arthagraha.com/hubungan-investor/rups/pemanggilan</a>                                                       |
| Risalah Rapat Umum Pemegang<br>Saham<br>Minutes of General Meeting of<br>Shareholders        | <a href="http://www.arthagraha.com/hubungan-investor/rups/risalah-rapat-umum-pemegang-saham-rups">http://www.arthagraha.com/hubungan-investor/rups/risalah-rapat-umum-pemegang-saham-rups</a> |
| Informasi kepada Pemegang Saham<br>Perseroan<br>Information for Company<br>Shareholders      | <a href="http://www.arthagraha.com/hubungan-investor/rups/informasi-kepada-pemegang-saham-">http://www.arthagraha.com/hubungan-investor/rups/informasi-kepada-pemegang-saham-</a>             |

| Uraian<br>Description                                   | Link Terkait<br>Related Link                                                                                  |
|---------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|
| Keterbukaan Informasi<br>Disclosure                     | <a href="http://www.arthagraha.com/keterbukaan-informasi">http://www.arthagraha.com/keterbukaan-informasi</a> |
| Prospektus<br>Prospectus                                | <a href="http://www.arthagraha.com/prospektus">http://www.arthagraha.com/prospektus</a>                       |
| Berita   News                                           | <a href="http://www.arthagraha.com/berita">http://www.arthagraha.com/berita</a>                               |
| Aset   Assets                                           | <a href="http://www.arthagraha.com/aset">http://www.arthagraha.com/aset</a>                                   |
| Karier   Career                                         | <a href="http://www.arthagraha.com/karir">http://www.arthagraha.com/karir</a>                                 |
| <b>Hubungi Kami   Contact Us</b>                        |                                                                                                               |
| Kantor Pusat   Head Office                              | <a href="http://www.arthagraha.com/kantor-pusat">http://www.arthagraha.com/kantor-pusat</a>                   |
| Jaringan Kantor   Office Network                        | <a href="http://www.arthagraha.com/kantor-pusat">http://www.arthagraha.com/kantor-pusat</a>                   |
| Lokasi ATM Off Premises<br>Location of ATM Off Premises | <a href="http://www.arthagraha.com/lokasi-atm-premises">http://www.arthagraha.com/lokasi-atm-premises</a>     |
| Perlindungan Konsumen<br>Consumer Protection            | <a href="http://www.arthagraha.com/perlindungan-konsumen">http://www.arthagraha.com/perlindungan-konsumen</a> |

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## PETA JARINGAN BISNIS DAN WILAYAH OPERASI

### BUSINESS NETWORK AND OPERATIONAL AREA MAP



Jumlah Kantor Berdasarkan Wilayah  
Number of Office by Area

68

Kantor | Offices

#### Jumlah Kantor Berdasarkan Wilayah | Number of Office by Area

| Area                             | Kegiatan Pelayanan Kas   Cash Services Activity |     |    |               |                 | ATM |     |    |    |     | Total |
|----------------------------------|-------------------------------------------------|-----|----|---------------|-----------------|-----|-----|----|----|-----|-------|
|                                  | KC                                              | KCP | KK | Payment Point | Mobile Terminal | KC  | KCP | KK | PP | OFF |       |
| DKI Jakarta                      | 6                                               | 22  | -  | -             | 1               | 7   | 22  | -  | -  | 17  | 46    |
| Jawa Barat<br>West Java          | 4                                               | 7   | -  | -             | -               | 4   | 6   | -  | -  | 10  | 20    |
| Banten                           | -                                               | 2   | -  | -             | -               | -   | 2   | -  | -  | 2   | 4     |
| Jawa Tengah<br>Central Java      | 2                                               | -   | -  | -             | -               | 2   | -   | -  | -  | 1   | 3     |
| Jawa Timur<br>East Java          | 1                                               | 1   | -  | -             | -               | 1   | 1   | -  | -  | -   | 2     |
| Bali                             | 1                                               | 1   | -  | -             | -               | 1   | 1   | -  | -  | 4   | 6     |
| Sumatra Utara<br>North Sumatra   | 1                                               | 1   | -  | -             | -               | 2   | 2   | -  | -  | 3   | 7     |
| Sumatra Selatan<br>South Sumatra | 1                                               | -   | -  | -             | -               | 1   | -   | -  | -  | 2   | 3     |
| Riau                             | 1                                               | -   | -  | -             | -               | 2   | -   | -  | -  | -   | 2     |
| Kepulauan Riau<br>Riau Islands   | 1                                               | -   | -  | -             | -               | 1   | -   | -  | -  | -   | 1     |
| Jambi                            | 1                                               | -   | -  | -             | -               | 1   | -   | -  | -  | -   | 1     |

#### Jumlah Kantor Berdasarkan Wilayah | Number of Office by Area

| Area                                         | Kegiatan Pelayanan Kas   Cash Services Activity |           |          |               |                 |           |           |          |          |           | Total      |
|----------------------------------------------|-------------------------------------------------|-----------|----------|---------------|-----------------|-----------|-----------|----------|----------|-----------|------------|
|                                              | KC                                              | KCP       | KK       | Payment Point | Mobile Terminal | KC        | KCP       | KK       | PP       | OFF       |            |
| Kepulauan Babel<br>Babel Islands             | 1                                               | -         | -        | -             | -               | 1         | -         | -        | -        | -         | 1          |
| Lampung                                      | 1                                               | -         | -        | -             | -               | 1         | -         | -        | -        | -         | 1          |
| Kalimantan Timur<br>East Kalimantan          | 2                                               | -         | -        | -             | -               | 2         | -         | -        | -        | -         | 2          |
| Kalimantan Barat<br>West Kalimantan          | 1                                               | -         | -        | -             | -               | 1         | -         | -        | -        | 4         | 5          |
| Kalimantan Selatan<br>South Kalimantan       | 1                                               | -         | -        | -             | -               | 1         | -         | -        | -        | -         | 1          |
| Sulawesi Selatan<br>South Sulawesi           | 1                                               | -         | -        | -             | -               | 1         | -         | -        | -        | -         | 1          |
| Sulawesi Utara<br>North Sulawesi             | 2                                               | -         | -        | -             | -               | 2         | -         | -        | -        | -         | 2          |
| Sulawesi Tenggara<br>Southeast Sulawesi      | 1                                               | -         | -        | -             | -               | 2         | -         | -        | -        | 1         | 3          |
| Kupang (NTT)                                 | 1                                               | -         | -        | -             | -               | 1         | -         | -        | -        | 1         | 2          |
| Maluku Utara Ternate<br>Ternate North Maluku | 1                                               | -         | -        | -             | -               | 1         | -         | -        | -        | -         | 1          |
| Maluku Ambon                                 | 1                                               | 2         | -        | -             | -               | 1         | 2         | -        | -        | 1         | 4          |
| <b>Total</b>                                 | <b>32</b>                                       | <b>36</b> | <b>-</b> | <b>-</b>      | <b>1</b>        | <b>36</b> | <b>36</b> | <b>-</b> | <b>-</b> | <b>46</b> | <b>118</b> |

#### Jumlah Kantor Berdasarkan Jenis Kantor | Number of Office by Type of Office

| Jenis Kantor   Type of Office                            | 2021       | 2020       | 2019       | 2018       | 2017       |
|----------------------------------------------------------|------------|------------|------------|------------|------------|
| Kantor Cabang   Branch Office                            | 32         | 32         | 33         | 34         | 39         |
| Kantor Cabang Pembantu   Branch Office                   | 36         | 40         | 54         | 58         | 63         |
| Kantor Kas   Cash Offices                                | -          | 2          | 4          | 8          | 10         |
| <b>Kegiatan Pelayanan Kas   Cash Services Activities</b> |            |            |            |            |            |
| Payment Point                                            | -          | 6          | 7          | 9          | 10         |
| Mobile Terminal                                          | 1          | 1          | 1          | 1          | 1          |
| <b>ATM</b>                                               |            |            |            |            |            |
| On Premises                                              | 72         | 80         | 97         | 106        | 117        |
| Off Premises                                             | 46         | 44         | 50         | 43         | 42         |
| <b>Total ATM</b>                                         | <b>118</b> | <b>124</b> | <b>147</b> | <b>149</b> | <b>159</b> |
| <b>Total</b>                                             | <b>187</b> | <b>205</b> | <b>246</b> | <b>259</b> | <b>282</b> |



## ALAMAT KANTOR CABANG, KANTOR CABANG PEMBANTU ADDRESS OF BRANCH OFFICES, SUB-BRANCH OFFICES

| Kantor Cabang   Branch Offices                                                                                             |                                                                                                                      |                                                                                                  |                                                                                                               |
|----------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|
| KC - KPO Sudirman + 2 ATM                                                                                                  | KC - Matraman + ATM                                                                                                  | KC - Melawai + ATM                                                                               | KC - Bogor + ATM                                                                                              |
| Gedung Artha Graha<br>Kawasan Niaga Terpadu<br>Sudirman<br>Jl. Jenderal Sudirman<br>Kav. 52-53<br>Jakarta Selatan 12190    | Jl. Matraman Raya No. 38<br>Jakarta 13150                                                                            | Jl. Melawai Raya<br>Blok B III No. 194<br>Jakarta Selatan 12160                                  | Jl. Siliwangi No. 2<br>RT 01 RW 011 Bondongan,<br>Bogor 16131                                                 |
| KC - Artha Gading + ATM                                                                                                    | KC - Pangeran Jayakarta + ATM                                                                                        | KC - Suryopranoto + ATM                                                                          | KC - Lampung + ATM                                                                                            |
| Komplek Rukan Artha Gading<br>Niaga<br>Jl. Boulevard Artha Gading<br>Blok A No. 1, 2, 3, 19, 20, 21<br>Jakarta Utara 14240 | Jl. Pangeran Jayakarta<br>No. 115<br>Jakarta 10730                                                                   | Jl. Suryopranoto No. 1-9<br>Jakarta Pusat 10160                                                  | Jl. Laksamana Malahayati<br>E/161, Teluk Betung<br>Bandar Lampung 35224                                       |
| KC - Bandung Asia Afrika + ATM                                                                                             | KC - Cirebon Kartini + ATM                                                                                           | KC - Semarang Pandanaran + ATM                                                                   | KC - Solo + ATM                                                                                               |
| Jl. Asia Afrika No. 123 A<br>Bandung 40112                                                                                 | Jl. RA Kartini No. 3<br>Cirebon 45123                                                                                | Jl. Pandanaran No. 103<br>Semarang 50243                                                         | Jl. Brigjen Slamet Riyadi<br>No. 202 Timuran<br>Banjarsari, Solo<br>Jawa Tengah 57131                         |
| KC - Medan Pemuda + 2 ATM                                                                                                  | KC - Batam + ATM                                                                                                     | KC - Pekanbaru + 2 ATM                                                                           | KC - Palembang + ATM                                                                                          |
| Jl. Pemuda No. 3<br>Medan 20151                                                                                            | Jl. Raden Patah No. 70,<br>Nagoya<br>Batam 29444                                                                     | Jl. Riau No. 19 C<br>Kel. Air Hitam, Kec. Payung<br>Sekaki, Pekanbaru<br>Riau 28296              | Komplek Ruko Taman Mandiri<br>Blok A3 - A4, Jl. Kapten A Rivai<br>Palembang 30116                             |
| KC - Jambi + ATM                                                                                                           | KC - Pangkal Pinang + ATM                                                                                            | KC - Pontianak + ATM                                                                             | KC - Samarinda + ATM                                                                                          |
| Jl. Hayam Wuruk No. 162 AB<br>Talang Jauh, Jelutung<br>Jambi 36133                                                         | Komplek Bangka Square<br>Jl. Soekarno Hatta (Raya<br>KOBAN) KM 5 No. 1 Dul,<br>Pangkalan Baru<br>Bangka Tengah 33684 | Jl. Sultan Abdurrahman<br>No. C 5-6 Parit Tokaya,<br>Pontianak Selatan<br>Kalimantan Barat 78121 | Ruko Permata Kaltim<br>Jl. Pahlawan No. 20-22<br>Kalimantan Timur 75123                                       |
| KC - Banjarmasin + ATM                                                                                                     | KC - Balikpapan + ATM                                                                                                | KC - Surabaya Karet + ATM                                                                        | KC - Diponegoro + ATM                                                                                         |
| Jl. Lambung Mangkurat<br>No. 54 Kertak Baru Ilir,<br>Banjarmasin Tengah,<br>Banjarmasin,<br>Kalimantan Selatan 70111       | Jl. Marsma R Iswahyudi<br>No. 28 F & G Sungai Nangka,<br>Balikpapan Selatan,<br>Kalimantan Timur 76114               | Jl. Karet No. 64 Surabaya,<br>Jawa Timur 60161                                                   | Kompleks Pertokoan<br>Diponegoro Megah<br>Jl. Diponegoro 100 Blok B 18-20<br>Denpasar 80113                   |
| KC - Kupang + ATM                                                                                                          | KC - Kendari + 2 ATM                                                                                                 | KC - Makassar Ahmad Yani + ATM                                                                   | KC - Cikarang + ATM                                                                                           |
| Jl. Jend Sudirman Kuanino,<br>Kotaraja<br>Kupang 85111                                                                     | Jl. H Abdullah Silondae<br>No. 83 Korumba, Mandonga,<br>Kendari 93114                                                | Jl. Jendral Ahmad Yani<br>No. 35 ABCD<br>Makassar 90174                                          | Jl. Raya Industri Cikarang<br>Cibarusah No. 78 Blok I/M<br>& I/L Sukaresmi, Cikarang<br>Selatan, Bekasi 17530 |
| KC - Ternate + ATM                                                                                                         | KC - Manado Sam Ratulangi + ATM                                                                                      | KC - Bitung + ATM                                                                                | KC - Diponegoro, Ambon + ATM                                                                                  |
| Jl. Pahlawan Revolusi No. 50<br>Gamalama<br>Ternate 97721                                                                  | Jl. Sam Ratulangi No. 3<br>Manado 95111                                                                              | Jl. Ir Soekarno No. 78<br>Bitung Timur<br>Bitung 95522                                           | Jl. Diponegoro SK III/33<br>Ahusen, Sirimau<br>Ambon 97127                                                    |

#### Kantor Cabang Pembantu | Sub-Branch Offices

|                                                                                                                            |                                                                                                                                |                                                                                                                                                                  |                                                                                                                       |
|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|
| KCP - Kwitang + ATM                                                                                                        | KCP City House + ATM                                                                                                           | KCP Tzu Chi + ATM                                                                                                                                                | KCP - Pantai Indah Kapuk + 2 ATM                                                                                      |
| Jl. Kwitang Raya No. 24 - 26<br>Jakarta Pusat 10420                                                                        | Lt. Dasar Lobby Club House<br>Apartemen Gading Resort<br>Residences<br>Jl. Boulevard Raya Kelapa<br>Gading, Jakarta Utara      | Gedung Yayasan Buddha Tzu<br>Chi Indonesia<br>Jl. Boulevard Raya No. 15<br>Pantai Indah Kapuk<br>Jakarta Utara 14460                                             | ASG Headquarter, GF 01 Unit D<br>Jl. Pantai Indah Kapuk Boulevard,<br>Kamal Muara, Penjaringan<br>Jakarta Utara 14470 |
| KCP - Mangga Dua Harco + ATM                                                                                               | KCP - Sunter + ATM                                                                                                             | KCP - Bursa Efek Indonesia (BEI) + 2 ATM                                                                                                                         | KCP - Tanah Abang + ATM                                                                                               |
| Komplek Mangga Dua Plaza<br>Blok B No. 1<br>Jl. Mangga Dua Raya<br>Jakarta Pusat 10730                                     | Jl. Sunter Agung Utara Raya<br>Komplek BAP<br>Blok A 36D No. 55<br>Sunter Agung Podomoro<br>Jakarta Utara 14350                | Gedung BEI Tower 1<br>Lt. Dasar Unit GF 13<br>Jl. Jenderal Sudirman<br>Kav. 52-53<br>Jakarta Selatan 12190                                                       | Komplek Ruko Tekstil Tanah<br>Abang Bukit Blok D 36 No. 20<br>Jl. KH Fachrudin Tanah Abang<br>Jakarta Pusat 10250     |
| KCP - Mall Of Indonesia                                                                                                    | KCP - Hotel Borobudur + ATM                                                                                                    | KCP - The Villas                                                                                                                                                 | KCP - Gading Serpong + ATM                                                                                            |
| Lt. Lower Ground Mall of<br>Indonesia, Jl. Boulevard<br>Barat Raya Kelapa Gading<br>Jakarta Utara 14240                    | Jl. Lapangan Banteng<br>Selatan No. 1<br>Jakarta Pusat 10710                                                                   | Lt. Dasar Club House, The<br>Villas Kelapa Gading Square<br>Jl. Boulevard Barat Raya<br>Kelapa Gading<br>Jakarta Utara 14240                                     | Komp Ruko Alexandrite<br>Blok ALX 3/11, Jl. Boulevard<br>Raya Gading Serpong<br>Tangerang 15180                       |
| KCP - Bintaro + ATM                                                                                                        | KCP Menara Global + 2 ATM                                                                                                      | KCP - Kantor Pemasaran<br>Bukit Golf Mediterania                                                                                                                 | KCP - Cinere + ATM                                                                                                    |
| Jl. Bintaro Utama III A<br>Blok A No. 12 Bintaro Jaya<br>Sektor III A, Pondok Aren<br>Tangerang Selatan 15225              | Gedung Menara Global<br>Jl. Jenderal Gatot Subroto<br>Kav. 27 GF Suite B<br>Kuningan Timur, Setiabudi<br>Jakarta Selatan 12950 | Jl. Pantai Indah Barat No. 1,<br>Pantai Indah Kapuk<br>Jakarta Utara 14470                                                                                       | Jl. Cinere Raya Blok M No. 82<br>Cinere Limo, Sawangan, Depok<br>Jawa Barat 16514                                     |
| KCP - Cipanas + ATM                                                                                                        | KCP - Greenville + ATM                                                                                                         | KCP Wiladatika + ATM                                                                                                                                             | KCP - Kopi + ATM                                                                                                      |
| Jl. Raya Cipanas KM 81,2<br>Lobby Palace Hotel Cipanas,<br>Cianjur<br>Jawa Barat 43252                                     | Jl. Mangga Raya<br>Unit 21 A No. 7 Greenville<br>Jakarta Barat 11510                                                           | Commercial Building The<br>Wiladatika Residence Lt. 1, Jl.<br>Raya Lapangan Tembak<br>RT 003 RW 010 Kelapa Dua<br>Wetan, Ciracas, Cibubur<br>Jakarta Timur 13730 | Jl. Kopi No. 2<br>Jakarta Barat 11230                                                                                 |
| KCP - Puri Indah + ATM                                                                                                     | KCP - Ujung Menteng + ATM                                                                                                      | KCP - Mangga Besar + ATM                                                                                                                                         | KCP - Cokroaminoto + ATM                                                                                              |
| Komplek Ruko Sentra Niaga<br>Puri Indah<br>Jl. Puri Indah Raya Blok T6<br>No. 25 Kembangan Selatan,<br>Jakarta Barat 11610 | Gedung Electronic City<br>Jl Raya Bekasi KM. 26 No. 29<br>RT 006 RW 002<br>Ujung Menteng, Cakung<br>Jakarta Timur 13960        | Jl. Mangga Besar Raya<br>No. 104<br>Jakarta Pusat 10740                                                                                                          | Jl. HOS Cokroaminoto No. 40<br>Menteng<br>Jakarta Pusat 10350                                                         |
| KCP - Taman Palem + ATM                                                                                                    | KCP - Mangga Dua Pasar Pagi + ATM                                                                                              | KCP - Sekolah Santo Aloysius                                                                                                                                     | KCP - Karawang + ATM                                                                                                  |
| Komplek Perumahan<br>Taman Palem Lestari<br>Blok D1 Kav. No. 19,<br>Cengkareng Barat,<br>Cengkareng<br>Jakarta Barat 11790 | Gedung Pusat Grosir Pasar<br>Pagi Mangga Dua Lt. 3<br>Blok D No. 1A<br>Jl. Arteri Mangga Dua Raya<br>Jakarta Utara 14430       | Komplek Perumahan<br>Batununggal No. 30<br>Jl. Soekarno Hatta<br>Bandung                                                                                         | Jl. Jend Ahmad Yani No. 88<br>Nagasari Karawang Barat,<br>Jawa Barat 41312                                            |

- Kilas Kinerja Performance Highlights
- Laporan Manajemen Management Report
- Profil Perusahaan Company Profile
- Aspek Pendukung Bisnis Business Supporting Aspects

#### Kantor Cabang Pembantu | Sub-Branch Offices

|                                                                                                   |                                                                            |                                                                                                                                                         |                                                                                                                              |
|---------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|
| KCP - Bandung BKR + ATM                                                                           | KCP - Bandung Raya Sudirman + ATM                                          | KCP - Medan Cemara Asri + 2 ATM                                                                                                                         | KCP - Bali Kuta + ATM                                                                                                        |
| Jl. BKR No. 52 A-B<br>Kel. Pasirluyu, Kec. Regol<br>Bandung 40254                                 | Jl. Jenderal Sudirman No. 57<br>Bandung 40241                              | Komplek Cemara Asri<br>Jl. Cemara Boulevard<br>Blok H1, No. 111-111A<br>Medan 20371                                                                     | Komplek Pertokoan<br>Discovery Shopping Mall<br>Blok A1, A2, A3<br>Jl. Kartika Plaza Kuta<br>Bali 80361                      |
| KCP - Mardika, Ambon + ATM                                                                        | KCP Tual + ATM                                                             | KCP - Surabaya HR Muhammad + ATM                                                                                                                        | KCP Subang + ATM                                                                                                             |
| Komplek Pertokoan Mardika<br>Blok D/3 1 & 2, Jl. Pantai<br>Mardika Rijali, Sirimau<br>Ambon 97123 | Jl. Jend Sudirman Ohoi<br>Langgur, Kec. Kei Kecil<br>Maluku Tenggara 97611 | Komp. Pertokoan Mayjen<br>Sungkono I/B-6<br>(Pertokoan Surya Inti)<br>Jl. H.R. Muhammad Pradah<br>Kalikendal, Dukuh Pakis<br>Surabaya, Jawa Timur 60226 | Perumahan Subang Green<br>City, Ruko Entrance No. 1 - 2<br>Jl. Raya Cinangsi<br>Kec. Cibogo, Kab. Subang<br>Jawa Barat 41285 |

#### ATM Off Premises

|                                                                                                           |                                                                                                                                     |                                                                                                                       |                                                                                                                      |
|-----------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| Discovery Kartika Plaza Hotel (DKHP) Kuta Bali (2 ATM)                                                    | Brastagi Supermarket                                                                                                                | Brastagi Tiara Convention                                                                                             | Capital Building                                                                                                     |
| Lobby Discovery Kartika Plaza Hotel Kuta<br>Jl. Kartika Plaza Kuta<br>Bali                                | Jl. Gatot Subroto No. 288<br>Medan 20118                                                                                            | Jl. Cut Mutia No. 1<br>Madras Hulu<br>Medan Polonia                                                                   | Jl. Putri Hijau No. 1A<br>Medan 20111                                                                                |
| Mitra Aneka Rezeki 1 & 3 (2 ATM)                                                                          | Mitra Aneka Rezeki 2                                                                                                                | Mitra Aneka Rezeki 4                                                                                                  | Hollywood Square                                                                                                     |
| Perkebunan<br>Jl. Lingkar Pendamar Sungai<br>Deras, Kubu, Kubu Raya<br>Pontianak 78383                    | PT MAR Distrik Kebun<br>Kampung Estate (KKBE)<br>Jl. Lingkar Ambawang<br>Ds. Sungai, Teluk Pakedai,<br>Kubu Raya<br>Pontianak 78391 | Pabrik Kelapa Sawit<br>Dusun Parit Sembilan<br>Natai Raja<br>Pontianak 78384                                          | Jl. Saranani, Korumba,<br>Mandonga Kota Kendari,<br>Sulawesi Tenggara 93111                                          |
| Electronic City Bintaro                                                                                   | Angel Product                                                                                                                       | Grand Depok City                                                                                                      | Taman Buah Mekarsari<br>Cileungsi                                                                                    |
| Komersial Bisnis District<br>Blok B 7/D 01<br>Jl. Boulevard Bintaro Jaya<br>Tangerang Selatan             | Jl. Raya Bojonegoro KM 7<br>Bojonegoro Serang<br>Banten 42454                                                                       | ATM Center Depok Fantasi<br>Water Park<br>Perumahan Grand Depok City<br>Jl. Boulevard Raya<br>Grand Depok City, Depok | Booth ATM Information Hall<br>Jl. Raya Cileungsi<br>Jonggol KM. 3<br>Cileungsi, Bogor                                |
| PT Karawang Prima Sejahtera<br>Steel Karawang                                                             | Revenue Tower                                                                                                                       | Pesantren Buntet                                                                                                      | Electronic City                                                                                                      |
| Jl. Raya Badami Kampung<br>Kereteg RT 01 RW 01<br>Taman Mekar, Pangkalan,<br>Karawang<br>Jawa Barat 41362 | District 8 SCBD (Lot 13)<br>Jl. Jenderal Sudirman<br>Kav. 52-53<br>Jakarta Selatan                                                  | Buntet Mart<br>Jl. Komplek AKPER Pondok<br>Buntet Pesantren, Mertapada<br>Kulon, Astanajapura<br>Cirebon 45181        | Galery ATM Gedung<br>Electronic City Kawasan<br>Niaga Terpadu Sudirman<br>Jl. Jendral Sudirman Kav. 52-53<br>Jakarta |

#### ATM Off Premises

| Lobby Hotel Borobudur                                                                                                                                                                  | Gedung Artha Graha B1                                                                             | Tower A Lot 18 SCBD                                                                                     | Mall Artha Gading                                                                                                              |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|
| Jl. Lapangan Banteng Selatan No. 1<br>Jakarta Pusat 10710                                                                                                                              | SCBD Jl. Jend. Sudirman Kav. 52-53<br>Jakarta Selatan 12190                                       | Jl. Jenderal Sudirman Kav. 52-53 Lot. 18                                                                | Mall Artha Gading<br>ATM Center Lantai Dasar<br>Jl. Boulevard Artha Gading<br>Jakarta Utara                                    |
| Discovery Hotel & Convention Center                                                                                                                                                    | Fresh Market - Bukit Golf Mediterania                                                             | Sport Club PIK FIT                                                                                      | Rumah Duka Sentosa Gatot Subroto                                                                                               |
| Jl. Lodan Timur No. 7<br>Taman Impian Jaya Ancol                                                                                                                                       | ATM Center - Fresh Market<br>Jl. Pantai Indah Kapuk Boulevard<br>Jakarta Utara                    | Jl. Raya Pantai Indah Kapuk<br>Bukit Golf Mediterania<br>Pantai Indah Kapuk<br>Jakarta Utara            | Jl. Abdul Rachman Saleh No. 24<br>Jakarta Pusat                                                                                |
| The Mansion                                                                                                                                                                            | Ancol Beach City Mall                                                                             | Metro Indah Mall Bandung                                                                                | Sinar Bangunan Building Center                                                                                                 |
| Tower Jasmine, Capillano<br>ATM Center Apartemen<br>the Mansion at Duku Golf<br>Kemayoran, Kompleks<br>Kemayoran Blok D4-1/2<br>Pademangan Timur,<br>Pademangan<br>Jakarta Utara 14410 | Taman Impian Jaya Ancol<br>Pantai Carnaval, Kota Tua,<br>Ancol, Pademangan<br>Jakarta Utara 14430 | ATM Center MIM GF No. 2<br>Kawasan Niaga MTC<br>Jl. Soekarno Hatta 590<br>Bandung 40286                 | Jl. Bundaran PU, Tuak Daun<br>Merah (TDM) Oe Bufu<br>Kupang                                                                    |
| RSK Bedah Cinta Kasih<br>Tzu Chi PIK                                                                                                                                                   | Industri Gula Nusantara                                                                           | Tzu Chi Hospital PIK                                                                                    | Alana Hotel                                                                                                                    |
| Jl. Kamal Raya Outer Ring<br>Road Rusun Bumi Citra<br>Idaman Cengkareng Timur,<br>Cengkareng, Jakarta Barat                                                                            | Jl. Soekarno Hatta KM 6<br>Cepiring Kendal Cepiring<br>Timur, Kendal Jawa Tengah,<br>51352        | Jl. Pantai Indah Kapuk<br>Boulevard RT. 004 RW. 003<br>Kamal, Muara Penjaringan,<br>Jakarta Utara 14470 | Jl. Ir. H. Juanda No. 76<br>Sentul City Bogor<br>Jawa Barat 16810                                                              |
| PT Samudera Indo Sejahtera Tual                                                                                                                                                        | Gedung Elysee                                                                                     | Gedung Mitra                                                                                            | Bellezza                                                                                                                       |
| Desa Ngadi, Kecamatan<br>Pulau Dullah Utara<br>Kota Tual                                                                                                                               | Jl. Jend Sudirman Kav. 52-53<br>(SCBD) Lot. 21<br>Jakarta Selatan                                 | ATM Center Mitra<br>Building GF7, Jl. Jend. Gatot<br>Subroto Kav. 21<br>Jakarta Selatan 12930           | ATM Center Lt. 2<br>Tower Bellezza Arcade Mall<br>& Office Work, Jl. Letjen<br>Soepeno No. 34, Arteri<br>Jakarta Selatan 12210 |
| LV 8 Resort Hotel Bali                                                                                                                                                                 | Discovery Shopping Mall - Kuta                                                                    | Mitra Aneka Rezeki Palembang 1 & 2 (2 ATM)                                                              | Kiara Artha Park                                                                                                               |
| Jl. Pantai Berawa No. 100<br>XX Canggu Tibubeneng Kuta<br>Utara Kab. Badung<br>Denpasar, Bali                                                                                          | Discovery Shopping Mall Kuta<br>(Lantai 3), Jl. Kartika Plaza,<br>Kuta, Badung<br>Bali 80361      | Jl. Palembang Jambi KM. 53<br>Palembang 30958                                                           | ATM Center Jl. Banten,<br>Kebonwaru, Kec. Batununggal,<br>Kota Bandung<br>Jawa Barat 40272                                     |
| UBP Karawang                                                                                                                                                                           | PT. CCH Indonesia 1&2 (2 ATM)                                                                     |                                                                                                         |                                                                                                                                |
| Jl. HS Ronggowaluyo,<br>Telukjambe Timur<br>Karawang                                                                                                                                   | Jl. Desa Giri Asih No. 16<br>Bandung                                                              |                                                                                                         |                                                                                                                                |





# FUNGSI PENDUKUNG BISNIS

*BUSINESS SUPPORT FUNCTION*



# HUMAN CAPITAL

## KOMITMEN PENGELOLAAN HUMAN CAPITAL

Bank Artha Graha Internasional berkomitmen mengembangkan *Human Capital* (HC) secara berkelanjutan. Hal ini didasarkan pada pandangan kami bahwa HC adalah aset yang sangat penting. Pengembangan HC tersebut dilakukan berdasarkan kompetensi, mempertahankan *talent* dan *succession planning* sebagai prioritas Bank di bidang HC.

Bank juga memperhatikan kesejahteraan Karyawan secara terus-menerus untuk mempertahankan talenta terbaik yang dimiliki oleh Bank Artha Graha Internasional. Langkah ini ditempuh untuk melengkapi komitmen peningkatan kualitas dan kapasitas HC yang dimilikinya. Strategi pengembangan HC yang dilakukan tersebut bertujuan untuk menghasilkan HC yang tidak hanya melekat (*engage*), namun juga berkontribusi aktif secara positif (*enabler*) terhadap kinerja Bank.

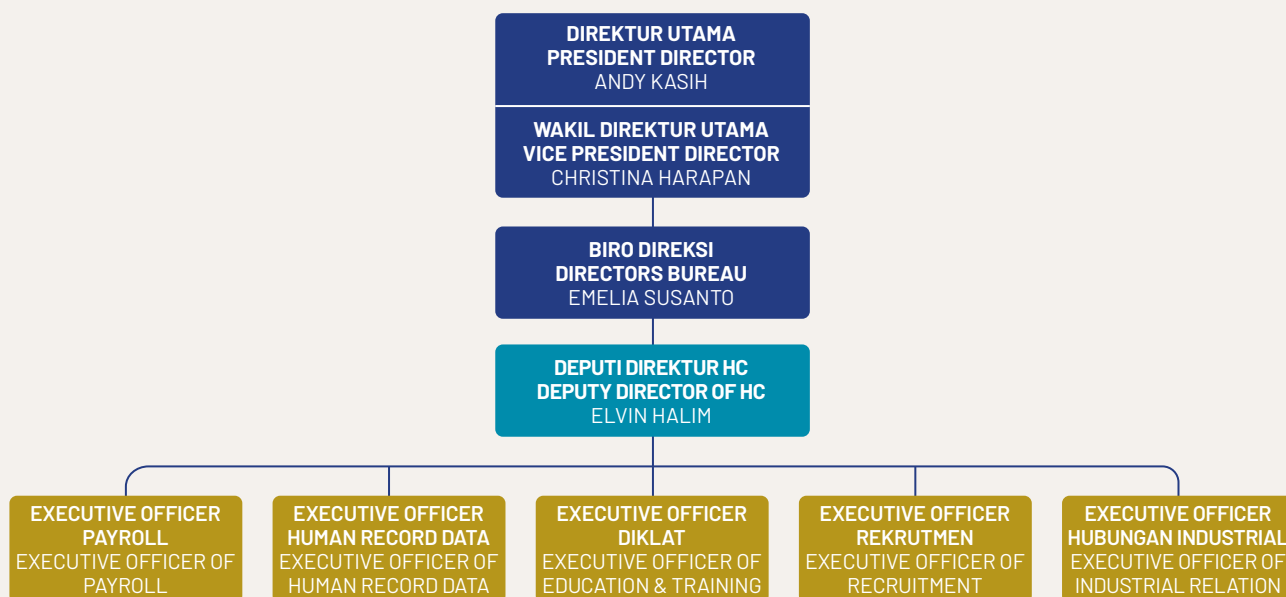
Bank Artha Graha Internasional melalui Deputy Direktur HC melakukan pengelolaan *Human Capital*. Profil lengkap Deputy Direktur HC dapat dilihat pada Profil Pejabat Eksekutif pada bab Profil Perusahaan dalam Laporan Tahunan ini. Adapun struktur organisasi dari HC digambarkan pada bagan berikut ini:

## HUMAN CAPITAL MANAGEMENT COMMITMENT

Bank Artha Graha Internasional is committed to developing Human Capital (HC) in a sustainable manner. It is based on our view that HC is a very important asset. The HC development is conducted based on competence, talent preservation and succession planning as the Bank's priority in the HC field.

The Bank also pays attention to the Employees' welfare continuously to maintain the best talent owned by Bank Artha Graha Internasional. This step was taken to complete the commitment to improve the quality and capacity of its HC. The HC development strategy implementation is aimed at generating HC who are not only engaged, but also contribute in active and positive manner (*enablers*) to the Bank's performance.

Bank Artha Graha Internasional through the Deputy Director of Human Capital manages the Bank's Human Capital. The complete profile of HC Deputy Director can be seen in the Executive Officers Profile of the Company Profile chapter of this Annual Report. The HC organizational structure is described in the following chart:



Deputi Direktur HC dalam menjalankan pengelolaan HC dibantu oleh 5 (lima) *Executive Officer* yang bertanggung jawab terhadap pengelolaan HC yang terdiri dari *Executive Officer Payroll*, *Executive Officer Human Record Data*, *Executive Officer Diklat*, *Executive Officer Rekrutmen*, dan *Executive Officer Hubungan Industrial*. Meskipun memiliki tugas dan tanggung jawab yang berbeda tetapi memiliki kaitan satu dengan lainnya.

The HC Deputy Director in conducting HC management is assisted by 5 (five) Executive Officers who are responsible for HC management comprising of Executive Officer Payroll, Executive Officer Human Record Data, Executive Officer of Education and Training, Executive Officer of Recruitment, Executive Officer of Industrial Relations. Although they have different duties and responsibilities, they are strongly related to one another.

## KEBIJAKAN MANAJEMEN HUMAN CAPITAL

## HUMAN CAPITAL MANAGEMENT POLICY

Bank Artha Graha Internasional melakukan penyesuaian beberapa *Standard Operational Procedure* (SOP) HC di sepanjang tahun 2021, antara lain:

Bank Artha Graha Internasional adjusted several HC Standard Operational Procedures (SOP) throughout 2021, amongst others:

| No | Perihal   Regarding                                                                                                                                                             |
|----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | Ketentuan Cuti Karyawan dalam SE SDM 010.04.1<br>Provisions for Employee Leave in Circular Letter (CL) of HR 010.04.1                                                           |
| 2  | Ketentuan Pelaksanaan <i>Talent Management</i> dalam SE SDM 047.01.1<br>Provisions for Implementation of Talent Management in CL of HR 047.01.1                                 |
| 3  | Ketentuan Pinjaman Karyawan dalam SE SDM 018.05.0<br>Employee Loan Terms in CL of HR 018.05.0                                                                                   |
| 4  | Ketentuan Kesehatan Karyawan dalam SE SDM 021.03.0<br>Employee Health Provisions in CL of HR 021.03.0                                                                           |
| 5  | Ketentuan Pembuatan <i>Job Description</i> dalam SE SDM 029.02.0<br>Provisions for Making Job Descriptions in CL of HR 029.02.0                                                 |
| 6  | Tata Tertib Karyawan terkait Covid-19 dalam SE SDM 054.01.0<br>Employee Code of Conduct related to Covid-19 in CL of HR 054.01.0                                                |
| 7  | Prosedur Surat Peringatan dan Surat Teguran dalam SE SDM 022.02.0<br>Procedure for Warning Letters and Warning Letters in CL of HR 022.02.0                                     |
| 8  | Penerapan <i>Green banking</i> pada Bank Artha Graha Internasional dalam SE SDM 056.01.0<br>Application of Green banking at Bank Artha Graha Internasional in CL of HR 056.01.0 |

## STRATEGI PENGEMBANGAN DAN PENGELOLAAN HC

## HC DEVELOPMENT AND MANAGEMENT STRATEGY

Strategi pengembangan *Human Capital* Bank dilakukan dengan menitikberatkan pada pengembangan *Human Capital*. Hal ini sejalan dengan salah satu misi Bank Artha Graha Internasional yaitu mengembangkan *human capital* yang andal dan berdedikasi. Dengan demikian, fokus pengembangan HC adalah Implementasi *Human Resources* menjadi *Human Capital*, Perbaikan *Corporate Culture* dan Efisiensi *Overhead Cost*, guna mencapai agenda tersebut, Bank akan melanjutkan program-program sebagai berikut:

Bank Human Capital development strategy is executed by emphasizing on the Human Capital development. It is in line with one of Bank Artha Graha Internasional's missions, to develop reliable and dedicated human capital. Thus, the focus of HC development is the Implementation of Human Resources to become Human Capital, Improvement on Corporate Culture and Overhead Costs Efficiency, in order to achieve this agenda, the Bank will continue the following programs:

1. Penyusunan dan pengawasan pemenuhan tenaga kerja berdasarkan *Man Power Planning*
2. Penyusunan dan penerapan *assessment* kompetensi
3. Penyelenggaraan *Account Officer Program*

1. Preparation and supervision of manpower fulfillment based on Man Power Planning
2. Formulation and implementation of competency assessment
3. Implementation of the Account Officer Program

4. *Campus Hiring dan Job Fair*
5. Pelaksanaan *talent management*
6. Pelaksanaan pelatihan bagi para kader dan calon kader

4. Campus Hiring and Job Fair
5. Implementation of talent management
6. Implementation of training for cadres and prospective cadres

## FOKUS PENGEMBANGAN HUMAN CAPITAL 2021

### Program Kerja Rutin

Bank Artha Graha Internasional melakukan pengembangan HC pada tahun 2021 dengan fokus pada program pengembangan kompetensi Karyawan. Deputi Direktur HC telah membentuk panduan pengembangan kompetensi untuk memastikan proses pengembangan HC berjalan dengan baik sebagai berikut:

## FOCUS ON HUMAN CAPITAL DEVELOPMENT 2021

### Routine Work Program

Bank Artha Graha Internasional will conduct HC development in 2021 by focusing on the employee competency development programs. The HC Deputy Director has established competency development guidelines to ensure the HC development process is well implemented as follows:

| Jenis Panduan<br>Type of Guidance | Perihal<br>Regarding                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|-----------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Sasaran Kerja<br>Work Target      | <ul style="list-style-type: none"> <li>Memberikan pendidikan dan pelatihan untuk memenuhi kompetensi kerja Karyawan; dan</li> <li>Meningkatkan kompetensi kader Bank Artha Graha Internasional.</li> <li>Providing education and trainings to meet the Employees' work competencies; and</li> <li>Improving the competence of Bank Artha Graha Internasional's cadres.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Program Kerja<br>Work Program     | <ul style="list-style-type: none"> <li>Merencanakan dan menyelenggarakan pelatihan yang wajib untuk memenuhi kompetensi kerja Karyawan; dan</li> <li>Memberikan kesempatan pelatihan mayoritas pada kader Bank Artha Graha Internasional.</li> <li>Planning and organizing mandatory trainings to meet the Employees' job competencies; and</li> <li>Providing training opportunities for the majority of Bank Artha Graha Internasional's cadres.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Penerapan<br>Implementation       | <ul style="list-style-type: none"> <li>Melaksanakan pelatihan untuk marketing dasar bagi seluruh <i>Account Officer</i> atau bagian lain yang ingin menjadi <i>Account Officer</i>;</li> <li>Melaksanakan pelatihan CS Teller dasar bagi seluruh <i>frontliner</i> baru;</li> <li>Melaksanakan pelatihan <i>Account Officer Program</i> (AOP);</li> <li>Melaksanakan pelatihan <i>Team Leader Development Program</i> (TLDP);</li> <li>Melaksanakan pelatihan sebagai jenjang karier bagi kader;</li> <li>CS Teller Lanjutan Mengikuti program pelatihan lainnya yang juga diikuti Karyawan, seperti: <ul style="list-style-type: none"> <li>Melaksanakan Program Pembekalan dan Uji Sertifikasi Manajemen Risiko Level 1 hingga Level 5 sesuai jabatan dan tugasnya;</li> <li>Melaksanakan Program <i>Refreshment</i> Sertifikasi Manajemen Risiko untuk memenuhi kewajiban memperpanjang sertifikat manajemen risiko yang telah dan akan jatuh tempo; dan</li> <li>Pelaksanaan Pembekalan Sertifikasi Audit Internal Bank untuk para Auditor Satuan Kerja Audit Intern.</li> </ul> </li> <li>Carrying out training for basic marketing for all Account Officers or other departments who wish to become Account Officers;</li> <li>Conducting basic CS Teller training for all new frontliners;</li> <li>Carrying out Account Officer Program (AOP) training;</li> <li>Carrying out Team Leader Development Program (TLDP) training;</li> <li>Carrying out training as a career path for advanced;</li> <li>CS Teller cadres participating in other training programs that Employees also need participate in, such as: <ul style="list-style-type: none"> <li>Implementing the Risk Management Training and Certification Program Level 1 to Level 5 according to their positions and duties;</li> <li>Implementing the Risk Management Certification Refreshment Program to fulfill the obligation to extend the risk management certificate that has been and will be due; and</li> <li>Implementing the Provision of the Bank's Internal Audit Certification for the auditors of Internal Audit Work Unit.</li> </ul> </li> </ul> |

### Program Kerja Non Rutin

Bank Artha Graha Internasional juga telah menetapkan sasaran kerja lainnya yaitu Peningkatan kenyamanan bekerja dan rasa memiliki (*engagement*).

### Non Routine Work Program

Bank Artha Graha Internasional has also set other work targets, namely Enhanced work comfort and sense of belonging (*engagement*).

- Melakukan evaluasi dan pengembangan fasilitas perusahaan dalam peningkatan rasa memiliki dan keterikatan dengan Bank;
- Meningkatkan peran manajer, tidak hanya sebagai manajer bagi perusahaan, namun juga sebagai manajer bagi Karyawan;
- Meningkatkan peran hubungan industrial dalam menjaga keamanan dan kenyamanan bekerja;
- Melakukan kajian struktur organisasi dan menata ulang pekerjaan pada fungsi kerja agar efektivitas dan produktivitas Karyawan dapat terus ditingkatkan; dan
- Melakukan perbaikan/penyesuaian ketentuan-ketentuan (*Standard Operation Procedure*) terkait proses kerja dan program baru untuk mengoptimalkan proses kerja, terjadi pembaruan budaya kerja dan menciptakan efisiensi.

## MANAJEMEN HC

Pengembangan manajemen HC dilakukan secara menyeluruh mulai dari proses rekrutmen hingga Karyawan memasuki masa pensiun. Seluruh proses tersebut dilakukan dengan mengacu kepada peraturan perundang-undangan yang berlaku serta *best practices* dalam pengelolaan HC, khususnya di industri perbankan.

Bank melakukan perencanaan kebutuhan HC (*Man Power Planning*) Bank secara berkelanjutan melalui rotasi/mutasi dari Karyawan, termasuk Karyawan dari *back office* ke *front office* dalam rangka penyegaran dan sesuai kebutuhan cabang. Bank menetapkan MPP Karyawan sebanyak 1.794 orang pada awal tahun 2021 sebagai berikut:

| MPP KPNO   MPP of Non-Operational Head Office (KPNO) |              |
|------------------------------------------------------|--------------|
| Strategic Process                                    | 164          |
| Core Process                                         | 436          |
| Support Process                                      | 306          |
| Sekretariat   Secretariat                            | 24           |
| Sub Total                                            | 930          |
| MPP Cabang   MPP Branch                              |              |
| Bisnis   Business                                    | 335          |
| Operational                                          | 460          |
| Support                                              | 69           |
| Sub Total                                            | 864          |
| <b>Total MPP BAGI 2021</b>                           | <b>1.794</b> |

Berdasarkan kebutuhan dari sektor bisnis unit maka di tahun 2021 fokus rekrutmen diarahkan pada 1.231 *headcount*.

- Evaluate and develop the company's facilities to increase the sense of belonging and engagement with the Bank;
- Increase the role of managers, not only as managers for the company, but also as managers for Employees;
- Increase the industrial relationship in maintaining work safety and comfort;
- Review the organizational structure and rearrange the work functions so as to improve continuously the effectiveness and productivity of the Employees; and
- Make improvements/adjustments to the provisions (*Standard Operation Procedure*) related to work processes and new programs to optimize work processes, renew work culture and create efficiency.

## HC MANAGEMENT

HC management development is conducted thoroughly starting from the recruitment process until the retirement period. The entire process is carried out by complying with the prevailing laws and regulations as well as best practices in HC management, particularly in the banking industry.

Bank conducts its Man Power Planning on an ongoing basis through rotation/mutation of Employees, including Employees from back office to front office in order to refresh and based on branches' needs. The Bank determined MPP for 1,794 Employees at the beginning of 2021 as follows:

According to the needs of the business unit sector, the recruitment focus in 2021 was directed at 1,231 headcounts.



## REKRUTMEN

Bank melakukan rekrutmen Karyawan dilakukan dengan memberikan kesempatan yang setara bagi setiap orang tanpa memandang jenis kelamin, suku, agama, ras, dan antar golongan. Hal ini sejalan dengan prinsip keterbukaan, kewajaran, dan kesetaraan diadopsi dalam proses rekrutmen. Pada dasarnya kemampuan *socio-cultural* tersebut juga merupakan salah satu penilaian kompetensi bagi Karyawan Bank.

Rekrutmen Bank dilakukan melalui metode rekrutmen internal dan eksternal. Bank melakukan rekrutmen internal untuk mengisi jabatan yang kosong dalam unit kerja melalui proses promosi dan rotasi Karyawan. Sementara itu, metode rekrutmen eksternal dilakukan menggunakan berbagai cara seperti *e-mail/ekspedisi*, *pro-hire*, dan *online job portal*. Bank telah melakukan rekrutmen sebanyak 133 Karyawan baru untuk berbagai posisi di sepanjang tahun 2021.

## SISTEM PENILAIAN KINERJA

Hasil penilaian kinerja (*performance management evaluation*) yang akan dikombinasikan dengan pemenuhan kompetensi teknis Karyawan dengan menggunakan metode *Nine Grids* ini akan menjadi dasar untuk promosi, jenjang karier Karyawan dan pemberian *reward and recognition*.

Dalam melakukan penilaian kinerja (*performance management evaluation*), Bank menerapkan metode *Performance Management* yang senantiasa dilakukan setiap semester. Indikator *Performance Management* tersebut adalah adanya ketersediaan indikator yang dapat diukur yaitu:

1. *Key Performance Indicator (KPI)*
  - a. Sasaran/Tujuan;
  - b. KPI (*Key Performance Indicator*);
  - c. Bobot;
  - d. Target;
  - e. Aktual (realisasi);
  - f. Hasil (perbandingan realisasi dan target); dan
  - g. Hasil KPI.
2. Kompetensi
  - a. Kompetensi Dasar;
  - b. Kompetensi *Socio-Cultural*; dan
  - c. Kompetensi Manajerial.
3. Penugasan khusus (sebagai tambahan penilaian bagi Karyawan yang mengikuti penugasan terkait kepedulian di luar pekerjaan sehari-hari)
4. Penilaian kedisiplinan

Rekomendasi pelatihan dan pengembangan Karyawan ataupun usulan untuk promosi/mutasi/rotasi/demosi serta *reward and recognition* diberikan berdasarkan penilaian berbasis kinerja ini. Adapun tahapan siklus dari Metode *Performance Management* sebagai berikut:

## RECRUITMENT

Bank conducts employee recruitment by providing an equal opportunity for everyone regardless of gender, ethnicity, religion, race, and among groups. It is in line with the principles of openness, fairness, and equality adopted in the recruitment process. Basically, the *socio-cultural* capabilities is also one of the competency assessments for the Bank's Employees.

Bank recruitment is performed through internal and external recruitment methods. The Bank conducts internal recruitment to fill vacant positions in the work unit through a process of promotion and Employee rotation. Meanwhile, an external recruitment method is conducted by using various methods such as email/expedition, pro-hire and online job portal. The Bank has recruited 133 new employees for various positions throughout 2021.

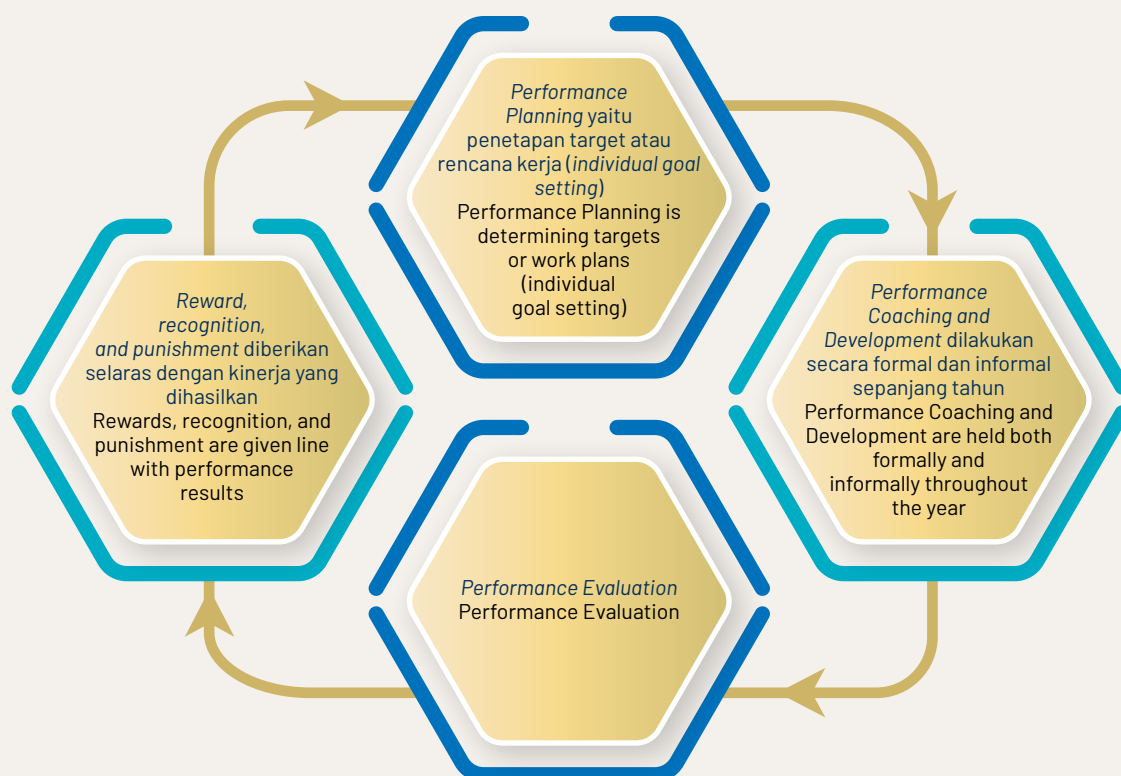
## PERFORMANCE APPRAISAL SYSTEM

The results of performance management evaluation which will be combined with the fulfillment of the technical competence of Employees using the *Nine Grids* method will be a basis of promotion, career paths as well as provision of rewards and recognition for Employees.

Bank implements *Performance Management* method which is always conducted every semester in conducting performance management evaluation. The indicators of *Performance Management* is the availability of measurable indicators, namely:

1. *Key Performance Indicators (KPI)*
  - a. Goals/Purposes;
  - b. KPI (*Key Performance Indicator*);
  - c. Weight;
  - d. Target;
  - e. Actual (realization);
  - f. Results (a comparison between realization and target); and
  - g. KPI results.
2. Competence
  - a. Basic competencies;
  - b. *Socio-Cultural* Competence; and
  - c. Managerial Competence.
3. A special assignment (as an additional assessment for Employees taking a part in assignments related to their concerns outside of daily work)
4. Discipline assessment

Recommendations for employee training and development or proposals for promotion/transfer/rotation/demotion as well as rewards and recognition are provided based on this performance-based assessment. The cycle phase of *Performance Management* Method is as follows:



## PENGEMBANGAN KARIER

Bank telah menerapkan kebijakan pengembangan karier sebagaimana yang diatur dalam Surat Edaran SDM No. 003.02.0 tentang Ketentuan Promosi dan Demosi. Pengembangan karier ini dilakukan karena hal tersebut memengaruhi tingkat kepuasan Karyawan. Oleh karena itu, Bank memberikan peluang atau kesempatan yang sama kepada seluruh Karyawan untuk mengembangkan karier berdasarkan kompetensi dan kebutuhan. Bank Artha Graha Internasional telah melaksanakan pengembangan karier bagi 538 Karyawan dengan berbagai posisi di sepanjang tahun 2021.

## PENGEMBANGAN KOMPETENSI KARYAWAN

Bank menjalankan program pengembangan kompetensi Karyawan untuk memastikan peningkatan kualitas dan kapasitas *Human Capital*. Program ini dilakukan untuk di samping menunjang keberlangsungan usaha Bank secara jangka panjang untuk mendukung pelaksanaan strategi jangka pendek. Selain itu, pelaksanaan program pengembangan kompetensi juga berlandaskan pada kesadaran Bank bahwa Karyawan memiliki hak untuk mengikuti program pembinaan serta pengembangan kompetensi yang disediakan Bank. Adapun fokus pelatihan yang diberikan Bank di sepanjang tahun 2021 adalah peningkatan kompetensi kader terlebih dalam rangka pemenuhan sertifikasi terkait kompetensi.

## CAREER DEVELOPMENT

Bank has implemented a career development policy as stipulated in the SDM Circular No. 003.02.0 regarding Terms of Promotion and Demotion. This career development is conducted as it affects Employee's satisfaction level. Therefore, the Bank provides equal opportunities to all Employees to develop careers based on their competence and needs. Bank Artha Graha Internasional has carried out its career development for 538 Employees in various positions throughout 2021.

## EMPLOYEE COMPETENCY DEVELOPMENT

Bank implements Employee competency development programs to ensure the quality and capacity improvement of Human Capital. This program is conducted to support long-term sustainability of the Bank's business to support the short-term strategy implementation. Moreover, the implementation of competency development program is also based on the Bank's awareness that Employees have a right to participate in the coaching and competency development programs provided by the Bank. The focus of trainings provided by the Bank throughout 2021 is to enhance the competence of cadres, particularly to meet the competency related certifications.

Dalam pelaksanaannya, pengembangan kompetensi ini dikoordinasikan langsung oleh *Executive Officer* Diklat dengan memperhatikan kinerja, pengalaman, kebutuhan, dan kriteria lainnya dari masing-masing Karyawan.

#### Jenis dan Tujuan Pengembangan Kompetensi

Disepanjang tahun 2021, Bank telah melakukan sejumlah kegiatan pengembangan kompetensi Karyawan, dimana jenis dan tujuan dari masing-masing pelatihan dijelaskan sebagai berikut:

In practice, the competency development is directly coordinated by the Executive Officer of Education and Training by considering the performance, experience, needs, and other criteria of each Employee.

#### Types and Objectives of Competency Development

Throughout 2021, the Bank has conducted a number of Employee competency development activities, of which the types and objectives of each training are explained as follows:

| Jenis Pelatihan<br>Type of Training | Tujuan Pelatihan<br>Training Objectives                                                                                                                                                                                                                                                                                         |
|-------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Operasional</b><br>Operational   | Memberikan/meningkatkan pengetahuan serta keterampilan para peserta terkait pengelolaan operasional perbankan sehingga dapat meningkatkan kinerjanya.<br>Provide/improve the participants' knowledge and skills regarding the management of bank operations so as to improve their performance.                                 |
| <b>Kredit</b><br>Credit             | Membekali/meningkatkan pengetahuan serta keterampilan para peserta terkait pengelolaan kredit & marketing.<br>Equip/improve the knowledge and skills of participants related to credit management & marketing.                                                                                                                  |
| <b>Manajerial</b><br>Managerial     | Membekali pengetahuan serta keterampilan para peserta terkait bidang manajerial/ <i>soft skill</i> ( <i>Leadership</i> dan keterampilan mengelola Karyawan/pekerjaan).<br>To equip participants with knowledge and skills related to managerial/ <i>soft skills</i> ( <i>Leadership</i> and Employee/job management skills).    |
| <b>Lainnya</b><br>Other             | Membekali/meningkatkan pengetahuan dan keterampilan peserta di luar pengetahuan perbankan, tetapi masih ada kaitan dengan pengelolaan perbankan (HC, IT, Legal, dll.).<br>Equip/enhance the participants' knowledge and skills outside of banking knowledge, but are still related to banking management (HC, IT, Legal, etc.). |

#### PELAKSANAAN PENGEMBANGAN KOMPETENSI

Meski di tengah pandemi Covid-19, Bank Artha Graha Internasional tetap menjalankan program pengembangan kompetensi. Pengembangan kompetensi yang dijalankan Bank tahun 2021 beberapa dilakukan dengan metode webinar. Secara kumulatif, Bank menyelenggarakan 390 program pengembangan kompetensi baik internal maupun eksternal yang diikuti oleh 9.831 peserta di sepanjang tahun 2021.

#### IMPLEMENTATION OF COMPETENCY DEVELOPMENT

Even in the time of Covid-19 pandemic, Bank Artha Graha Internasional consistently to conduct a competency development program. Some of the competency developments were carried out by the Bank in 2021 by using a webinar method. Cumulatively, the Bank organized 390 competency development programs, either internal or external, which were attended by 9,831 participants throughout 2021.

#### Pengembangan Kompetensi Karyawan Berdasarkan Strata Jabatan Employee Competency Development Based on Position

| Strata Jabatan<br>Position            | Pelatihan Internal   Internal Training |                  |                          |                   | Pelatihan Eksternal<br>External Training | Total | %      |
|---------------------------------------|----------------------------------------|------------------|--------------------------|-------------------|------------------------------------------|-------|--------|
|                                       | Operasional<br>Operational             | Kredit<br>Credit | Manajerial<br>Managerial | Lainnya<br>Others |                                          |       |        |
| Penata Laksana<br>Organizers          | 211                                    | 67               | 1                        | 43                | -                                        | 322   | 3,27%  |
| Penata Usaha<br>Administration        | 906                                    | 584              | 29                       | 1.019             | 7                                        | 2.545 | 25,89% |
| Pejabat Muda<br>Junior Officer        | 1.484                                  | 1.589            | 147                      | 2.376             | 33                                       | 5.629 | 57,26% |
| Pejabat Madya<br>Intermediate Officer | 218                                    | 200              | 51                       | 353               | 9                                        | 831   | 8,45%  |

| Strata Jabatan<br>Position                | Pelatihan Internal   Internal Training |                  |                          |                   | Pelatihan Eksternal<br>External Training | Total | %     |
|-------------------------------------------|----------------------------------------|------------------|--------------------------|-------------------|------------------------------------------|-------|-------|
|                                           | Operasional<br>Operational             | Kredit<br>Credit | Manajerial<br>Managerial | Lainnya<br>Others |                                          |       |       |
| Pejabat Utama<br>Head Officer             | 27                                     | 21               | 9                        | 27                | 4                                        | 88    | 0,90% |
| Manajemen Trainee<br>Management Trainee   | 120                                    | 136              | 8                        | 72                | -                                        | 336   | 3,42% |
| Direksi<br>Board of Directors             | 13                                     | 2                | 1                        | 8                 | 11                                       | 35    | 0,35% |
| Dewan Komisaris<br>Board of Commissioners | -                                      | -                | -                        | 2                 | -                                        | 2     | 0,02% |
| Lainnya<br>Others                         | 3                                      | -                | -                        | 40                | -                                        | 43    | 0,44% |
| %                                         | 30,33                                  | 26,44            | 2,50                     | 40,08             | 0,65                                     |       | 100%  |

**Pengembangan Kompetensi Karyawan Berdasarkan Fungsi/Bidang  
Employee Competency Development Based on Function/Field**

| Fungsi/Bidang<br>Tugas<br>Job Function/Field | Pelatihan Internal   Internal Training |                  |                          |                   | Pelatihan Eksternal<br>External Training | Total | %      |
|----------------------------------------------|----------------------------------------|------------------|--------------------------|-------------------|------------------------------------------|-------|--------|
|                                              | Operasional<br>Operational             | Kredit<br>Credit | Manajerial<br>Managerial | Lainnya<br>Others |                                          |       |        |
| Front Liner<br>Front Liner                   | 731                                    | 352              | 32                       | 239               | 4                                        | 1.358 | 13,81% |
| Kredit<br>Credit                             | 810                                    | 1.325            | 106                      | 752               | 2                                        | 2.995 | 30,46% |
| Operasional<br>Operations                    | 391                                    | 240              | 14                       | 310               | 2                                        | 957   | 9,73%  |
| Treasury, Trade<br>Financial                 | 56                                     | 39               | 5                        | 20                | 6                                        | 126   | 1,30%  |
| Information<br>Technology                    | 54                                     | 37               | 10                       | 27                | -                                        | 128   | 1,30%  |
| Audit Kontrol<br>Audit Control               | 140                                    | 107              | 20                       | 62                | 18                                       | 347   | 3,53%  |
| Management<br>Trainee                        | 111                                    | 125              | 7                        | 65                | -                                        | 308   | 3,13%  |
| Lainnya<br>Others                            | 689                                    | 374              | 52                       | 2.465             | 32                                       | 3.162 | 36,74% |
| %                                            | 30,33                                  | 26,44            | 2,50                     | 40,08             | 0,65                                     |       | 100%   |

**EVALUASI PELAKSANAAN PENGEMBANGAN  
KOMPETENSI**

Bank Artha Graha Internasional mengadakan evaluasi pelatihan dengan beberapa pendekatan untuk mengetahui efektivitasnya terhadap pengembangan kompetensi bagi Karyawan. Pendekatan yang dimaksud adalah sebagai berikut:

**EVALUATION OF COMPETENCY DEVELOPMENT  
IMPLEMENTATION**

Bank Artha Graha Internasional conducts training evaluations with several approaches to know its effectiveness towards Employees' competency development. The aforementioned approaches are as follows:

1. Evaluasi dilakukan dengan mengisi kuesioner yang disediakan oleh Koordinator Program Diklat pada akhir program pelatihan (*level reaction*). Kuesioner yang diisi oleh para peserta tersebut antara lain berkaitan dengan pengajar, materi yang disampaikan, serta sarana dan prasarana kegiatan;
2. Evaluasi dengan memberikan *pre-test* pada awal program dan *post-test* pada akhir program (*Level Learning*); dan
3. Evaluasi dilaksanakan dengan meminta peserta untuk memberikan sosialisasi atas pelatihan yang sudah didapat kepada rekan dalam unit kerjanya. Selain itu, penilaian dapat dilakukan dengan meminta evaluasi secara berkala atas perubahan kinerja/*behaviour* Karyawan (peserta) tersebut setelah mengikuti suatu pelatihan tertentu (*level behaviour*).

Berdasarkan evaluasi tersebut, rata-rata hasil evaluasi pengembangan pelatihan menunjukkan pelaksanaan pengembangan pelatihan telah berjalan dengan baik, efektif pada tahun 2021 dengan disertai beberapa rekomendasi. Rekomendasi tersebut telah ditindaklanjuti dan diharapkan dapat meningkatkan penyelenggaraan pelatihan untuk ke depannya.

## HUBUNGAN INDUSTRIAL

Bank Artha Graha Internasional memberikan kebebasan kepada seluruh Karyawan untuk mendapatkan haknya dengan bergabung dalam Serikat Pekerja berdasarkan Undang-Undang No. 13 tahun 2003 tentang Ketenagakerjaan efektif tanggal 25 Maret 2003. Kebijakan ini ditempuh dalam rangka mewujudkan komitmen Bank untuk membangun dan memelihara hubungan industrial yang sehat dan harmonis dengan seluruh Karyawan.

IKAJIH Unit Bank Artha Graha Internasional adalah serikat pekerja yang diikuti oleh Karyawan Bank. Kepengurusan serikat pekerja tersebut telah disusun oleh Bank dan disahkan oleh seluruh anggotanya. Kepengurusan tersebut telah menghasilkan peraturan/ketentuan yang telah disepakati antara pengusaha dan Karyawan dalam bentuk Perjanjian Kerja Bersama (PKB), yang berisikan hak dan kewajiban baik oleh Karyawan kepada Bank maupun Bank kepada Karyawan.

## HUMAN CAPITAL ENGAGEMENT

Survei *engagement* Karyawan dilakukan oleh Bank Artha Graha Internasional untuk mengukur kedekatan Karyawan terhadap perusahaan selama bekerja di Bank. Tujuan dari pelaksanaan survei ini adalah untuk membentuk lingkungan dan proses kerja yang seimbang antara Bank dan Karyawan. Indeks dari hasil survei *engagement* pegawai pada tahun 2021 mencapai 71,04%.

1. Evaluation is conducted by filling out a questionnaire provided by the Education and Training Program Coordinator at end of the training program (*level reaction*). The questionnaires that were filled out by participants, among others, related to the teacher, the material presented, as well as the facilities and infrastructure for the activities;
2. Evaluation is carried out by giving *pre-test* at the beginning of the program and *post-test* at the end of the program (*Level Learning*); and
3. Evaluation is performed by asking participants to provide socialization on the training that has been obtained to colleagues in their work units. Moreover, the assessment can be conducted by requesting periodic evaluations of changes in the performance/behavior of the Employee (participant) after attending a certain training (*behavior level*).

Based on this evaluation, the average results of training development evaluation showed that the implementation of training development has been well-managed, effective in 2021, accompanied by several recommendations. These recommendations have been followed up and are expected to improve the implementation of future training.

## INDUSTRIAL RELATIONS

Bank Artha Graha Internasional gives freedom to all Employees to get their rights by joining a Labor Union based on Law No. 13 Year 2003 concerning Manpower effective from March 25, 2003. This policy was adopted in order to realize the Bank's commitment to build and maintain healthy and harmonious industrial relations with all Employees.

IKAJIH Unit of Bank Artha Graha Internasional is a union which is participated by Bank Employees. The management of that union has been prepared by the Bank and approved by all its members. The management has formulated regulations that have been agreed between employers and Employees in the form of Collective Labor Agreements (PKB), which contain the rights and obligations of both employees to the Bank and the Bank to Employees.

## HUMAN CAPITAL ENGAGEMENT

An Employee engagement survey was conducted by Bank Artha Graha Internasional to measure the closeness of Employees to the company while working at the Bank. This survey purpose is to establish a balanced work environment and process between the Bank and Employees. The index from the results of employee engagement survey in 2021 reached 71.04%.



## STRATEGI PENGEMBANGAN ORGANISASI DAN HUMAN CAPITAL TAHUN 2022

Mendapatkan *human capital* yang andal dan berdedikasi adalah misi ketiga Bank Artha Graha Internasional yang secara berkelanjutan masuk ke dalam strategi pengembangan dan program kerja *Human Capital*. Pengembangan *human capital* di tahun 2022 difokuskan kepada peningkatan kompetensi dan kaderisasi, untuk dapat mencapai strategi tersebut, bank secara berkelanjutan akan melaksanakan program-program berikut ini:

1. Meningkatkan pola penilaian kedisiplinan, kinerja, kompetensi dan karakter Karyawan;
2. Menerapkan pelaksanaan pemenuhan kompetensi sesuai fungsi tugas dan jabatan Karyawan;
3. Menerapkan proses kaderisasi Karyawan dengan *new flexible career path*; dan
4. Melaksanakan *retention* program dengan *reward program*.

## RENCANA PENGEMBANGAN ORGANISASI DAN HUMAN CAPITAL

Dalam hal pengembangan organisasi dan *human capital* strategi kaderisasi yang dilakukan adalah dengan menerapkan prinsip dasar terencana, sesuai kebutuhan, terukur, berkelanjutan, fleksibel, dan berkolaborasi. Dengan memenuhi prinsip dasar tersebut diharapkan dapat tercipta transparansi bagi seluruh Karyawan dalam rangka penerapan *new flexible career path* (jenjang karier tanpa batasan).

### A. Sasaran

Sebagai sasaran dalam pelaksanaan strategi pengembangan organisasi dan *human capital*, Bank Artha Graha Internasional menetapkan 3 (tiga) sasaran strategis untuk tahun 2022, di mana ketiga sasaran ini bertujuan untuk memiliki Karyawan yang memiliki kompetensi bukan hanya di satu bidang tertentu, dan dengan harapan mampu memotivasi Karyawan untuk meningkatkan kompetensi individu di Bank. Ketiga sasaran tersebut yakni:

1. *Agile human capital*
2. Efisiensi
3. *Engagement* Karyawan

### B. Strategi dan Action Plan

Adapun strategi dan *action plan* yang disiapkan untuk mencapai sasaran diatas sebagai berikut:

1. *Agile Human Capital*
  - a. Penyusunan sampai dengan pengawasan pemenuhan tenaga kerja berdasarkan *Man Power Planning*.
  - b. *Campus Hiring* dan *Job Fair*.
  - c. Penerapan kamus kompetensi yang transparan.

## ORGANIZATIONAL DEVELOPMENT AND HUMAN CAPITAL STRATEGY FOR 2022

Obtaining reliable and dedicated human capital is the third mission of Bank Artha Graha Internasional which is continuously included in the development strategy and work program of Human Capital. Human capital development in 2022 is focused on increasing competence and regeneration, to achieve this strategy, the Bank will continuously implement the following programs:

1. Improving the assessment pattern of the Employees' discipline, performance, competence and character;
2. Implementing the fulfillment of competencies in accordance with the function of duties and positions of the Employees;
3. Conducting an Employee regeneration process with a new flexible career path; and
4. Carrying out a retention program with a reward program.

## ORGANIZATIONAL DEVELOPMENT PLAN AND HUMAN CAPITAL

In terms of organizational development and human capital, the regeneration strategy is executed by applying the basic principles of well-planned, based on demand, measurable, sustainable, flexible, and collaborated. By fulfilling these basic principles, it is expected that transparency will be created for all Employees in order to implement the new flexible career path (career paths without restrictions).

### A. Target

As a target in the implementation of organizational development and human capital strategies, Bank Artha Graha Internasional has set 3 (three) strategic targets for 2022, aiming to have Employees with competencies in more than one field, and expecting to be able to motivate Employees to improve their individual competencies in the Bank. The three targets are:

1. *Agile human capital*
2. Efficiency
3. *Employee Engagement*

### B. Strategy and Action Plan

The strategies and action plans prepared to achieve the above-mentioned targets are as follows:

1. *Agile Human Capital*
  - a. From Preparation to supervision of manpower fulfillment based on *Man Power Planning*.
  - b. *Campus Hiring* and *Job Fairs*.
  - c. The application of a transparent competency dictionary.

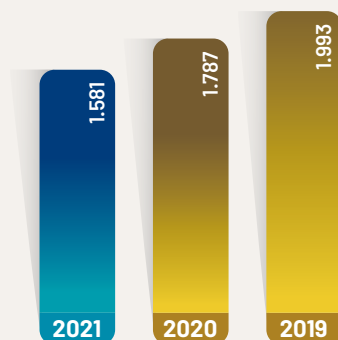
- a. Pemenuhan kompetensi Karyawan sesuai penempatan.
- b. Penyelenggaraan Program Pelatihan percepatan karier Karyawan.
1. Efisiensi
  - a. Pelaksanaan pembaruan Karyawan.
  - b. Optimalisasi dan efisiensi biaya Karyawan.
2. Engagement Karyawan
  - a. Melanjutkan kegiatan kebersamaan antara Karyawan dan manajemen (*Outbound*) dan membentuk komunitas mandiri berdasarkan hobi (Olahraga dan Seni).
  - b. Melaksanakan program-program dengan *reward* seperti BAGI Service STAR Award, AGI Learning Pocket dan English Day Fun Day reward.
  - c. Melanjutkan program insentif bagi Karyawan dengan fungsi kerja marketing.

- d. Fulfillment of Employee competence based on placement.
- e. Implementation of the Employee Career Acceleration Training Program.
2. Efficiency
  - a. Implementation of Employee renewal.
  - b. Optimization and efficiency of Employee costs.
3. Employee Engagement
  - a. Continuing the togetherness activities between employees and the management (*Outbound*) as well as establishing an independent community based on hobbies (Sports and Arts).
  - b. Implementing programs with rewards such as BAGI Service STAR Award, AGI Learning Pocket and English Day Fun Day reward.
  - c. Continuing the incentive program for Employees with a marketing function.

## STATISTIK HC

Secara kumulatif, jumlah Karyawan Bank Artha Graha Internasional mencapai 1.581 orang pada tahun 2021, lebih rendah dibandingkan jumlah karyawan dengan tahun sebelumnya yang mencapai 1.787 orang seiring dengan berkembangnya layanan digital perbankan Bank. Tabel-tabel berikut menunjukkan perkembangan HC Bank Artha Graha Internasional dalam tiga tahun terakhir:

### Jumlah Karyawan Bank Artha Graha Tahun 2019–2021



## HC STATISTICS

Cumulatively, the number of Employees of Bank Artha Graha Internasional reached 1,581 employees in 2021, lower than previous years' number of employees standing at 1,787 employees in line with the development of the Bank's digital banking services. The following tables show Bank Artha Graha Internasional HC development in the last three years:

### Number of Bank Artha Graha Employees 2019–2021

### Komposisi Karyawan Berdasarkan Jenjang Pendidikan Employee Composition Based on Education Level

| Jenjang Pendidikan<br>Education Level           | 2021           |                | 2020           |                | 2019           |                |
|-------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|
|                                                 | Orang   People | %              | Orang   People | %              | Orang   People | %              |
| S3   Doctoral                                   | 1              | 0,06%          | 1              | 0,06%          | 1              | 0,05%          |
| S2   Master                                     | 49             | 3,10%          | 57             | 3,19%          | 61             | 3,06%          |
| S1   Bachelor                                   | 1.125          | 71,16%         | 1.221          | 68,33%         | 1.344          | 67,44%         |
| D3   Diploma                                    | 245            | 15,50%         | 287            | 16,06%         | 330            | 16,56%         |
| SMA atau Sederajat<br>High School or Equivalent | 137            | 8,66%          | 191            | 10,68%         | 221            | 11,08%         |
| < SMA   Below High School                       | 24             | 1,52%          | 30             | 1,68%          | 36             | 1,81%          |
| <b>Jumlah   Total</b>                           | <b>1.581</b>   | <b>100,00%</b> | <b>1.787</b>   | <b>100,00%</b> | <b>1.993</b>   | <b>100,00%</b> |

### Komposisi Karyawan Berdasarkan Rentang Usia Composition of Employees Based on Age Range

| Rentang Usia<br>Age Range | 2021           |             | 2020           |             | 2019           |             |
|---------------------------|----------------|-------------|----------------|-------------|----------------|-------------|
|                           | Orang   People | %           | Orang   People | %           | Orang   People | %           |
| 18-24 tahun   18-24 years | 72             | 4,55%       | 39             | 2,18%       | 80             | 4,01%       |
| 25-45 tahun   25-45 years | 1.020          | 64,52%      | 1.129          | 63,18%      | 1.252          | 62,82%      |
| 46-50 tahun   46-50 years | 250            | 15,81%      | 284            | 15,89%      | 329            | 16,51%      |
| >50 tahun   >50 years     | 239            | 15,12%      | 335            | 18,75%      | 332            | 16,66%      |
| <b>Jumlah   Total</b>     | <b>1.581</b>   | <b>100%</b> | <b>1.787</b>   | <b>100%</b> | <b>1.993</b>   | <b>100%</b> |

### Komposisi Karyawan Berdasarkan Level Organisasi Composition of Employees Based on Organization Level

| Level Organisasi<br>Organization Level | 2021           |             | 2020           |             | 2019           |             |
|----------------------------------------|----------------|-------------|----------------|-------------|----------------|-------------|
|                                        | Orang   People | %           | Orang   People | %           | Orang   People | %           |
| Senior Vice President                  | 4              | 0,25%       | 5              | 0,28%       | 5              | 0,25%       |
| Vice President                         | 3              | 0,19%       | 4              | 0,22%       | 4              | 0,20%       |
| Assistant Vice President               | 12             | 0,76%       | 13             | 0,73%       | 15             | 0,75%       |
| Senior Manager                         | 17             | 1,07%       | 17             | 0,95%       | 18             | 0,90%       |
| Manager                                | 30             | 1,90%       | 27             | 1,51%       | 34             | 1,71%       |
| Senior Assistant Manager               | 61             | 3,86%       | 78             | 4,36%       | 86             | 4,32%       |
| Assistant Manager                      | 88             | 5,57%       | 103            | 5,76%       | 101            | 5,07%       |
| Junior Assistant Manager               | 167            | 10,56%      | 198            | 11,08%      | 223            | 11,19%      |
| First Officer                          | 597            | 37,76%      | 712            | 39,84%      | 764            | 38,33%      |
| Staff                                  | 519            | 32,83%      | 530            | 29,67%      | 624            | 31,31%      |
| Non Staff                              | 83             | 5,25%       | 100            | 5,60%       | 119            | 5,97%       |
| <b>Jumlah   Total</b>                  | <b>1.581</b>   | <b>100%</b> | <b>1.787</b>   | <b>100%</b> | <b>1.993</b>   | <b>100%</b> |

### Komposisi Karyawan Berdasarkan Status Kepegawaian Employee Composition Based on Employment Status

| Status Kepegawaian<br>Employment Status | 2021           |             | 2020           |             | 2019           |             |
|-----------------------------------------|----------------|-------------|----------------|-------------|----------------|-------------|
|                                         | Orang   People | %           | Orang   People | %           | Orang   People | %           |
| Pegawai Tetap<br>Permanent Employee     | 1.430          | 90,45%      | 1.661          | 92,95%      | 1.815          | 91,07%      |
| Pegawai Kontrak<br>Contract Employee    | 151            | 9,55%       | 126            | 7,05%       | 178            | 8,93%       |
| <b>Jumlah   Total</b>                   | <b>1.581</b>   | <b>100%</b> | <b>1.787</b>   | <b>100%</b> | <b>1.993</b>   | <b>100%</b> |

### Komposisi Karyawan Berdasarkan Jenis Kelamin Employee Composition Based on Gender

| Jenis Kelamin<br>Gender | 2021           |             | 2020           |             | 2019           |             |
|-------------------------|----------------|-------------|----------------|-------------|----------------|-------------|
|                         | Orang   People | %           | Orang   People | %           | Orang   People | %           |
| Pria   Male             | 811            | 51,30%      | 909            | 50,87%      | 1.011          | 50,73%      |
| Wanita   Female         | 770            | 48,70%      | 878            | 49,13%      | 982            | 49,27%      |
| <b>Jumlah   Total</b>   | <b>1.581</b>   | <b>100%</b> | <b>1.787</b>   | <b>100%</b> | <b>1.993</b>   | <b>100%</b> |

## TEKNOLOGI INFORMASI & PERBANKAN DIGITAL

### INFORMATION TECHNOLOGY & DIGITAL BANKING

Teknologi informasi memiliki peran kunci dalam menjaga kelangsungan bisnis saat ini. Di tengah kondisi pandemi yang telah membatasi aktivitas sosial, tuntutan atas layanan digital perbankan yang cepat, nyaman, dan aman serta mampu memenuhi permintaan Nasabah menjadi salah satu dasar transformasi digitalisasi perbankan. Dengan demikian, keberadaan Teknologi Informasi (TI) yang berkualitas dan berkapasitas yang semakin berkembang menjadi salah satu hal yang wajib dimiliki bank untuk bersaing di era digital saat ini.

#### KEBIJAKAN PENGGUNAAN TEKNOLOGI INFORMASI

Dasar hukum Bank Artha Graha Internasional dalam menyusun kebijakan dan prosedur penggunaan TI adalah Peraturan Otoritas Jasa Keuangan No. 38/POJK.03/2016 tentang Penerapan Manajemen Risiko dalam Teknologi Informasi oleh Bank Umum dan Surat Edaran Otoritas Jasa Keuangan No. 21/SE/0JK.03/2017 tentang Penerapan Manajemen Risiko dalam Teknologi Informasi oleh Bank Umum.

Bank Artha Graha Internasional berkomitmen mengoptimalkan pendapatan Bank, khususnya *fee based income* melalui pengembangan bisnis bank berbasis IT secara berkelanjutan atau tidak hanya bersifat *supporting* semata.

#### PENGELOLA TEKNOLOGI INFORMASI & DIGITAL BANKING

Deputi Direktur *IT Governance* bertanggung jawab atas pengelolaan dan pengembangan TI sedangkan Deputi Direktur *Digital Banking* dan *Bisnis Solusi* bertanggung jawab atas pengembangan perbankan digital di Bank Artha Graha Internasional yang disupervisi oleh Direktur *Digital & Network*. Berikut adalah struktur organisasi pengelolaan TI dan *digital banking* di Bank:

Information technology has a key role in maintaining recent business continuity. In the time of pandemic that has limited social activities, the demand for rapid, convenient, and safe digital banking services and the ability to meet the Customers' demands has become one of the transformation foundations for banking digitalization. Thus, the existence of a growing quality and capacity Information Technology (IT) is becoming one of must-owned things of the Bank to compete in current digital era.

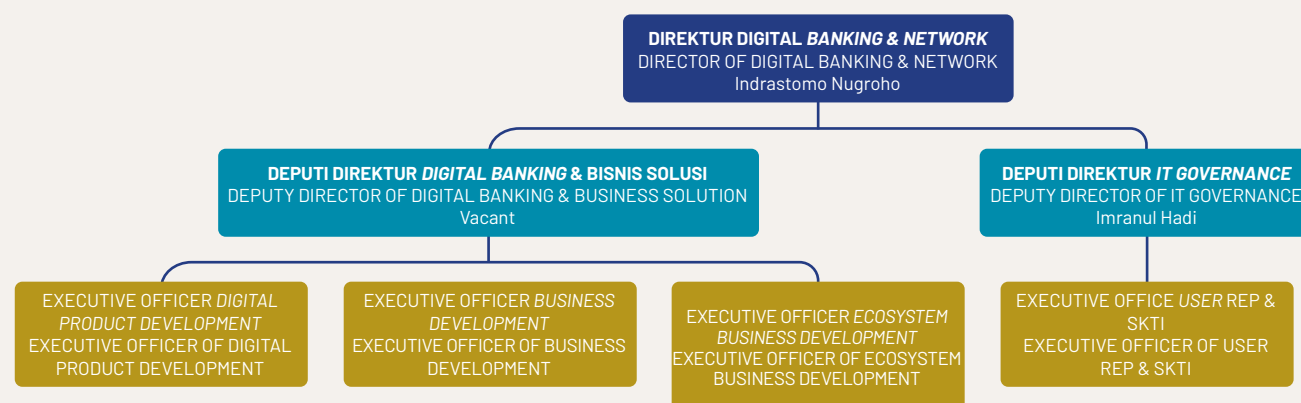
#### INFORMATION TECHNOLOGY USAGE POLICY

Legal basis for Bank Artha Graha Internasional in formulating policies and procedures for the use of IT is the Financial Services Authority Regulation No. 38/POJK.03/2016 concerning Implementation of Risk Management in Information Technology by Commercial Banks and Circular Letter of the Financial Services Authority No. 21/SE/0JK.03/2017 concerning the Implementation of Risk Management in Information Technology by Commercial Banks.

Bank Artha Graha Internasional is committed to optimizing the Bank's income, particularly fee-based income through the Bank's sustainable IT development or not only a supporting business.

#### INFORMATION TECHNOLOGY & DIGITAL BANKING MANAGEMENT

The Deputy Director of IT Governance is responsible for IT management and development while the Deputy Director of Digital Banking and Business Solutions is responsible for the development of digital banking at Bank Artha Graha Internasional which is supervised by the Director of Digital & Network. The following is the organizational structure of IT and digital banking management at the Bank:



Dalam menjalankan tugasnya, Deputy Direktur *Digital Banking & Bisnis Solusi* dibantu tiga *Executive Officer*, yaitu *Executive Officer Digital Product Development*, *Executive Officer Business Development*, dan *Executive Officer Ecosystem Business Development*, sedangkan untuk Deputy Direktur *IT Governance* dibantu oleh satu *Executive Officer User Rep & SKTI*. Adapun tugas dari masing-masing adalah sebagai berikut:

In performing his duties, the Deputy Director of Digital Banking & Business Solutions is assisted by three Executive Officers, namely the Executive Officer of Digital Product Development, Executive Officer of Business Development, and Executive Officer of Ecosystem Business Development, while the Deputy Director of IT Governance is assisted by one Executive Officer User Rep & SKTI. The duties of each are as follows:

|                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|--------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>Deputy Direktur <i>Digital Banking &amp; Bisnis Solusi</i></b><br/> <b>Deputy Director of Digital Banking &amp; Business Solutions</b></p> | <p>Memastikan rencana pengembangan produk-produk digital bank dapat mengakomodir kebutuhan Nasabah maupun mitra bisnis yang bekerja sama. Dengan tetap melakukan sinergi berkelanjutan sesuai rencana strategis di bidang TI dalam penyediaan sistem TI yang andal, efektif, dan efisien sehingga dapat memenuhi tujuan bisnis Bank sesuai dengan standar keamanan dengan tetap menjunjung tinggi visi, misi, dan nilai perusahaan.<br/> Ensuring that the Bank's digital product development plan can accommodate the needs of Customers and business partners who work together. By consistently conducting sustainable synergies based on strategic plans in the IT sector in the provisions of reliable, effective and efficient IT systems so as to meet the Bank's business objectives in accordance with security standards while upholding the vision, mission, and corporate values.</p>                                                                                                     |
| <p><b>Executive Officer Business Development</b><br/> <b>Executive Officer of Business Development</b></p>                                       | <p>Melakukan perancangan program marketing yang strategis dengan memanfaatkan produk layanan <i>digital banking</i> serta bekerja sama dengan pihak ketiga guna mendukung peningkatan transaksi pada layanan produk digital ataupun layanan lainnya yang berpengaruh langsung terhadap peningkatan <i>fee base income</i> Bank.<br/> Designing strategic marketing programs by utilizing digital banking service products and collaborating with third parties to support increased transactions in digital product services or other services that directly affect an increase in the Bank's fee base income.</p>                                                                                                                                                                                                                                                                                                                                                                                    |
| <p><b>Executive Officer Ecosystem Business Development</b><br/> <b>Executive Officer of Ecosystem Business Development</b></p>                   | <p>Membangun kerja sama Ekosistem berbasis Digital dengan melakukan kolaborasi mitra bisnis yang akan menambah potensi <i>customer base</i> serta transaksi keuangan yang berpengaruh terhadap peningkatan <i>fee base income</i> Bank.<br/> Building Digital-based Ecosystem cooperation by collaborating with business partners that will increase the potential of customer base and financial transactions that affect the Bank's increasing fee base income.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <p><b>Executive Officer Digital Product Development</b><br/> <b>Executive Officer of Digital Product Development</b></p>                         | <p>Melakukan pengembangan produk/layanan Digital Bank guna mendukung peningkatan <i>customer base</i> dan transaksi serta inovasi layanan keuangan yang berpengaruh, baik secara <i>direct</i> maupun <i>indirect</i>, terhadap pendapatan Bank.<br/> Developing Digital Bank products/services to support an increase in terms of customer base and transactions as well as financial service innovations affecting either directly or indirectly towards the Bank's income.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <p><b>Deputy Direktur <i>IT Governance</i></b><br/> <b>Deputy Director of IT Governance</b></p>                                                  | <p>Memastikan kebutuhan sistem aplikasi dan penanganan masalah terkait sistem TI yang ditangani oleh vendor sesuai dengan <i>Service Level Agreement (SLA)</i> dan <i>Software Development Life Cycle (SDLC)</i> yang jelas dengan tetap memperhatikan aspek keamanan atau <i>security</i> terhadap sistem dan <i>database</i> yang dikelola oleh Bank sehingga dapat mendukung kebutuhan operasional bank dan mengakomodir pengembangan produk digital sesuai kebutuhan Nasabah maupun mitra bisnis yang bekerja sama.<br/> Ensuring application system demand and handling problems related to IT systems handled by vendors in accordance with a clear Service Level Agreement (SLA) and Software Development Life Cycle (SDLC) while still paying attention to security aspects of systems and databases managed by the Bank so as to support bank operational needs and accommodate the digital products development based on the needs of Customers and business partners working together.</p> |



**Executive Officer User Rep & SKTI**  
**Executive Officer of User Rep & SKTI**

Memastikan ketersediaan *hardware* TI guna mendukung kegiatan operasional sesuai dengan kebutuhan bisnis Bank, serta memastikan kebutuhan sistem aplikasi dan penanganan masalah terkait sistem TI yang ditangani oleh vendor sesuai dengan *Service Level Agreement* (SLA) dan *Software Development Life Cycle* (SDLC) yang jelas dengan tetap memperhatikan aspek keamanan atau *security* terhadap sistem dan *database* yang dikelola oleh Bank.

Ensuring IT hardware availability to support operational activities based on the Bank's business needs, as well as ensuring the application system requirements and handling problems related to IT systems handled by vendors in accordance with a clear Service Level Agreement (SLA) and Software Development Life Cycle (SDLC) by considering aspects of security or security of systems and databases managed by the Bank.

**KERANGKA KERJA TEKNOLOGI INFORMASI & PERBANKAN DIGITAL**

**INFORMATION TECHNOLOGY & DIGITAL BANKING FRAMEWORK**

**Tahun 2022: Digital Product & Solution, Digital Sales**

**Year 2022: Digital Product & Solution, Digital Sales**



Berdasarkan bagan di atas terdapat pemisahan tugas dan tanggung jawab untuk mendukung pencapaian target finansial bisnis serta operasional TI sehari-hari sebagai berikut:

Based on the chart above, there is a separation of duties and responsibilities to support the achievement of business financial targets and day-to-day IT operations as follows:

*Digital Product* di bawah kendali Sub Direktorat *Digital Product Development*  
Digital Products under the control of Sub-Directorate of Digital Product Development

Bagian yang fokus terhadap bisnis proses pengembangan produk perbankan digital, baik *existing* maupun baru, seperti fitur yang terdapat pada aplikasi *mobile banking*, *internet banking*, *open API* (*Application Programming Interface*), serta Anjungan Tunai Mandiri (ATM).  
A section focusing on the business process of digital banking products development, either existing or new, such as features found in mobile banking applications, internet banking, open API (*Application Programming Interface*), and ATMs.

*Digital Solution* di bawah kendali Sub Direktorat *Digital Business Development*  
Digital Solution under the control of Digital Business Development Sub-Directorate

Fokus terhadap akuisisi *customer* serta mitra bisnis baru dengan memanfaatkan layanan produk perbankan digital milik Bank dengan tujuan mendatangkan transaksi dan *fee base income* bagi Bank.  
Focus on customer acquisition and new business partners by utilizing the Bank's digital banking product services with an aim of bringing in transactions and fee base income for the Bank.

*Digital Sales* di bawah kendali Sub Direktorat *Digital Ecosystem Business Development*  
Digital Sales under the control of Sub-Directorate of Digital Ecosystem Business Development

Bagian yang membantu dalam akuisisi mitra bisnis baru dengan memanfaatkan kolaborasi produk bank serta *Fintech*.  
A part assisting the acquisition of new business partners by leveraging the collaboration of bank and *Fintech* products.

Infrastruktur IT Bank mendukung seluruh bisnis yang dilakukan melalui perbankan digital sehingga mitra bisnis dapat terkoneksi dengan layanan bank dengan implementasi layanan API (*Application Programming Interface*) yang terkoneksi dengan beberapa *service*, antara lain transfer dana *virtual account*, API *Biller*, API *Card*, serta API Cek saldo, dan mutasi Nasabah. Di tahun ini Bank melakukan penambahan *service API* antara lain API-QRIS, SKN, RTGS, serta API *Dashboard* untuk *monitoring* transaksi. Selain dari aspek penguatan infrastruktur yang mendukung bisnis, penguatan juga dilakukan dari sisi *Security* dengan tetap rutin melakukan *upgrade* dan pengkinian perangkat/*software*.

Penerapan teknologi informasi tetap berpedoman pada informasi yang akurat, cepat, dan mudah sehingga dapat membantu dalam sisi bisnis dan operasional untuk akuisisi mitra bisnis baru sehingga membantu tercapainya target yang telah ditentukan Bank. Bank Artha Graha Internasional memiliki tata kelola TI yang berdasarkan pada:

1. *Control Objectives for Information and Related Technology* (COBIT);
2. *Information Technology Infrastructure Library* (ITIL); dan
3. *The International Organization for Standardization* (ISO) 27001.

Pemilihan kerangka kerja ini berdasarkan pada informasi yang akurat, cepat, dan mudah. Hal tersebut sangat dibutuhkan Bank dalam memantau perkembangan bisnis dan kondisi pasar yang ada.

## PROGRAM STRATEGIS TEKNOLOGI INFORMASI DAN PERBANKAN DIGITAL TAHUN 2021

Transformasi digitalisasi layanan perbankan adalah fase hal yang harus dilewati oleh bank agar dapat terus bersaing dan menjaga kelangsungan bisnis di era digital saat ini. Seiring dengan perkembangan model bisnis *fintech* yang berpengaruh pada bisnis perbankan adaptasi terhadap perkembangan teknologi digital wajib dilakukan. Terkait dengan hal tersebut, Bank senantiasa menyempurnakan produk dan layanan dengan memanfaatkan perkembangan teknologi informasi terkini.

Di tengah pesatnya perubahan dunia teknologi perbankan serta evolusi layanan keuangan, teknologi informasi Bank saat ini juga dituntut untuk dapat cepat beradaptasi, sehingga dapat mendukung pertumbuhan bisnis dan menjadi salah satu motor penggerak terutama dalam peningkatan pendapatan non operasional (*Fee Based Income*).

Di tengah pandemi yang masih berlangsung hingga tahun 2021, Bank melakukan akselerasi adopsi digitalisasi layanan perbankan melalui penguatan Infrastruktur terutama yang memudahkan Bank dalam berkolaborasi dengan mitra

The Bank's IT infrastructure supports all businesses performed through digital banking so that all business partners can be connected to the Bank's services by implementing API (*Application Programming Interface*) services that are connected to several services, including virtual account fund transfers, API *Biller*, API *Card*, and API Check balances, and Customer transfers. This year the Bank added API services amongst others API-QRIS, SKN, RTGS, and API *Dashboard* to monitor transactions. Apart from an aspect of strengthening the infrastructure that supports business, security is also strengthened by routinely upgrade and update equipment/*software*.

The application of information technology is still guided by accurate, fast, and easy information so that it can assist in the business and operational side for the acquisition of new business partners so as to help achieving the targets set by the Bank. Bank Artha Graha Internasional has IT governance based on:

1. *Control Objectives for Information and Related Technology* (COBIT);
2. *Information Technology Infrastructure Library* (ITIL); and
3. *The International Organization for Standardization* (ISO) 27001.

The selection of this framework is based on an accurate, fast, and easy information. It is required by the Bank to monitor business developments and existing market conditions.

## STRATEGIC PROGRAM FOR INFORMATION TECHNOLOGY AND DIGITAL BANKING IN 2021

The digitalization transformation of banking services is a phase that must be navigated by the Bank in order to compete and maintain its business continuity in the current digital era. Along with the development of *fintech* business model affecting the banking business, adaptation to the digital technology development must be executed. In this regard, the Bank continues to improve its products and services by utilizing the latest developments in information technology.

Amidst the rapid development of banking technology and the evolution of financial services, the Bank's Information Technology is currently also required to be able to adapt quickly, so as to support business growth and become one of the driving forces, especially in increasing non-operating income (*Fee Based Income*).

In the midst of prolonged pandemic until 2021, the Bank accelerated the adoption of digitalization of banking services through strengthening infrastructure, especially those that make it easier for the Bank to collaborate with strategic

strategis baik penyedia solusi teknologi informasi, jaringan mitra bisnis maupun pelaku bisnis finansial teknologi, dengan tetap mempertimbangkan prinsip kehati-hatian dan keamanan. Beragam langkah strategis yang ditempuh oleh Bank di sepanjang tahun 2021 untuk memperkuat layanan perbankan digital maupun teknologi informasi adalah sebagai berikut:

partners, either information technology solution providers, business partner networks or financial technology business players, while still considering the principle of prudence and security. Various strategic steps taken by the Bank throughout 2021 to strengthen its digital banking services and information technology were as follows:

| Implementasi Strategi TI<br>IT Strategy Implementation           | Penjelasan<br>Description                                                                                                                                                                                                                                                                                                                                                                                              |
|------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Implementasi QRIS<br>QRIS Implementation                         | Layanan Pembayaran berbasis QR Code yang dapat digunakan di Aplikasi <i>Mobile Banking</i> Bank, serta Aplikasi <i>Merchant Mitra</i> untuk menerima Pembayaran QR.<br>QR Code-based Payment Services that can be used in the Bank's Mobile Banking Application, as well as the Partner Merchant Application to accept QR Payments.                                                                                    |
| Pengembangan <i>Mobile Banking</i><br>Mobile Banking Development | Pengembangan fitur <i>top-up eWallet</i> (OVO, Gopay, LinkAja, Paytren), <i>Revamp</i> Aplikasi <i>Mobile Banking</i> dengan perubahan UI/UX serta penambahan fitur transaksional untuk Nasabah (berkelanjutan).<br>The development of eWallet top-up features (OVO, Gopay, LinkAja, Paytren) Mobile Banking Application Revamp with UI/UX changes and the addition of transactional features for Customers (ongoing). |
| Pengembangan API<br>API Development                              | <ul style="list-style-type: none"> <li>• Penambahan <i>service</i> layanan API antara lain: API-QRIS, SKN, RTGS; dan</li> <li>• Pengembangan API <i>Dashboard</i> untuk <i>monitoring</i> transaksi.</li> <li>• Addition of API services, including: API-QRIS, SKN, RTGS; and</li> <li>• Development of Dashboard API for transaction monitoring.</li> </ul>                                                           |

Bank juga terus melakukan penguatan infrastruktur teknologi informasi selain pengembangan produk perbankan digital untuk dapat mengakomodir kebutuhan transaksi bisnis Nasabah. Beberapa langkah strategis tengah dilakukan untuk penguatan teknologi informasi bank antara lain:

Bank also continues to strengthen information technology infrastructure apart from developing digital banking products to accommodate Customer business transaction needs. Several strategic steps are being executed to strengthen the Bank's information technology, including:

| Implementasi Strategi TI<br>IT Strategy Implementation | Penjelasan<br>Description                                                                                                                                                                                                                                                                                                          |
|--------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <i>Network Re-engineering</i>                          | Bank melakukan simplifikasi rute <i>network</i> untuk mengurangi <i>hop</i> dan <i>latency</i> untuk peningkatan kecepatan akses aplikasi.<br>Bank simplifies network routes to reduce hops and latency for application access speed enhancement.                                                                                  |
| <i>Switching &amp; Middleware Upgrade</i>              | Peningkatan versi dan infrastruktur <i>Switching Bank (upgrade IST)</i> untuk mendukung operasional dan peningkatan transaksi via <i>channel</i> Bank.<br>An upgrade on Bank version and Switching Bank infrastructure to support operations and increase transactions via Bank channels.                                          |
| <i>Upgrade HSM</i>                                     | Penggantian Perangkat HSM untuk peningkatan fitur dan efisiensi serta kontinuitas <i>support principal</i> .<br>Replacement of HSM Devices for improved features and efficiency as well as continuity of principal support.                                                                                                        |
| <i>Firewall</i>                                        | Peningkatan perangkat lunak <i>Firewall</i> dan IPS untuk mengantisipasi <i>trend</i> ancaman keamanan terkini.<br>Firewall and IPS software upgrades to anticipate the latest security threat trends.                                                                                                                             |
| <i>Server eMail</i>                                    | <i>Upgrade</i> layanan server <i>email opensource</i> yang <i>obsolete</i> dengan layanan <i>Server Email Exchange</i> pada <i>private cloud</i> dengan fitur dan akses yang lebih baik.<br>Upgrade obsolete open source email server service with Exchange Email Server service on private cloud with better features and access. |

## INVESTASI TEKNOLOGI INFORMASI

Bank Artha Graha Internasional menyediakan anggaran khusus untuk investasi di bidang TI secara berkelanjutan sebagai wujud komitmen Bank terhadap pengembangan TI. Adapun besaran investasi tersebut disesuaikan dengan kebutuhan dan rencana serta strategi Bank, baik jangka pendek, menengah maupun panjang.

## PENDIDIKAN DAN PELATIHAN PENGELOLA TEKNOLOGI INFORMASI

Bank Artha Graha Internasional menyediakan program pendidikan dan pelatihan TI, baik yang diselenggarakan secara *inhouse* maupun oleh pihak ketiga untuk meningkatkan kompetensi dan kapasitas Karyawan Direktorat *Digital Banking* agar mampu memberikan kontribusi yang optimal secara berkelanjutan. Beragam program pendidikan dan pelatihan yang diikuti Karyawan Direktorat *Digital Banking* di sepanjang tahun 2021 antara lain:

## INFORMATION TECHNOLOGY INVESTMENT

Bank Artha Graha Internasional provides a special budget for IT investment on an ongoing basis as its embodiment of the Bank's commitment to IT development. The investment budget is adjusted to the Bank's needs and plans as well as strategies either short, medium or long term.

## EDUCATION AND TRAINING OF INFORMATION TECHNOLOGY MANAGEMENT

Bank Artha Graha Internasional provides IT education and training programs, both organized in-house and by third parties to improve the competence and capacity of the Digital Banking Directorate's employees so as to provide optimal contributions in a sustainable manner. Various education and training programs attended by employees of the Digital Banking Directorate throughout 2021, amongst others:

| Waktu & Tempat Pelaksanaan<br>Time & Place         | Tema<br>Theme                                                                                                                        | Penyelenggara<br>Organizer                                        |
|----------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|
| Januari 2021, Jakarta<br>January 2021, Jakarta     | Diskusi Hukum Perlindungan Konsumer Sektor Jasa Keuangan<br>Legal Discussion on Consumer Protection in the Financial Services Sector | Eksternal<br>External                                             |
| Maret 2021, Jakarta<br>March 2021, Jakarta         | Pembekalan & Ujian Sertifikasi <i>General Banking</i><br>General Banking Certification & Exams                                       | Asanka Kreasi Mandiri                                             |
| Maret 2021, Jakarta<br>March 2021, Jakarta         | Pembekalan & Ujian Sertifikasi Manajemen Risiko Pasar Komoditas<br>Commodity Market Risk Management Certification & Exams            | Asanka Kreasi Mandiri                                             |
| Maret 2021, Jakarta<br>March 2021, Jakarta         | Pasar Komoditas<br>Commodity Market                                                                                                  | Tim dari Jakarta Futures Exchange<br>Jakarta Future Exchange Team |
| April 2021, Jakarta<br>April 2021, Jakarta         | <i>Workshop</i> Analisa Laporan Keuangan<br>Financial Report Analysis Workshop                                                       | LPPI<br>LPPI                                                      |
| Mei 2021, Jakarta<br>May 2021, Jakarta             | <i>Digital Banking Awariness</i><br>Digital Banking Awariness                                                                        | LPPI<br>LPPI                                                      |
| Agustus 2021, Jakarta<br>August 2021, Jakarta      | <i>Microsoft Office Power Point</i><br>Microsoft Office Power Point                                                                  | PT Thames IT & Management Center                                  |
| September 2021, Jakarta<br>September 2021, Jakarta | <i>Microsoft Office Excell Advanced</i><br>Microsoft Office Excell Advanced                                                          | PT Thames IT & Management Center                                  |
| September 2021, Jakarta<br>September 2021, Jakarta | <i>Supervisory Skill</i><br>Supervisory Skill                                                                                        | PT Thames IT & Management Center                                  |
| Oktober 2021, Jakarta<br>October 2021, Jakarta     | <i>Selling Skill Approach</i> Pialang Berjangka 2021<br>Selling Skill Approach for Futures Broker 2021                               | Tim dari Jakarta Futures Exchange<br>Jakarta Future Exchange Team |
| Oktober 2021, Jakarta<br>October 2021, Jakarta     | <i>Sustainable Finance</i><br>Sustainable Finance                                                                                    | LPPI<br>LPPI                                                      |
| November 2021, Jakarta<br>November 2021, Jakarta   | <i>Leadership in Digital World</i><br>Leadership in Digital World                                                                    | Eksternal<br>External                                             |

## TATA KELOLA TEKNOLOGI INFORMASI

Bank senantiasa memastikan infrastruktur TI yang dimiliki telah memadai untuk menjaga kecukupan atas kebutuhan dan ruang lingkup usaha yang dijalankan kelangsungan usaha di masa mendatang untuk menunjang tata kelola TI, manajemen melakukan identifikasi terhadap berbagai faktor, baik internal maupun eksternal. Bank juga senantiasa melakukan penyempurnaan dan pengembangan perangkat lunak maupun perangkat keras dalam pengelolaan TI untuk mendukung strategi bisnis Bank dalam memberikan fasilitas dan kemudahan bertransaksi serta meningkatkan kualitas pelayanan.

## RENCANA PENGEMBANGAN TEKNOLOGI INFORMASI DAN PERBANKAN DIGITAL TAHUN 2022

Bank Artha Graha Internasional telah menetapkan langkah-langkah strategis untuk pengembangan TI sebagai bagian dari Rencana Bisnis Bank pada tahun 2022. Bank akan semakin meningkatkan fokus pada *re-engineering* proses baik di *middle office* dan di *back office* termasuk cabang dalam rangka peningkatan efisiensi proses dengan pemanfaatan kapabilitas Teknologi Informasi. Pada 2022 Bank merencanakan biaya CAPEX IT sebesar Rp26,9 miliar dan dapat disesuaikan sesuai dengan kajian dan kebijakan Bank.

Fokus pengembangan digital dengan pembaruan *mobile banking* menjadi *financial service solution* perlu didukung oleh kesiapan sistem dan teknologi informasi dari Bank. Kolaborasi dengan berbagai pihak ketiga yang berbasis teknologi akan mendorong Bank untuk siap membuka koneksinya dengan sistem dari *partner-partner* tersebut namun tetap memperhatikan prinsip kepatuhan dan prinsip keamanan teknologi informasi. *Re-engineering* infrastruktur diperlukan agar dapat mendukung target bisnis dalam meningkatkan akuisisi Nasabah dan tetap senantiasa mendorong efisiensi biaya teknologi informasi dan peningkatan keamanan jaringan. Agar dapat mendukung berbagai rencana produk dan aktivitas baru, Bank menetapkan langkah strategis untuk mencapai pertumbuhan bisnis yang berkelanjutan dengan menetapkan sasaran sebagai berikut:

1. Penguatan infrastruktur keamanan Teknologi Informasi, secara data, aplikasi, dan jaringan komunikasi;
2. Penguatan infrastruktur dan *core banking* serta aplikasi pendukung operasional guna mendukung peningkatan akuisisi Nasabah dan meningkatkan *Fee Based Income*;
3. Penguatan fungsi Manajemen Data dalam mendukung kebutuhan bisnis dan pelaporan;
4. Penguatan Organisasi melalui peningkatan kompetensi Human Capital; dan
5. Optimalisasi Biaya Teknologi Informasi.

## INFORMATION TECHNOLOGY GOVERNANCE

The Bank always ensures that its owned IT infrastructure is adequate to maintain the adequacy of the needs and scope of business executed for business continuity in the future to support IT governance, management identifies various factors, either internal or external. The Bank also consistently improves and develops software and hardware in its IT management to support the Bank's business strategy in providing facilities and ease of transactions as well as improving service quality.

## 2022 DEVELOPMENT PLAN FOR INFORMATION TECHNOLOGY AND DIGITAL BANKING

Bank Artha Graha Internasional has set strategic steps for IT development as part of the Bank's Business Plan in 2022. The Bank will further increase its focus on re-engineering process both in the middle office and back office including branches in order to improve process efficiency by utilizing Information Technology capability. In 2022, the Bank plans for IT CAPEX costs of IDR26.9 billion and can be adjusted based on the Bank's studies and policies.

The focus of digital development is conducted by updating mobile banking into a financial service solution needs to be supported by the readiness of the Bank's systems and information technology. Collaboration with various technology-based third parties will encourage the Bank to be ready to open its connections with the systems of these partners but still considering the principles of compliance and information technology security. Infrastructure re-engineering is required in order to support business targets in increasing Customer acquisition and consistently drive information technology cost efficiency as well as network security improvements. In order to support various plans for new products and activities, the Bank sets strategic steps to achieve sustainable business growth by setting the following targets:

1. Strengthening the Information Technology security infrastructure, in terms of data, applications, and communication networks;
2. Strengthening the infrastructure and core banking as well as operational support applications to support increasing Customer acquisition and Fee Based Income;
3. Strengthening the Data Management function in supporting business needs and reporting;
4. Strengthening the Organization through an enhancement of Human Capital competency; and
5. Optimizing the Information Technology Costs.



Untuk mendukung pencapaian ekspansi bisnis tersebut di atas, Bank juga akan melakukan inisiatif untuk peningkatan kapasitas kapabilitas infrastruktur dan layanan serta efisiensi proses operasional seperti:

To support the achievement of aforementioned business expansion, the Bank will also undertake initiatives to increase the capacity of infrastructure and service capabilities as well as the efficiency of operational processes, such as:

| Strategi<br>Strategy                                                                        | Penjelasan<br>Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|---------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Pengembangan AGI<br>Berkelanjutan<br>Sustainable AGI Development                            | Pengembangan aplikasi <i>mobile banking</i> AGI dilakukan berkelanjutan untuk penambahan fitur, peningkatan <i>customer (life) experience</i> di dalam aplikasi dan mendukung peningkatan akuisisi Nasabah serta kemitraan.<br>AGI's mobile banking application development is performed sustainably to add features, improve customer (life) experience in the application and support increased Customer acquisition and partnerships.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Pengembangan Graha Call<br>Graha Call Development                                           | Integrasi Graha Call dengan <i>dashboard</i> informasi <i>multi channel</i> yang terintegrasi dengan <i>Helpdesk</i> , sehingga dapat meningkatkan pelayanan informasi dan penanganan pengaduan Nasabah yang lebih terukur dan terdokumentasi.<br>Graha Call integration with a multi-channel information dashboard that is integrated with the Helpdesk so as to improve information services and handle Customer complaints that are more measurable and documented.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Pengembangan <i>Corporate Internet Banking</i><br>Development of Corporate Internet Banking | Penambahan layanan pemindahbukuan <i>cross currency</i> dan SWIFT.<br>Added cross currency and SWIFT book-entry services.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Pengembangan BI-FAST Phase 1<br>BI-FAST Phase 1 Development                                 | Integrasi layanan BI-FAST ( <i>Phase 1</i> untuk <i>outgoing credit</i> ) dengan layanan <i>online 24/7</i> melalui <i>channel teller, mobile banking</i> dan <i>internet banking</i> yang mendukung program <i>payment retail system</i> sesuai arah <i>Blueprint System</i> Pembayaran Indonesia BSPI-2025 oleh Bank Indonesia.<br>Integration of BI-FAST (Phase 1 for outgoing credit) services with 24/7 online services through teller, mobile banking and internet banking channels that support the retail payment system program in line with the direction of Indonesian Payment System Blueprint BSPI-2025 by Bank Indonesia.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <i>Digital Lending</i><br>Digital Lending                                                   | Layanan penyaluran Kredit Konsumer kepada <i>customer</i> dengan pemanfaatan <i>scoring Engine</i> untuk <i>decision</i> .<br>Consumer Loan distribution services to customers by utilizing the scoring engine for decisions.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <i>Enterprise Data Services</i><br>Enterprise Data Services                                 | <i>Enrichment Data</i> dari <i>mobile banking, internet banking, ATM, T24, dan channel</i> lain untuk integrasi data <i>historical</i> .<br><i>Enrichment Data from mobile banking, internet banking, ATM, T24, and other channels</i> for historical data integration.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Pengembangan layanan API<br>Management.<br>Development of API Management services.          | <ul style="list-style-type: none"> <li>API Dukcapil: <i>Link up</i> Dukcapil untuk <i>Account Opening</i> untuk data verifikasi berdasarkan Nomor Induk Kependudukan (NIK).<br/>Dukcapil API: Dukcapil link up for Account Opening for verification data based on NIK.</li> <li>API Management: Pengembangan Standarisasi <i>open Application Programming Interfaces (API)</i> Pembayaran (SNAP) dan layanan API Mitra/Merchant, berupa peningkatan <i>Onboarding</i> Nasabah dan Mitra/Merchant dengan Pengembangan API untuk menambah fitur <i>API/microservices</i>, dan optimalisasi utilisasi <i>middleware Fiorano</i> untuk membangun layanan dan optimalisasi <i>Axway Amplify</i> untuk kemudahan integrasi Mitra/Merchant.</li> </ul> <p>API Management: Development of Standarization of Open Payments (SNAP) Application Programming Interfaces (API) and Partner/Merchant API Services, in the form of improving Customer and Partner/Merchant Onboarding with API Development to add API/microservices features, and optimizing the utilization of Fiorano middleware to build services and optimization of Axway Amplify for easy Partner/Merchant integration.</p> |

| Strategi<br>Strategy                                                                              | Penjelasan<br>Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
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| Penguatan infrastruktur serta keamanan sistem<br>Strengthening infrastructure and system security | <ul style="list-style-type: none"> <li> <b>Re-engineer Core Banking</b><br/> <i>Re-engineer platform core banking</i>, berupa perubahan internal dan vendor <i>assignment</i> terkait peningkatan kapabilitas <i>platform core banking</i> untuk mendukung target 1 juta Nasabah dan transaksinya secara efisien, serta mendukung Infrastruktur <i>Data Center</i> dan <i>Disaster Recovery Center</i> (DC/DRC) 1:1.<br/> Re-engineering of core banking platform, in the form of internal changes and vendor assignments related to increasing the capabilities of the core banking platform to support the target of 1 million Customers and their transactions efficiently, as well as supporting the 1:1 Data Center and Disaster Recovery Center (DC/DRC) Infrastructure. </li> <li> <b>Host Security Module (HSM) &amp; Firewall</b><br/> Peningkatan modul keamanan untuk melindungi dan melakukan fungsi enkripsi dan dekripsi, otentifikasi dan fungsi kriptografi lainnya, untuk menjaga <i>support</i> dari <i>principal</i> untuk <i>software</i> dan fitur pengamanan terkini.<br/> Host Security Module (HSM) &amp; Firewall<br/> Update security modules to protect and perform encryption and decryption functions, authentication and other cryptographic functions, to maintain principal support for the latest software and security features. </li> <li> <b>Penambahan NAC (Network Access Controller)</b><br/> Peningkatan keamanan perangkat yang terhubung kedalam jaringan internal dengan penambahan perangkat NAC sehingga menghindari perangkat yang tidak aman/tidak teridentifikasi untuk mengakses <i>resource internal</i>, untuk melengkapi perangkat keamanan yang sudah ada seperti <i>Firewall</i> dan <i>Adaptive Security Appliance</i>.<br/> Add NAC (Network Access Controller)<br/> Improved security of devices connected to the internal network with the addition of NAC devices so as to avoid unsafe/unidentified devices from accessing internal resources, to complement existing security devices such as Firewalls and Adaptive Security Appliance. </li> <li> <b>Implementasi Active Directory</b><br/> Perluasan implementasi penggunaan <i>Active Directory</i> di wilayah Jakarta, Bogor, Tangerang, Bekasi, Karawang, Cikarang untuk pengelolaan <i>policy PC user</i> terkait penggunaan dan keamanan.<br/> Active Directory Implementation<br/> Expand the implementation of the use of Active Directory in the areas of Jakarta, Bogor, Tangerang, Bekasi, Karawang, Cikarang for the management of PC user policies related to usage and security. </li> <li> <b>Upgrade Operating System PC User ke Windows 10</b><br/> Seiring dengan menurunnya level PPKM, program <i>upgrade operating system</i> PC user yang harus dilakukan <i>on-site</i>, berlanjut ke wilayah Cabang Jabodetabek untuk menjaga <i>support</i> dari <i>Principal</i> atas <i>end user workstation</i> dan memastikan <i>operating system</i> PC user tetap mendapat <i>patch</i> operasional dan keamanan Windows terkini.<br/> Upgrade PC User Operating System to Windows 10<br/> Along with the declining PPKM levels, the PC user operating system upgrade program, which must be executed out on-site, continues to the Jabodetabek Branch area to maintain support from the Principal on end user workstations and ensure that the user's PC operating system continues to receive the latest Windows operational and security patches. </li> <li> <b>Data Warehouse Redesign</b><br/> Pengelolaan <i>Data Warehouse</i> dengan mengintegrasikan silo-silo data sehingga semakin menghasilkan data katalog berintegritas, ramping, dan efisien sebagai sumber pelaporan <i>Regulatory</i>, <i>management dashboard</i>, dan <i>analytics</i>. Hal ini dilakukan dengan melakukan penyatuan dari silo data yang memiliki dampak/cakupan lebih kecil ke silo data yang lebih lengkap dengan mengeliminasi data katalog yang <i>redundant</i>.<br/> Data Warehouse Redesign<br/> Manage the Data Warehouse by integrating data silos so as to produce more integrity, lean, and efficient catalog data as a source of Regulatory reporting, management dashboard, and analytics. It is done by merging from data silos having less impact/coverage to more complete data silos by eliminating redundant catalog data. </li> </ul> |

| Strategi<br>Strategy                                                                   | Penjelasan<br>Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|----------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                        | <ul style="list-style-type: none"> <li>• Relokasi <i>Data Center</i> (DC)<br/>Dalam rangka peremajaan fasilitas gedung <i>Data Center</i>, pada tahun 2022 akan dilakukan relokasi <i>Data Center</i>.<br/><i>Data Center</i> (DC) relocation<br/>To rejuvenate the <i>Data Center</i> building facilities, <i>Data Center</i> will be relocated in 2022.</li> <li>• Simplifikasi Layanan Vendor untuk Infrastruktur dan Aplikasi Pendukung<br/>Pemindahan layanan vendor yang dalam satu ruang lingkup layanan yang sama kepada vendor <i>outsourcing</i> Bank Artha Graha Internasional untuk penyederhanaan jalur layanan, komunikasi, serta peningkatan <i>Service Level Agreement</i> untuk layanan eMail, Sewa <i>Cloud/Server</i>, <i>Managed Service</i> SIEM dan HRIS.<br/>Simplification of Vendor Services for Supporting Infrastructure and Applications<br/>Transfer of vendor services within the same service scope to outsourcing vendors for Bank Artha Graha Internasional for simplification of service lines, communication, and enhancement of <i>Service Level Agreement</i> for eMail services, <i>Cloud/Server</i> Rental, <i>Managed Service</i> SIEM and HRIS.</li> </ul> |
| Pengembangan serta pembaruan aplikasi Bank<br>Bank application development and renewal | <ul style="list-style-type: none"> <li>• <i>Management User ID</i><br/>Pengembangan layanan permintaan <i>User Id</i> dan perubahan kewenangan akses untuk kemudahan <i>user</i> dan prosedur.<br/><i>User ID</i> Management<br/>Development of <i>User Id</i> request services and changes of access authority for user convenience and procedures.</li> <li>• HCIS – <i>Human Capital Information System</i><br/>Pengembangan sistem aplikasi yang dapat digunakan untuk pengelolaan serta informasi tentang HC, seperti penggajian, informasi data Karyawan, kinerja, dan sebagainya.<br/>HCIS – <i>Human Capital Information System</i><br/>Development of application systems that can be used for management and information about HR, such as payroll, employee data information, performance, and so on.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                         |
| Aplikasi <i>monitoring</i> dan pelaporan<br>Monitoring and reporting application       | <ul style="list-style-type: none"> <li>• <i>Online Collaboration Tool</i><br/>Aplikasi <i>Online</i> untuk <i>monitoring task</i> dan <i>project</i>.<br/>Online application for monitoring tasks and projects.</li> <li>• Pelaporan Regulator<br/>Pengembangan aplikasi dengan penyesuaian sesuai dengan perubahan atau standar dari Regulator terkait dengan pelaporan.<br/>Application development with adjustments in accordance with changes or standards from Regulators related to reporting.</li> <li>• Pengembangan/Otomasi Laporan OBOX (OJK-Box)<br/>Pengembangan aplikasi pelaporan untuk OBOX dengan otomasi proses yang masih manual.<br/>Reporting application development for OBOX with manual process automation.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                       |



Financial Report - Q3 2023

Income Market Total



| Date       | Income | Market | Total  |
|------------|--------|--------|--------|
| 2023-01-01 | 10,000 | 5,000  | 15,000 |
| 2023-02-01 | 12,000 | 8,000  | 20,000 |
| 2023-03-01 | 15,000 | 10,000 | 25,000 |
| 2023-04-01 | 18,000 | 12,000 | 30,000 |
| 2023-05-01 | 20,000 | 15,000 | 35,000 |
| 2023-06-01 | 22,000 | 18,000 | 40,000 |
| 2023-07-01 | 25,000 | 20,000 | 45,000 |
| 2023-08-01 | 28,000 | 22,000 | 50,000 |
| 2023-09-01 | 30,000 | 25,000 | 55,000 |
| 2023-10-01 | 32,000 | 28,000 | 60,000 |

# ANALISIS DAN PEMBAHASAN MANAJEMEN

*MANAGEMENT DISCUSSION  
AND ANALYSIS*





## TINJAUAN PEREKONOMIAN

### ECONOMIC REVIEW

#### PEREKONOMIAN DUNIA

Prospek pemulihan ekonomi dunia menjadi penuh ketidakpastian pasca merebaknya pandemi sejak awal tahun 2020. Pandemi Covid-19 telah menjadi *game changer* yang membalikan arah situasi global, berawal dari krisis kesehatan dan menjalar ke berbagai aspek sosial ekonomi. Pada tahun 2021, negara-negara berkembang terutama di Asia dan Amerika Latin, masih menjadi wilayah *epicenter* Covid-19 yang menyumbang kasus dan kematian harian tertinggi terutama akibat merebaknya varian Delta yang memberikan dampak signifikan dan mendorong terjadinya gelombang baru di berbagai negara sejak bulan Mei 2021.

World Health Organization (WHO) menyatakan jumlah kasus terkonfirmasi Covid-19 per 31 Desember 2021 mencapai sekitar 285,63 juta kasus dibandingkan sekitar 82,76 juta kasus pada tahun sebelumnya. Selain itu, jumlah kematian per 31 Desember 2021 mencapai sekitar 5,43 juta kematian dari posisi akhir tahun 2020 yang mencapai sekitar 1,90 juta kasus yang dilaporkan oleh WHO. Akibat dari merebaknya varian Delta tersebut berbagai negara di dunia kembali memperketat restriksi atau menunda rencana *reopening*. Dengan demikian, harapan penyelesaian pandemi bergantung pada pemerataan akses dan kecepatan vaksinasi yang harus dipastikan berhasil di seluruh negara.

Di tengah tantangan pandemi yang masih berlanjut di tahun 2021 tersebut, pemulihan ekonomi tetap berlanjut ditandai dengan pelonggaran restriksi yang terjadi di berbagai negara didorong oleh akselerasi vaksinasi yang menjadi faktor kunci penopang pemulihan ekonomi dunia. Berdasarkan data dari Bloomberg, per 8 Januari 2022, vaksinasi Covid-19 di seluruh dunia mencapai sekitar 9,39 miliar dosis yang mencakup 184 negara dengan rata-rata pemberian vaksinasi per hari mencapai 35,5 juta dosis (Bloomberg).

Sejalan dengan pelonggaran restriksi yang terjadi di berbagai negara dan akselerasi vaksinasi tersebut, berbagai indikator global masih menunjukkan adanya tren perbaikan. Perdagangan internasional terus tumbuh seiring meningkatnya permintaan global. Harga-harga komoditas juga telah melewati level pra pandemi seperti batu bara. Berdasarkan data dari World Bank, rata-rata harga per bulan batu bara (Coal, Australian) mencapai US\$138,05/mt di tahun 2021 atau naik tajam dibandingkan rata-rata harga batu bara per bulan di tahun sebelumnya yang hanya sebesar US\$60,79/mt.

#### GLOBAL ECONOMY

The prospect of global economic recovery has become full of uncertainty post-the outbreak of the pandemic since early 2020. The Covid-19 pandemic become a game changer that has reversed the direction of global situation, starting with a health crisis and spreading to various socio-economic aspects. In 2021, developing countries, especially in Asia and Latin America, remain be the epicenter of Covid-19 contributing the highest daily cases and deaths, mainly due to the outbreak of the Delta variant which has had a significant impact and prompted a new wave in various countries since May 2021. .

The World Health Organization (WHO) mentioned that the number of confirmed cases of Covid-19 as of December 31, 2021 reached around 285.63 million cases from around 82.76 million cases in the previous year. Furthermore, the number of deaths as of December 31, 2021 reached around 5.43 million deaths from the position at the end of 2020 of around 1.90 million cases as reported by WHO. As a result of the spread of the Delta variant, various countries in the world have tightened restrictions or postponed reopening plans. Therefore, the hope of resolving the pandemic hinges on equitable access and speed of vaccination which must be ensured across the country.

Amidst the challenges of the pandemic that will continue in 2021, the economic recovery will continue, marked by an easing of restrictions that have occurred in various countries, driven by the acceleration of vaccination, as the key factor supporting the global's economic recovery. According to Bloomberg, as of January 8, 2022, worldwide Covid-19 vaccinations reached around 9.39 billion doses covering 184 countries with an average daily vaccination of 35.5 million doses (Bloomberg).

In tandem with the easing of restrictions in various countries and the acceleration of vaccination, various global indicators indicated an improving trend. International trade continues to grow as global demand increases. Commodity prices have also passed pre-pandemic levels such as coal. According to World Bank, the average monthly price of coal (Coal, Australian) reached US\$138.05/mt in 2021, a sharp increase compared to the average monthly coal price of US\$60.79/mt in the previous year.

Berbagai negara telah mengeluarkan beragam kebijakan stimulus untuk pemulihan ekonomi dunia guna menghadapi pandemi tersebut. Lebih dari 193 negara mengeluarkan stimulus untuk penanganan Covid-19 dengan total stimulus lebih dari US\$8 triliun atau sekitar 10% dari PDB dunia menurut *International Monetary Fund* (IMF). Amerika Serikat dan Jepang juga dilaporkan telah mengeluarkan stimulus lebih dari 10% dari PDB. Jerman tercatat sebagai negara yang mengalokasikan total stimulus fiskal terbesar yakni sekitar 24% dari PDB.

IMF memproyeksikan ekonomi global tumbuh lebih kuat pada tahun 2021. Melalui publikasi laporan *World Economic Outlook* (WEO) yang diterbitkan pada bulan Oktober 2021, ekonomi global diperkirakan tumbuh membaik menjadi sebesar 5,9% yoy. Sementara itu, ekonomi global di tahun 2022 diperkirakan tumbuh sebesar 4,9% yoy. Prediksi tahun 2022 yang diterbitkan bulan Oktober tersebut lebih baik dibandingkan proyeksi yang diterbitkan IMF di bulan April tahun 2021 sebesar 4,4%. Faktor kunci seperti pengendalian pandemi, vaksinasi, serta dukungan stimulus akan memengaruhi pertumbuhan ekonomi global. Bank Dunia dan OECD juga memperkirakan pertumbuhan ekonomi dunia mencapai 4,3% yoy dan 4,5% yoy pada tahun 2022 seiring dengan prediksi pertumbuhan ekonomi global IMF tersebut.

## PEREKONOMIAN INDONESIA

Pandemi Covid-19 menjadi katalis yang memengaruhi perkembangan ekonomi Indonesia pada tahun 2021 sebagaimana yang terjadi di perekonomian dunia. Hingga 31 Desember 2021, kasus Covid-19 mencapai sekitar 4,26 juta kasus dari posisi akhir tahun 2020 yang mencapai 743.198 kasus berdasarkan data WHO. Di tengah pandemi yang masih berlangsung hingga tahun 2021, Pemerintah secara bertahap memberlakukan pembatasan mobilitas masyarakat yakni antara lain dengan melakukan penerapan Pemberlakuan Pembatasan Kegiatan Masyarakat (PPKM) Mikro pada 9 Februari hingga 2 Juli 2021. Selanjutnya diikuti oleh PPKM Darurat mulai tanggal 3 Juli hingga 20 Juli 2021 yang kemudian diubah menjadi PPKM Level 1 hingga 4 seiring dengan semakin terkendalinya pandemi sejak 21 Juli hingga 31 Desember 2021.

Pemerintah juga melakukan akselerasi program vaksinasi di sepanjang tahun 2021. Bahkan sampai dengan awal tahun 2022, Indonesia berada di posisi 6 negara dengan capaian jumlah vaksinasi terbanyak di dunia. Vaksinasi Covid-19 di Indonesia telah mencapai sekitar 285,39 juta per 8 Januari 2022.

Dari aspek ekonomi, Pemerintah memperkuat dukungan bagi masyarakat dan usaha kecil melalui bantuan perlindungan sosial dan bantuan ekonomi untuk UMKM. Pemerintah Indonesia juga konsisten menjalankan program Pemulihan Ekonomi Nasional (PEN) melalui akselerasi pengeluaran

Various countries had issued various stimulus policies for the recovery of the world economy to deal with the pandemic. More than 193 countries issued stimulus for handling Covid-19 with a total stimulus of more than US\$8 trillion or around 10% of global GDP based on International Monetary Fund (IMF). The United States and Japan are also reported to have issued stimulus of more than 10% of GDP. Germany was listed as the country allocating the largest total fiscal stimulus, which is around 24% of GDP.

The IMF forecasts that the global economy will grow stronger in 2021. Through its publication of the *World Economic Outlook* (WEO) report published in October 2021, the world economy was estimated to improve to 5.9% yoy. Meanwhile, the global economy in 2022 is estimated to grow by 4.9% yoy. The prediction for 2022 published in October was better than the projection published by the IMF in April 2021 at 4.4%. The key factors such as pandemic control, vaccination, and stimulus support will influence the global economic growth. The World Bank and OECD also predict world economic growth to reach 4.3% yoy and 4.5% yoy in 2022 in line with the IMF's prediction of global economic growth.

## INDONESIAN ECONOMY

The Covid-19 pandemic acts as a catalyst that affected Indonesia's economic development in 2021, as reflected in the global economy. Until December 31, 2021, Covid-19 cases reached around 4.26 million cases from at the end of 2020 position standing at 743,198 cases based on WHO data. Amidst the ongoing pandemic until 2021, the Government gradually imposed restrictions on community mobility, among others by executing the Implementation of Micro Community Activity Restrictions (PPKM) on February 9 to July 2, 2021. This will be followed by Emergency PPKM from July 3 to 20, 2021 which was later changed to 1<sup>st</sup> and 4<sup>th</sup> level of PPKM in line with the increasingly controlled pandemic from July 21 to December 31, 2021.

The government also accelerated the vaccination program throughout 2021. Even up to the beginning of 2022, Indonesia was ranked 6<sup>th</sup> position of the country with the highest number of vaccinations in the world. Indonesia's Covid-19 vaccinations has reached around 285.39 million as of January 8, 2022.

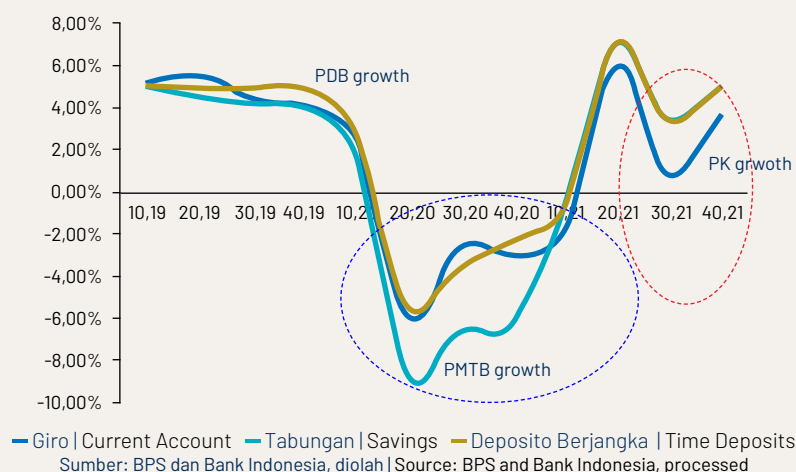
From the economic perspective, the Government strengthened support for the community and small businesses through social protection assistance and economic assistance for MSMEs. The Government of Indonesia has also consistently implemented the National

(konsumsi) Pemerintah, pembangunan proyek yang banyak menyerap tenaga kerja dan pembangunan proyek strategis nasional, memperkuat dukungan atau stimulus untuk industri manufaktur, dan menstimulasi pengeluaran rumah tangga. Realisasi anggaran PEN mencapai Rp579,8 triliun pada tahun 2020 dan diperkirakan mencapai Rp572,4 triliun pada tahun 2021.

Dampak dari implementasi kebijakan penanganan pandemi dan stimulus Pemerintah berdampak positif terhadap pertumbuhan ekonomi Indonesia. Ekonomi Indonesia akhirnya ditutup menguat kembali pada kuartal keempat dengan pertumbuhan sebesar 5,02% yoy. Pertumbuhan yang lebih tinggi ini seiring perbaikan pengeluaran konsumsi (PK) yang tumbuh sebesar 3,83% yoy. Di saat pengeluaran konsumsi masih mengalami tekanan akibat pandemi, kontribusi ekspor barang mengalami kenaikan signifikan di sepanjang tahun 2021. Rata-rata pertumbuhan kuartalan atas ekspor barang pada tahun 2021 mencapai sekitar 26,52% yoy.

Economic Recovery (PEN) program through accelerating Government spending (consumption), construction of projects absorbing a lot of labor and development of national strategic projects, strengthening support or stimulus for the manufacturing industry, and stimulating household spending. The realization of PEN budget reached IDR579.8 trillion in 2020 and is estimated to reach IDR572.4 trillion in 2021.

The impact of the implementation of policies to deal with the pandemic and the Government's stimulus affects positively towards Indonesia's economic growth. Indonesia's economy finally closed strong again in the fourth quarter with a growth of 5.02% yoy. This higher growth was in line with the improvement in consumption expenditure (PK), growing by 3.83% yoy. As consumption spending was still under pressure due to the pandemic, the contribution of exports of goods will increase significantly throughout 2021. The average quarterly growth of exports of goods in 2021 reached around 26.52% yoy.



Secara kumulatif, ekonomi Indonesia pada tahun 2021 mampu tumbuh 3,69% yoy. Pencapaian pertumbuhan Produk Domestik Bruto (PDB) ini jauh lebih baik dibandingkan tahun sebelumnya dengan pertumbuhan PDB terkontraksi 2,07%. Katalis utama perbaikan PDB Indonesia pada tahun tersebut adalah kenaikan signifikan atas ekspor barang yang mampu tumbuh 26,42% yoy dan realisasi investasi yang ditunjukkan dengan kenaikan Pembentukan Modal Tetap Domestik Bruto (PMTB) sebesar 3,80%. Pertumbuhan kedua indikator ekonomi ini lebih tinggi dibandingkan dengan kenaikan konsumsi sebesar 2,28% yoy. Kenaikan ekspor barang Indonesia tersebut sejalan dengan indikator ekonomi global yakni *Purchasing Managers' Index* global yang berada di atas 50 sepanjang bulan Oktober-Desember 2021, lebih tinggi secara rata-rata dibanding periode yang sama tahun 2020.

Cumulatively, the Indonesian economy in 2021 was able to grow 3.69% yoy. This Gross Domestic Product (GDP) growth achievement was much better than the previous year's GDP growth contracted by 2.07%. The key catalysts for the improvement in Indonesia's GDP during the year were a significant increase in exports of goods, growing by 26.42% yoy and investment realization as indicated by a hike in Gross Domestic Fixed Capital Formation (PMTB) of 3.80%. These two economic indicators growth were higher than a rise in consumption of 2.28% yoy. An increase in Indonesian exports of goods was in line with global economic indicators, namely the global *Purchasing Managers' Index*, which was above 50 throughout October-December 2021, higher on average than the same period in 2020.

Pertumbuhan PDB Indonesia pada tahun 2021 tersebut juga ditopang oleh realisasi investasi yang mengalami kenaikan. Total realisasi investasi baik Penanaman Modal Asing (PMA) dan Penanaman Modal Dalam Negeri (PMDN) mencapai Rp901,0 triliun. Menurut data Badan Koordinasi Penanaman Modal (BKPM), kenaikan total nilai realisasi investasi ini seiring dengan kenaikan investasi PMA sebesar 10,0% yoy menjadi Rp454,0 triliun. Sementara itu, PMDN mencapai Rp447,0 triliun dengan pertumbuhan sebesar 8,10% yoy.

Di tengah momentum perbaikan pertumbuhan ekonomi, pengaruh pandemi masih terasa pada tahun 2021 dengan inflasi relatif rendah sebesar 1,87% dibandingkan 1,68% pada tahun sebelumnya karena daya beli konsumen masih belum kuat. Sejalan dengan perkembangan inflasi tersebut, Rapat Dewan Gubernur (RDG) Bank Indonesia pada tanggal 15-16 Desember 2021 memutuskan untuk mempertahankan BI 7-Day Reverse Repo Rate (BI7DRR) sebesar 3,50%, suku bunga *Deposit Facility* sebesar 2,75%, dan suku bunga *Lending Facility* sebesar 4,25%.

Neraca Pembayaran Indonesia (NPI) mampu terjaga dengan baik. Transaksi berjalan triwulan IV 2021 membukukan surplus, didorong oleh surplus neraca perdagangan barang seiring tetap kuatnya kinerja ekspor khususnya untuk sektor batu bara. Menurut Bank Indonesia (BI), kinerja tersebut didukung peningkatan ekspor komoditas utama seperti CPO, batu bara, kimia organik, dan bijih logam, di tengah kenaikan impor terutama bahan baku seiring perbaikan ekonomi domestik. Sementara itu, neraca modal diperkirakan mengalami defisit sejalan dengan adanya pembayaran kewajiban luar negeri swasta yang jatuh tempo yang lebih besar dibandingkan dengan masuknya aliran modal asing neto pada Triwulan IV.

Sejalan dengan proyeksi perbaikan ekonomi dunia di tahun 2021 disertai dengan perbaikan penanganan pandemi Covid-19 di Indonesia serta akselerasi program vaksinasi sampai akhir tahun 2021, Pemerintah Indonesia memperkirakan pertumbuhan ekonomi sebesar 5,0-5,5%. Sementara itu, Bank Indonesia memperkirakan prospek perekonomian Indonesia akan meningkat lebih tinggi pada tahun 2022 dengan stabilitas yang tetap terjaga dengan perkiraan pertumbuhan ekonomi lebih konservatif sebesar 4,7-5,5%.

Indonesia's GDP growth in 2021 was also supported by a higher investment realization. The total realization of investment either Foreign Investment (PMA) or Domestic Investment (PMDN) stood at IDR901.0 trillion. According to data from the Investment Coordinating Board (BKPM), a hike in the total realized value of this investment was in line with an increase in FDI investment by 10.0% yoy to IDR454.0 trillion. Meanwhile, PMDN amounted IDR447.0 trillion with a growth of 8.10% yoy.

In the midst of improving economic growth momentum, the effects of the pandemic will still be felt in 2021 with a relatively low inflation of 1.87% from 1.68% in the previous year due to weakening consumer purchasing power. In line with these inflation developments, the Bank Indonesia Board of Governors Meeting (RDG) on December 15-16, 2021 decided to maintain the BI 7-Day Reverse Repo Rate (BI7DRR) at 3.50%, Deposit Facility interest rate at 2.75%, and Lending Facility interest rate is 4.25%.

Indonesia's Balance of Payments (BOP) was well maintained. The current account in the fourth quarter of 2021 posted a surplus, driven by a surplus in the goods trade balance in line with strong export performance, especially for the coal sector. Based on Bank Indonesia (BI), this performance was supported by a higher exports of key commodities such as CPO, coal, organic chemicals and metal ores, amid rising imports, especially raw materials, in line with the improvement in the domestic economy. Meanwhile, the capital account is projected to experience a deficit in line with the payment of private foreign obligations that are due at a higher rate than the inflow of net foreign capital in Quarter IV.

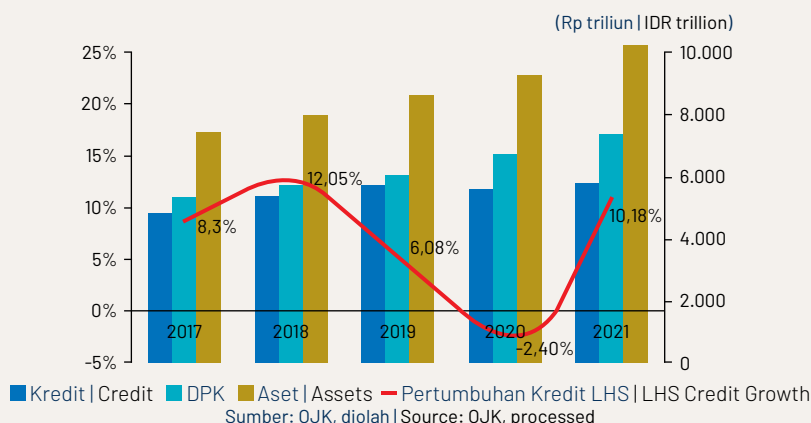
In line with the projected improving world economy in 2021 accompanied by better handling of the Covid-19 pandemic in Indonesia and accelerating vaccination program until end of 2021, the Government of Indonesia estimates economic growth of 5.0-5.5%. Meanwhile, Bank Indonesia expects that the outlook for the Indonesian economy will increase further in 2022 with stability being maintained with a more conservative economic growth forecast of 4.7-5.5%.

## TINJAUAN INDUSTRI PERBANKAN

### BANKING INDUSTRY OVERVIEW

Sejalan dengan pertumbuhan Produk Domestik Bruto (PDB) Indonesia sebesar 3,69% yoy di tahun 2021, penyaluran kredit bank menunjukkan perbaikan kinerja dengan membukukan pertumbuhan sebesar 4,92% yoy. Pinjaman yang diberikan perbankan per Desember tahun 2021 mencapai Rp5.820,64 triliun. Penyaluran kredit tahun 2021 tumbuh lebih baik dibandingkan penyaluran kredit perbankan pada tahun 2020 yang berkontraksi sebesar 2,40% yoy menjadi senilai Rp5.547,62 triliun. Seiring dengan perbaikan penyaluran kredit perbankan tersebut, industri perbankan Indonesia mampu membukukan total aset sebesar Rp10.112,30 triliun pada tahun 2021 atau tumbuh 10,18% dibandingkan posisi tahun sebelumnya.

In line with Indonesia's Gross Domestic Product (GDP) growth of 3.69% yoy in 2021, bank loans showed a better performance by recording a growth of 4.92% yoy. Loans provided by banks as of December 2021 reached IDR5,820.64 trillion. Credit distribution in 2021 grew better than bank lending in 2020 which contracted by 2.40% yoy to IDR5,547.62 trillion. Along with the improving banking credit distribution, the Indonesian banking industry was able to record total assets of IDR10,112.30 trillion in 2021 or grew 10.18% compared to the previous year's position.



Pinjaman perbankan untuk tujuan produktif mampu membukukan kenaikan sebesar 4,97% yoy menjadi Rp4.148,89 triliun. Dari jumlah tersebut, porsi kredit modal kerja sebesar 45,44% dan sisanya 26,48% disalurkan untuk kredit investasi. Sementara itu, penyaluran kredit untuk tujuan non-produktif (konsumsi) juga menunjukkan kenaikan sebesar 5,32% yoy tersebut dengan porsi sebesar 28,08%.

Bank loans for productive purposes were able to record an increase of 4.97% yoy to IDR4,148.89 trillion. Of this amount, the portion of working capital loans amounted to 45.44% and the remaining 26.48% was channeled to investment loans. Meanwhile, lending for non-productive (consumption) purposes also showed a 5.32% yoy increase with a portion of 28.08%.

Pertumbuhan kredit tersebut didukung oleh kenaikan Dana Pihak Ketiga (DPK) sebesar 12,21% yoy menjadi Rp7.479,46 triliun di tahun 2021 sehingga likuiditas perbankan semakin membaik. Pertumbuhan DPK yang lebih tinggi dibandingkan dengan kenaikan kredit tersebut menyebabkan rasio *Loan to Deposit Ratio* (LDR) turun menjadi 77,13% pada tahun 2021 dibandingkan tahun sebelumnya sebesar 82,54% tetapi masih berada dalam *threshold* (77%-92%). Sementara itu, permodalan perbankan masih terjaga dengan baik meski di tengah kondisi pandemi dengan rasio kewajiban penyediaan modal minimum (KPM) sebesar 25,67% pada tahun 2021. Pencapaian ini lebih baik dibandingkan posisi permodalan di tahun sebelumnya yang mencapai 23,89%.

This credit growth was supported by a hike in Third Party Funds (TPF) by 12.21% yoy to IDR7,479.46 trillion in 2021, resulting in a better banking liquidity. A higher growth in deposits than credit growth caused Loan to Deposit Ratio (LDR) to decrease to 77.13% in 2021 compared to the previous year of 82.54% but still within the threshold (77%-92%). Meanwhile, banking capital was still well maintained even in the time a pandemic with a minimum capital adequacy ratio (KPM) of 25.67% in 2021. This achievement is better than the capital position in the previous year standing at 23.89%.



## POSISI BANK ARTHA GRAHA INTERNASIONAL DALAM INDUSTRI PERBANKAN DI INDONESIA

Posisi Bank Artha Graha Internasional dalam industri perbankan di Indonesia dapat dilihat dari kontribusi aset, kredit dan DPK dalam kurun waktu tiga tahun terakhir. Pangsa pasar Bank tersebut dalam hal aset sebesar 0,3% pada tahun 2021 dan sebesar 0,2% dan 0,3% dalam hal kredit dan DPK sebagaimana yang dijelaskan dalam tabel berikut ini:

## BANK ARTHA GRAHA INTERNASIONAL POSITION IN THE BANKING INDUSTRY IN INDONESIA

The position of Bank Artha Graha Internasional in the banking industry in Indonesia can be seen from its contribution of assets, credit and TPF in the last three years. the Bank's market share in terms of assets by 0.3% in 2021 and by 0.2% and 0.3 % in terms of credit and TPF as described in the following table:

| Uraian<br>Description | Kategori<br>Category                                       | 2021     | 2020     | 2019     | Kategori<br>Category                                   | 2021     |
|-----------------------|------------------------------------------------------------|----------|----------|----------|--------------------------------------------------------|----------|
| Aset<br>Assets        | Industri   Industry                                        | 9.913,67 | 9.177,89 | 8.562,97 | KBMI 1                                                 | 1.318,70 |
|                       | Bank Artha Graha Internasional                             | 26,13    | 30,53    | 25,53    | Bank Artha Graha Internasional                         | 26,13    |
|                       | Pangsa Pasar terhadap Industri<br>Market Share to Industry | 0,3%     | 0,3%     | 0,3%     | Pangsa Pasar terhadap KBMI 1<br>Market Share to KBMI I | 1,9%     |
| Kredit<br>Credit      | Industri   Industry                                        | 5.754,72 | 5.547,62 | 5.683,76 | KBMI 1                                                 | 687,38   |
|                       | Bank Artha Graha Internasional                             | 11,48    | 12,44    | 13,73    | Bank Artha Graha Internasional                         | 11,48    |
|                       | Pangsa Pasar terhadap Industri<br>Market Share to Industry | 0,2%     | 0,2%     | 0,2%     | Pangsa Pasar terhadap KBMI I<br>Market Share to KBMI I | 1,7%     |
| DPK                   | Industri   Industry                                        | 7.323,36 | 6.665,39 | 5.998,65 | KBMI 1                                                 | 966,69   |
|                       | Bank Artha Graha Internasional                             | 21,01    | 25,50    | 20,25    | Bank Artha Graha Internasional                         | 21,01    |
|                       | Pangsa Pasar terhadap Industri<br>Market Share to Industry | 0,3%     | 0,4%     | 0,3%     | Pangsa Pasar terhadap KBMI I<br>Market Share to KBMI I | 2,2%     |

Sumber: OJK, diolah | Source: OJK, processed

## TINJAUAN OPERASIONAL

### OPERATIONAL REVIEW

Dampak pandemi Covid-19 yang berkelanjutan hingga tahun 2021 masih menjadi tantangan tersendiri bagi industri perbankan termasuk bagi Bank Artha Graha Internasional. Sebagaimana tahun Sebelumnya, pandemi memberikan pengaruh yang cukup besar terhadap kinerja bank di tahun 2021. Bank berkomitmen memberikan pelayanan terbaik kepada Nasabah dan menjalankan kegiatan operasional termasuk layanan digital dengan mematuhi ketentuan yang ditetapkan oleh Regulator.

#### STRATEGI PENGEMBANGAN BISNIS

Bank menetapkan berbagai strategi pengembangan bisnis meski masih menghadapi tantangan pandemi sebagai berikut:

1. Pengembangan bisnis ke arah *digital banking* mengingat banyaknya keterbatasan *human capital* di *front liners*, pergeseran transaksi pembayaran dari *offline* menjadi *online*, pentingnya kolaborasi dengan perusahaan *Fintech* dan *e-Commerce* untuk pendanaan dan juga pembiayaan sektor mikro dan SME.
2. Melakukan *cross selling* dan *value chain financing* dengan jaringan usaha yang dimiliki Artha Graha Group dan Artha Graha Network guna menambah *customer base* Bank. Intensifikasi bisnis menggunakan sistem *closed loop* yang berisiko rendah, melihat besarnya peluang pasar ritel di 2030.
3. Penambahan *fee based income* melalui provisi komisi, *transactional banking*, *bill payment*, penjualan produk investasi milik pihak ketiga dan juga kolaborasi dengan perusahaan *Fintech Payment & e-Commerce*.
4. Fokus pada pendanaan berbasis *mobile* yang terhubung dengan *e-Commerce*, *fintech*, *bill aggregator* dan *merchant*. Produk pendanaan seperti tabungan milenial, tabungan masa depan, produk investasi, *e-Money* dan lain-lain.

Selain itu, tindak lanjut atau upaya yang dilakukan dalam memperbaiki pencapaian realisasi rencana bisnis di saat pandemi Covid-19 ini dengan memantau secara ketat terhadap kredit yang berpotensi bermasalah untuk menjaga dan meningkatkan kualitas portofolio kredit, di samping itu juga pemantauan debitur yang telah dilakukan restrukturisasi dan relaksasi akibat dampak Covid-19.

Kemudian meningkatkan kegiatan penghimpunan dana melalui:

1. Peningkatan atas dana murah (CASA) dan akuisisi Nasabah baru dengan target 1 juta Nasabah.

The impact of the ongoing Covid-19 pandemic until 2021 is still a challenge for the banking industry, including for Bank Artha Graha Internasional. As in the previous year, the pandemic had a significant impact on bank performance in 2021. The Bank is committed to providing the best service to Customers and running operational activities including digital services by complying with the provisions set by the Regulator.

#### BUSINESS DEVELOPMENT STRATEGY

The Bank has set various business development strategies even amidst challenges of the pandemic as follows:

1. Develop business through digital banking by considering the limited number of Human Capital on the front liners, a shift in the payment transactions from Offline to online, an importance of collaboration with Fintech and e-Commerce companies for funding as well as micro and SME sector financing.
2. Conduct cross selling and value chain financing with business networks owned by the Artha Graha Group and Artha Graha Network in order to increase the bank customer base. Business intensification by using a low-risk closed loop system due to large retail market opportunity in 2030.
3. Add fee based income through commission fees, transactional banking, bill payments, sales of third parties' investment products and also collaboration with Fintech Payment & e-Commerce companies.
4. Focus on mobile-based funding that is connected to e-Commerce, fintech, bill aggregators and merchants. Funding products such as tni/enio/, future savings, investment products, e-Money and others.

In addition, the Bank strives to improve the achievement of business plan realization during the Covid-19 pandemic by closely monitoring potentially non-performing loans to maintain and improve the quality of the loan portfolio, as well as monitoring debtors who have been restructured and relaxed due to the impact Covid-19.

Furthermore, increase fundraising activities by:

1. Increase low-cost funds (CASA) and acquire new Customers with a target of 1 million.

2. Menghadirkan inovasi aplikasi digital beragam fitur dan pengalaman baru yang memberikan solusi dan kemudahan transaksi dalam 1 aplikasi.
3. Melakukan kerja sama dengan mitra B2B seperti sekolah, *property*, *e-commerce*, *merchant*, pialang/pedagang bursa berjangka, asuransi dan *cross selling* debitur korporasi, komersil hingga konsumen.

## ASPEK PEMASARAN

Bank Artha Graha Internasional menjalankan usahanya dengan menghimpun dana masyarakat yang disalurkan dalam bentuk pemberian kredit kepada perorangan maupun korporasi. Bank juga telah melakukan strategi pemasaran melalui pengembangan produk dan bisnis untuk mempertahankan dan meningkatkan posisi Bank Artha Graha Internasional di industri perbankan Indonesia tanpa melupakan prinsip kehati-hatian dan kesehatan Bank melalui:

1. Peningkatan Dana Pihak Ketiga (DPK) dengan menjaga likuiditas untuk mengantisipasi dampak pandemi Covid-19.
2. Mengembangkan kerja sama *Business to Business to Customers* (B2B2C) dalam rangka meningkatkan akuisisi Nasabah baru melalui kerja sama *joint* promosi dengan *outlet* ritel elektronik, *developer* serta mitra strategis lainnya.
3. Mengembangkan kerja sama *Business to Business* (B2B) untuk meningkatkan volume CASA melalui kerja sama sistem pembayaran dengan mengimplementasikan layanan *virtual account*, *API management*, *corporate internet banking* dan layanan lainnya untuk nasabah perusahaan, pengelola apartemen, *developer*, *payment gateway* dan koperasi.
4. Peluncuran *Segregated Account* pada Perdagangan Berjangka Komoditi dalam meningkatkan CASA dari Pialang Berjangka.
5. Mengoptimalkan *cross selling* produk *funding* termasuk kerja sama *payroll* kepada debitur korporasi, ritel dan konsumen untuk meningkatkan transaksi debitur dan akuisisi Nasabah baru.
6. Mengembangkan dan menambah fitur pembayaran AGI *Mobile* untuk mendorong nasabah aktif bertransaksi baik transaksi finansial maupun non finansial sehingga dapat menjadi salah satu bank utama (*main bank*) bagi Nasabah.
7. Meningkatkan promosi produk dan program tabungan melalui pemasaran digital di antaranya media sosial, videotron, mesin ATM, *website* serta pengiriman informasi produk dan program menggunakan media internal.
8. Meningkatkan literasi dan edukasi keuangan kepada siswa/i sekolah (SMP-SMA) dimana guru dan siswa diarahkan untuk membuka rekening sebagai syarat kerja sama.
9. Mengembangkan kerja sama promosi dengan berbagai *merchant* pilihan berupa pemberian diskon kartu debit GrahaCash untuk meningkatkan daya tarik produk Tabungan.

2. Deliver digital application innovations with new features and experiences providing solutions and ease of transactions in one application.
3. Cooperate with B2B partners such as schools, *property*, *e-commerce*, *merchants*, futures exchange brokers/traders, insurance and *cross selling* corporate, commercial and consumer debtors.

## MARKETING ASPECT

Bank Artha Graha Internasional manages its business by collecting public funds which are channeled in the form of lending to individuals and corporations. Moreover, the Bank has also implements a marketing strategy through product and business development to maintain and improve the position of Bank Artha Graha Internasional in the Indonesian banking industry without neglecting the prudence principles and soundness of the Bank through:

1. Increase Third Party Funds (DPK) by maintaining liquidity to anticipate the impact of the Covid-19 pandemic.
2. Develop Business to Business to Customers (B2B2C) in order to increase the acquisition of new Customers through joint promotion cooperation with electronic retail outlets, developers and other strategic partners.
3. Develop Business to Business (B2B) partnerships to increase CASA volume through payment system cooperation by implementing virtual account services, API management, corporate internet banking and other services for corporate customers, apartment managers, developers, payment gateways and cooperatives.
4. The launch of Segregated Accounts on Commodity Futures Trading in increasing CASA of Futures Brokers.
5. Optimize cross selling of funding products including payroll cooperation for corporate, retail and consumer to increase debtor transactions and new Customer acquisitions.
6. Develop and add payment features to AGI Mobile in order to encourage customers to actively transact both financial and non-financial transactions so that they can become one of the main banks for Customers.
7. Increase the promotion of products and savings program through digital marketing including social media, videotron, ATM machines, websites and delivery of products and program information using internal media.
8. Improve financial literacy and education for school students (Junior and Senior High School) where teachers and students are directed to open bank accounts as a condition of cooperation.
9. Develop promotional collaborations with selected merchants in the form of discount promo for GrahaCash debit card to increase the attractiveness of Savings products.

## PENINGKATAN PORTOFOLIO KREDIT KONSUMER & RITEL

Dalam menyalurkan dana, Bank Artha Graha Internasional memiliki produk kredit yang disesuaikan dengan kebutuhan masyarakat. Untuk segmentasi konsumen, terdapat produk KPR yang terdiri dari KPR reguler hingga KPR subsidi (FLPP) yang mendukung program pemerintah dalam kredit bagi masyarakat berpenghasilan rendah. Selain itu, terdapat kredit ritel yang diberikan kepada pelaku usaha untuk membiayai modal kerja maupun investasi. Dalam usaha meningkatkan portofolio kredit tersebut, terdapat beberapa strategi sebagai berikut:

1. KPR FLPP
  - a. Penyaluran kredit difokuskan ke cabang yang berada di wilayah yang memiliki potensi besar untuk diberikan pembiayaan.
  - b. Meningkatkan kerja sama dengan *developer*.
  - c. Memberikan kemudahan proses pengajuan kredit melalui aplikasi digital.
  - d. Melakukan pemasaran secara kolektif kepada Nasabah-Nasabah perusahaan di Bank Artha Graha Internasional.
2. KPR REGULER
  - a. Menambah kerja sama dengan *developer-developer* besar.
  - b. Memaksimalkan kerja sama *developer* serta menggali potensi *developer existing*.
  - c. Memaksimalkan potensi *booking* yang ada melalui Program Suku Bunga, subsidi angsuran, maupun angsuran berjenjang.
  - d. *Developer gathering & Branch Activity* guna meningkatkan *customer base* serta *Weekend Banking* di kantor *developer* yang sudah bekerja sama.
  - e. Bekerja sama dengan beberapa *Property Agent*.
  - f. Menggali referensi dari *Debitur Existing*.
3. RITEL
  - a. Penyaluran kredit difokuskan kepada pelaku usaha yang berada di wilayah sekitar Cabang Bank Artha Graha Internasional.
  - b. Bekerja sama dengan perusahaan-perusahaan berbasis digital (*Fintech*) yang berpotensi untuk diberikan pembiayaan.
  - c. Memaksimalkan kerja sama dengan AGN yang membangun perkantoran, pergudangan.
  - d. Pemberian suku bunga promo untuk debitur yang membeli unit kantor/gudang seperti pada poin c.
  - e. Pembiayaan *supply chain* yang luas.

## INCREASING CONSUMER & RETAIL LOAN PORTFOLIO

In distributing funds, Bank Artha Graha Internasional has credit products that are tailored to the needs of the community. For consumer segmentation, there are mortgage products consisting of regular mortgages to subsidized mortgages (FLPP) that support government programs in credit for low-income people. Moreover, there are retail loans that are given to business actors to finance working capital and investment. In an effort to increase the loan portfolio, there are several strategies as follows:

1. KPR FLPP
  - a. Credit distribution is focused on Branches located in areas having great potential for financing.
  - b. Improve cooperation with Developers.
  - c. Provide convenience in the credit application process through digital applications.
  - d. Conduct collective marketing to corporate Customers at Bank Artha Graha Internasional.
2. REGULAR KPR
  - a. Increase collaboration with major developers.
  - b. Leverage developer cooperation and explore the potential of existing developers.
  - c. Optimize the potential of existing bookings through the Interest Rate Program, installment subsidies, or tiered installments.
  - d. Organize developer gathering & Branch Activity to increase customer base as well as Weekend Banking at the developer's office who have collaborated.
  - e. Cooperate with several Property Agents.
  - f. Explore references from Existing Debtors.
3. RETAIL
  - a. Credit distribution is focused on business actors in the area around Bank Artha Graha Internasional Branches.
  - b. Cooperate with digital-based companies (Fintech) that have the potential to be given financing.
  - c. Optimize cooperation with AGN which builds offices, warehousing.
  - d. Provide promo interest rates for debtors purchasing office/warehouse units as referred to in point c.
  - e. Extensive supply chain financing.

## PENINGKATAN PORTOFOLIO KREDIT KORPORASI

Korporasi adalah salah satu segmen bisnis strategis dari Bank Artha Graha Internasional di tahun 2021. Bank Artha Graha Internasional dalam penyaluran kredit korporasi memiliki reputasi dan pengalaman yang cukup baik dengan basis pelanggan yang mencakup BUMN, konglomerasi usaha besar di Indonesia dan perusahaan lainnya.

Di tengah Pandemi Covid-19, segmen korporasi tetap menyalurkan kredit secara selektif (*prudent*) terhadap debitur baru maupun *debitur existing*, meskipun banyak sektor industri yang mengalami penurunan. Sektor industri yang terdampak Covid-19 seperti sektor Pariwisata dan Properti & Konstruksi masih disokong dengan sektor industri yang tidak berdampak langsung Covid-19 seperti sektor perdagangan & manufaktur.

Dalam rangka memberikan pelayanan terhadap kebutuhan debitur, korporasi menawarkan berbagai kemudahan solusi transaksi keuangan melalui *corporate internet banking*, kerja sama *payroll*, *supply chain finance* dan fitur pembayaran *virtual account*.

Untuk mendukung pertumbuhan bisnis, Bank Artha Graha Internasional akan terus berinovasi dan memberikan solusi keuangan yang komprehensif kepada debitur (baik baru maupun *existing*) dengan strategi-strategi sebagai berikut:

1. Melakukan *cross selling* ke debitur *existing*, di antaranya pendekatan kepada induk maupun anak usaha debitur, atau segmen bisnis lainnya di dalam Bank Artha Graha Internasional (Komersil, Ritel, dan Konsumer) serta menawarkan solusi transaksi keuangan melalui *corporate internet banking*, kerja sama *payroll* dan kemudahan *monitoring* pendapatan melalui fitur pembiayaan *virtual account*.
2. Pembiayaan kepada sektor-sektor yang masih menjanjikan untuk debitur baru, dengan tetap memperhatikan *risk appetite* Bank Artha Graha Internasional.
3. Mendorong pembiayaan aktif melalui sindikasi di antaranya menjalin kerja sama yang cukup aktif dengan lembaga pembiayaan lainnya.
4. Review proses pemberian kredit yang lebih ketat serta mengedepankan bukan hanya kebutuhan Nasabah tetapi memperhatikan risiko bisnis.

## PANGSA PASAR

Bank Artha Graha Internasional merupakan bank umum devisa yang beroperasi di Indonesia. Bank senantiasa meningkatkan kualitas produk dan layanan perbankan kepada berbagai segmen pelanggan mulai dari tabungan untuk anak, tabungan untuk rencana masa depan, hingga tabungan bisnis untuk pengusaha. Bank juga berkomitmen

## CORPORATE LOAN PORTFOLIO ENHANCEMENT

Corporate is one of the strategic business segments of Bank Artha Graha Internasional in 2021. Bank Artha Graha Internasional in corporate lending has a pretty good reputation and experience with a customer base covering SOEs, large business conglomerates in Indonesia and other companies.

In the time of the Covid-19 pandemic, the corporate segment continued to channel credit selectively (*prudently*) to new debtors and existing debtors, although many industrial sectors experienced a decline. Industrial sectors affected by Covid-19 such as Tourism and Property & Construction sectors are still backed by industrial sectors that were not directly affected by Covid-19 such as trading & manufacturing sectors.

In order to provide services to the needs of debtors, the Corporation offers various easy financial transaction solutions through corporate internet banking, payroll cooperation, supply chain finance and virtual account payment features.

To support business growth, Bank Artha Graha Internasional will continue to innovate and provide comprehensive financial solutions to debtors (either new or existing) with the following strategies:

1. Conduct cross selling to existing debtors, including approaches to the parent or subsidiary of the debtor, or other business segments within Bank Artha Graha Internasional (Commercial, Retail, and Consumer) as well as offering financial transaction solutions through corporate internet banking, payroll cooperation and easy income monitoring through virtual account financing feature.
2. Provide financing to sectors that are still promising for new debtors, while considering the risk appetite of Bank Artha Graha Internasional.
3. Encourage active financing through syndication, including establishing quite active cooperation with other financing institutions.
4. Review the credit disbursement process that is more stringent and prioritize not only Customers needs but also consider business risks.

## MARKET SHARE

Bank Artha Graha Internasional is a foreign exchange commercial bank operating in Indonesia. The Bank consistently improves its quality of banking products and services to various customer segments ranging from savings for children, savings for future plans, to business savings for entrepreneurs. The Bank is also committed to



memberikan layanan perbankan digital yang terbaik untuk merespons permintaan Nasabah dan perubahan paradigma layanan perbankan di tengah perkembangan teknologi yang sangat cepat.

Otoritas Jasa Keuangan selaku Regulator telah melakukan redefinisi pengelompokan Bank Umum dari sebelumnya Bank Umum Kegiatan Usaha (BUKU) menjadi Kelompok Bank berdasarkan Modal Inti (KBMI). Hal tersebut terdapat dalam Peraturan OJK (POJK) No. 12/POJK.03/2021 tentang Bank Umum. Kelompok KBMI 1 memiliki modal inti sampai dengan Rp6 triliun, KBMI 2 punya modal inti di atas Rp6 triliun sampai dengan Rp14 triliun; KBMI 3 modal inti dari Rp14 triliun sampai dengan Rp70 triliun, dan KBMI 4 modal intinya di atas Rp70 triliun. Berdasarkan klasifikasi tersebut, Bank dengan modal inti sebesar Rp3,39 triliun masuk dalam kategori KBMI 1.

Pangsa pasar Bank dalam industri perbankan maupun dalam KBMI 1 dapat dilihat di Tinjauan Industri Perbankan.

providing the best digital banking services to respond to Customers demands and the changing paradigm of banking services in the midst of very fast technology development.

The Financial Services Authority as the Regulator has redefined the grouping of Commercial Banks from the previous Commercial Banks for Business Activities (BUKU) to Bank Groups based on Core Capital (KBMI). It is contained in OJK Regulation (POJK) No. 12/POJK.03/2021 concerning Commercial Banks. KBMI 1 group has a core capital of up to IDR6 trillion, KBMI 2 has a core capital of above IDR6 trillion to IDR14 trillion; KBMI 3 has core capital from IDR14 trillion to IDR70 trillion, and KBMI 4 has a core capital of over IDR70 trillion. Based on this classification, Banks with a core capital of IDR3.39 trillion are included in the KBMI 1 category.

The Bank's market share in the banking industry as well as in KBMI 1 can be seen in the banking industry overview.

## TINJAUAN SEGMENT OPERASI

### OPERATING SEGMENT OVERVIEW

#### SEGMENT OPERASI

Segment operasi adalah suatu komponen dari entitas:

- Yang terlibat dalam aktivitas bisnis yang mana memperoleh pendapatan dan menimbulkan beban (termasuk pendapatan dan beban terkait dengan transaksi dengan komponen lain dari entitas yang sama);
- Hasil operasinya dikaji ulang secara reguler oleh pengambil keputusan operasional untuk membuat keputusan tentang sumber daya yang dialokasikan pada segmen tersebut dan menilai kinerjanya; dan
- Tersedia informasi keuangan yang dapat dipisahkan.

Segment operasi dilaporkan sesuai dengan laporan internal yang disiapkan untuk pengambil keputusan operasional yang bertanggung jawab untuk mengalokasikan sumber daya ke segmen tertentu dan melakukan penilaian atas performanya. Seluruh segment operasi yang digunakan oleh Bank telah memenuhi kriteria pelaporan berdasarkan PSAK 5 (Revisi 2009) tentang Segment Operasi. Tidak terdapat pendapatan dari satu konsumen eksternal atau pihak lain yang mencapai 10% atau lebih dari jumlah pendapatan Bank untuk tahun yang berakhir pada tanggal 31 Desember 2021 dan 2020.

Segment geografis adalah komponen Bank yang dapat dibedakan dalam menghasilkan jasa pada lingkungan (wilayah)

#### OPERATING SEGMENT

An operating segment is a component of:

- Engages in business activities from which it may earn income and expenses (including income and expenses relating to the transactions with other components with the same entity);
- Operating results are reviewed regularly by the chief operating decision maker to make decisions regarding the resources allocated to the segment and assess its performance; and
- Separate financial information is available.

Operating segments are reported in accordance with internal reports that are prepared for operational decision makers who are responsible for allocating resources to certain segments and assessing their performance. All operating segments used by the Bank have met the reporting criteria based on PSAK 5 (Revised 2009) concerning Operating Segments. There is no income from an external customer or other party representing 10% or more of the Bank's total revenue for the years ended December 31, 2021 and 2020.

A geographical segment is a distinguishable component of the Bank that is engaged in providing services within a

ekonomi tertentu dan komponen itu memiliki risiko dan imbalan yang berbeda dengan risiko dan imbalan pada komponen yang beroperasi pada lingkungan (wilayah) ekonomi lain.

Bank melaporkan segmen geografis berdasarkan daerah Jakarta, Jawa, Sumatra, Sulawesi, Kalimantan, dan lainnya.

Bank memiliki empat pelaporan segmen. Di bawah ini merupakan penjelasan mengenai operasi dari masing-masing pelaporan segmen yang dimiliki oleh Bank:

- Produktif – termasuk pinjaman yang diberikan kepada sektor produktif, di antaranya, kredit modal kerja dan investasi.
- Konsumtif – termasuk pinjaman yang diberikan untuk keperluan konsumtif.
- Treasuri – segmen ini terkait dengan kegiatan treasuri Bank termasuk transaksi *money market* dan investasi dalam bentuk penempatan dan efek.
- Lain-lain – termasuk aktivitas *back office* dan divisi yang tidak menghasilkan laba.

Adapun kinerja dari keempat segmen operasi tersebut untuk tahun 2021 dan 2020 adalah sebagai berikut:

particular economic environment and that is subject to risks and returns that are different from those operating in other economic environments.

The Bank reports geographic segments based on areas of Jakarta, Java, Sumatra, Sulawesi, Kalimantan, and others.

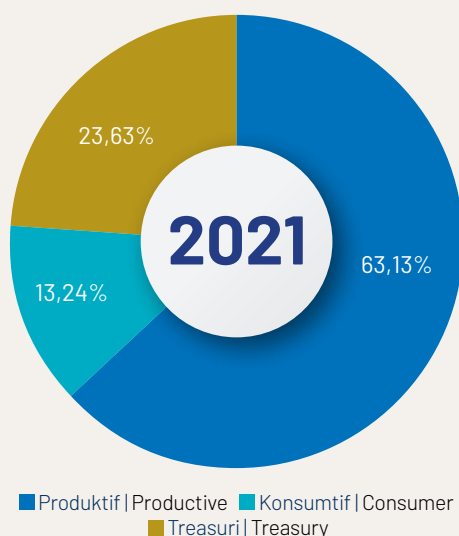
The Bank has four reportable segments. The following describes the operations in each of the Bank's reportable segments:

- Productive – includes loans disbursed to productive sectors, among others working capital and investment loans.
- Consumer – includes loans disbursed for consumptive purposes.
- Treasury – undertake the Bank's treasury activities which include money market and investment in placements and securities.
- Others – includes all back office processes and nonprofit generating divisions in the Bank.

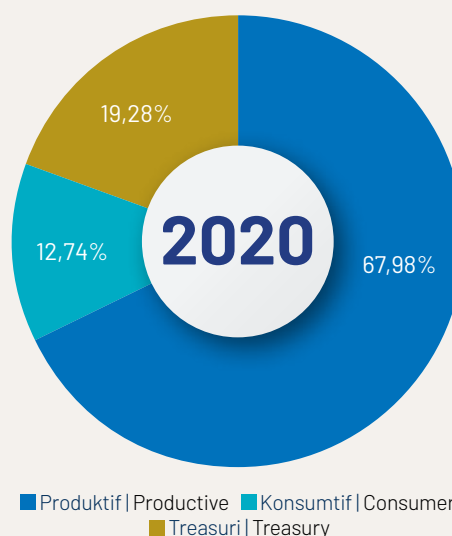
The performance of the four operating segments for 2021 and 2020 is as follows:

| 2021                                                                 |                         |                            |                      |                     |                   |
|----------------------------------------------------------------------|-------------------------|----------------------------|----------------------|---------------------|-------------------|
|                                                                      | Produktif<br>Productive | Konsumtif<br>Consumer      | Treasuri<br>Treasury | Lain-lain<br>Others | Jumlah<br>Total   |
| Pendapatan Bunga   Interest Income                                   | 968.480                 | 203.052                    | 362.490              | -                   | 1.534.022         |
| Jumlah Aset   Total Assets                                           | 8.476.965               | 3.003.008                  | 10.027.755           | 4.620.092           | 26.127.820        |
| Cadangan Kerugian Penurunan Nilai<br>Allowance for Impairment Losses | (623.309)               | (39.759)                   | (1.544)              | (372.377)           | (1.036.989)       |
| 2021                                                                 |                         |                            |                      |                     |                   |
|                                                                      | Deposito<br>Deposits    | Giro<br>Demand<br>deposits | Tabungan<br>Savings  | Non-DPK<br>Non-DPK  | Jumlah<br>Total   |
| Beban Bunga   Interest Expenses                                      | (672.877)               | (36.723)                   | (13.136)             | (43.529)            | (766.265)         |
| <b>Jumlah Liabilitas   Total Liabilities</b>                         | <b>13.604.596</b>       | <b>5.804.329</b>           | <b>1.597.031</b>     | <b>1.167.915</b>    | <b>22.173.871</b> |
| 2020                                                                 |                         |                            |                      |                     |                   |
|                                                                      | Produktif<br>Productive | Konsumtif<br>Consumer      | Treasuri<br>Treasury | Lain-lain<br>Others | Jumlah<br>Total   |
| Pendapatan Bunga   Interest Income                                   | 1.147.535               | 215.067                    | 325.426              | -                   | 1.688.028         |
| Jumlah Aset   Total Assets                                           | 9.451.986               | 2.990.529                  | 12.458.477           | 5.625.973           | 30.526.965        |
| Cadangan Kerugian Penurunan Nilai<br>Allowance for Impairment Losses | (428.334)               | (31.598)                   | (613)                | (155.480)           | (616.025)         |
| 2020                                                                 |                         |                            |                      |                     |                   |
|                                                                      | Deposito<br>Deposits    | Giro<br>Demand<br>deposits | Tabungan<br>Savings  | Non-DPK<br>Non-DPK  | Jumlah<br>Total   |
| Beban Bunga   Interest Expenses                                      | (963.430)               | (38.278)                   | (22.849)             | (31.684)            | (1.056.241)       |
| <b>Jumlah Liabilitas   Total Liabilities</b>                         | <b>19.195.919</b>       | <b>4.791.304</b>           | <b>1.513.106</b>     | <b>1.467.101</b>    | <b>26.967.430</b> |

## GRAFIK PENDAPATAN BUNGA



## INTEREST INCOME GRAPH



## SEGMENT GEOGRAFIS

Bank beroperasi di dua wilayah geografis utama yaitu Daerah Khusus Ibukota Jakarta (DKI Jakarta) dan di luar DKI Jakarta. Tabel berikut menjelaskan informasi segmen berdasarkan segmen geografis:

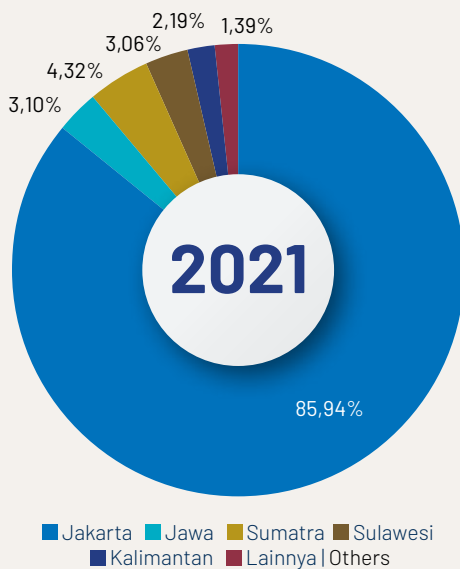
## GEOGRAPHIC SEGMENT

The Bank operates in two main geographic areas, namely the Special Region of Jakarta (DKI Jakarta) and outside DKI Jakarta. The following table describes segment information based on geographical segments:

| Tahun   Year 2021                                                                      |                   |                  |                  |                |                |                   |                   |
|----------------------------------------------------------------------------------------|-------------------|------------------|------------------|----------------|----------------|-------------------|-------------------|
|                                                                                        | Jakarta           | Jawa             | Sumatra          | Sulawesi       | Kalimantan     | Lainnya<br>Others | Jumlah<br>Total   |
| Pendapatan Bunga dan Operasional Lainnya<br>Interest Income and Other Operating Income | 1.581.951         | 57.091           | 79.494           | 56.322         | 40.337         | 25.556            | 1.840.751         |
| Beban Bunga dan Operasional Lainnya<br>Interest and Other Operating Expenses           | (1.630.878)       | (157.347)        | (149.881)        | (58.847)       | (12.946)       | (34.763)          | (2.044.662)       |
| Laba Operasional<br>Income from Operations                                             | (48.927)          | (100.256)        | (70.387)         | (2.525)        | 27.391         | (9.207)           | (203.911)         |
| Laba Tahun Berjalan<br>Profit for the Current Year                                     | (248.054)         | (21.359)         | 52.508           | 21.309         | 24.769         | 2.764             | (168.063)         |
| <b>Jumlah Aset<br/>Total Assets</b>                                                    | <b>19.789.796</b> | <b>2.011.245</b> | <b>2.860.258</b> | <b>830.939</b> | <b>156.231</b> | <b>479.351</b>    | <b>26.127.820</b> |

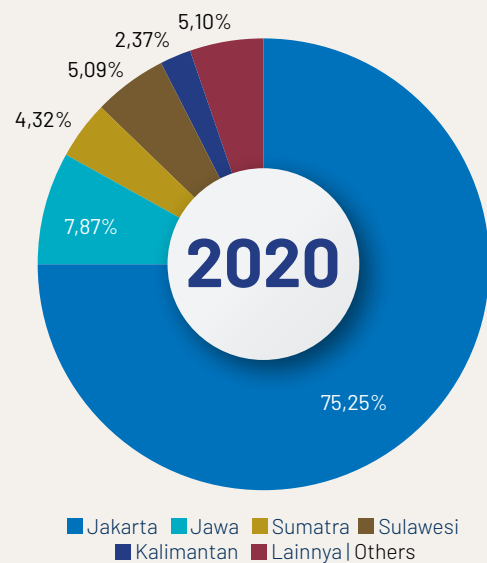
| Tahun   Year 2020                                                                      |                   |                  |                  |                  |                |                   |                   |
|----------------------------------------------------------------------------------------|-------------------|------------------|------------------|------------------|----------------|-------------------|-------------------|
|                                                                                        | Jakarta           | Jawa             | Sumatra          | Sulawesi         | Kalimantan     | Lainnya<br>Others | Jumlah<br>Total   |
| Pendapatan Bunga dan Operasional Lainnya<br>Interest Income and Other Operating Income | 1.357.390         | 142.035          | 77.927           | 91.788           | 42.760         | 92.001            | 1.803.901         |
| Beban Bunga dan Operasional Lainnya<br>Interest and Other Operating Expenses           | (1.651.538)       | (36.381)         | (18.147)         | (20.242)         | (21.447)       | (13.270)          | (1.761.025)       |
| Laba Operasional<br>Income from Operations                                             | (294.148)         | 105.654          | 59.780           | 71.546           | 21.313         | 78.731            | 42.876            |
| Laba Tahun Berjalan<br>Profit for the Current Year                                     | (314.660)         | 105.305          | 59.921           | 71.537           | 21.310         | 77.958            | 21.371            |
| <b>Jumlah Aset<br/>Total Assets</b>                                                    | <b>23.042.944</b> | <b>2.664.913</b> | <b>2.998.135</b> | <b>1.010.350</b> | <b>173.699</b> | <b>636.924</b>    | <b>30.526.965</b> |

GRAFIK PENDAPATAN BUNGA DAN OPERASIONAL LAINNYA



Penjelasan lebih lengkap terkait informasi segmen operasi dapat dilihat di catatan Laporan Keuangan Audit No. 41 dari Laporan Tahunan ini.

GRAPH OF INTEREST INCOME AND OTHER OPERATIONS



A more complete explanation regarding operating segment information can be seen in the audited financial report notes No. 41 of this Annual Report.

## TINJAUAN KEUANGAN

### FINANCIAL REVIEW

Tinjauan keuangan yang disajikan berikut mengacu kepada Laporan Keuangan Konsolidasi Bank Artha Graha Internasional pada tanggal 31 Desember 2021, serta kinerja keuangan konsolidasian dan arus kas konsolidasian untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Kantor Akuntan Publik (KAP) Kanaka Puradiredja Suhartono (Firma anggota jaringan global Nexia KPS) telah mengaudit laporan keuangan tersebut yang dilakukan oleh auditor Harris Siregar SE,Ak.,CA.,CPA. dengan Surat Izin Akuntan Publik No. AP.0524.

Menurut opini KAP, laporan keuangan konsolidasian tersebut menyajikan secara wajar, dalam semua hal yang material, posisi keuangan konsolidasian, kinerja keuangan dan arus kas konsolidasian untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

The financial review presented below refers to the Consolidated Financial Statements of Bank Artha Graha Internasional as of December 31, 2021, as well as the consolidated financial performance and cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.

Public Accounting Firm (KAP) Kanaka Puradiredja Suhartono (a member firm of the global network Nexia KPS) audited the financial statements that was conducted by its auditor Harris Siregar SE,Ak.,CA.,CPA. with the Public Accountant Permit No. AP.0524.

In the eyes of KAP, the consolidated financial statements present fairly, in all material respects, the consolidated financial position, financial performance and cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.

#### Laporan Posisi Keuangan | Statement of Financial Position

(Dalam jutaan Rupiah)

(In million Rupiah)

|                                                                        | 2021              | 2020              | Perubahan   Change |                |
|------------------------------------------------------------------------|-------------------|-------------------|--------------------|----------------|
|                                                                        |                   |                   | Nominal            | %              |
| <b>Aset   Assets</b>                                                   |                   |                   |                    |                |
| Aset Keuangan   Financial Assets                                       | 21.465.794        | 25.019.864        | (3.554.070)        | (14,20)        |
| Aset Non-Keuangan   Non-Financial Assets                               | 4.662.026         | 5.507.101         | (845.075)          | (15,35)        |
| <b>Total Aset   Total Assets</b>                                       | <b>26.127.820</b> | <b>30.526.965</b> | <b>(4.399.145)</b> | <b>(14,41)</b> |
| <b>Liabilitas   Liabilities</b>                                        |                   |                   |                    |                |
| Liabilitas Keuangan   Financial Liabilities                            | 22.008.231        | 26.715.787        | (4.707.556)        | (17,62)        |
| Liabilitas Non-Keuangan<br>Non-Financial Liabilities                   | 165.640           | 251.643           | (86.003)           | (34,18)        |
| <b>Total Liabilitas   Total Liabilities</b>                            | <b>22.173.871</b> | <b>26.967.430</b> | <b>(4.793.559)</b> | <b>(17,78)</b> |
| <b>Total Ekuitas   Total Equities</b>                                  | <b>3.953.949</b>  | <b>3.559.535</b>  | <b>394.414</b>     | <b>11,08</b>   |
| <b>Total Liabilitas dan Ekuitas<br/>Total Liabilities and Equities</b> | <b>26.127.820</b> | <b>30.526.965</b> | <b>(4.399.145)</b> | <b>(14,41)</b> |



## ASET

Bank ArthaGraha Internasional membukukan total aset sebesar Rp26,13 triliun per 31 Desember 2021. Pencapaian total aset ini lebih rendah dibandingkan tahun sebelumnya sebesar Rp30,53 triliun. Penurunan sebesar 14,41% terutama disebabkan oleh berkurangnya aset keuangan sebesar (14,20)% dari Rp25,02 triliun menjadi Rp21,47 triliun. Hal ini terutama disebabkan oleh berkurangnya akun Efek-Efek yang dibeli dengan janji dijual kembali – bersih menjadi hanya Rp2,70 triliun pada tahun 2021.

## ASET KEUANGAN

Aset keuangan Bank mencapai Rp21,47 triliun pada tahun 2021, turun (14,20)% dari posisi tahun sebelumnya yang mencapai Rp25,02 triliun. Penurunan ini terutama dipengaruhi oleh berkurangnya akun Efek-Efek yang dibeli dengan janji dijual kembali – bersih sebesar (66,58)% menjadi Rp2,70 triliun pada tahun 2021 dari tahun sebelumnya senilai Rp8,08 triliun. Sementara itu, kredit yang diberikan (neto) mengalami penurunan sebesar (9,73)% dari Rp11,98 triliun pada tahun 2020 menjadi Rp10,82 triliun pada tahun 2021. Meskipun masih membukukan penurunan, kinerja penyaluran kredit mengalami perbaikan dibandingkan pencapaian tahun 2020 yang turun lebih dalam sebesar 10,98%.

Berdasarkan tujuan penggunaan, kredit Bank diklasifikasikan menjadi kredit produktif, konsumtif, dan lain-lain dengan penjelasan sebagai berikut:

1. Kredit produktif diberikan kepada individu atau perusahaan pada segmen UMKM, Komersil, dan Korporasi untuk keperluan modal kerja atau investasi dalam bentuk fasilitas *Revolving Loan, Fixed Loan, Pinjaman Rekening Koran, Money Market Line, Negosiasi Wesel Ekspor, Kredit Ekspor, Trust Receipt, Advances Under L/C, Clean Bills Purchased*.
2. Kredit konsumtif terdiri dari kredit pemilikan rumah (KPR Graha), kredit tanpa agunan, kredit pemilikan rumah fasilitas likuiditas pembiayaan perumahan (KPR FLPP), kredit pemilikan mobil, dan kredit pemilikan apartemen.
3. Lain-lain mencakup *Letter of Credit, Standby Letter of Credit, Shipping Guarantee, Custom Guarantee, Foreign Exchange Contact, dan Option*.

Perkembangan penyaluran kredit tersebut dalam dua tahun terakhir adalah sebagai berikut:

(Dalam jutaan Rupiah)

| Jenis Kredit<br>Credit Type           | 2021              |                          | 2020              |                          | Pertumbuhan<br>Growth |
|---------------------------------------|-------------------|--------------------------|-------------------|--------------------------|-----------------------|
|                                       | Jumlah<br>Total   | Komposisi<br>Composition | Jumlah<br>Total   | Komposisi<br>Composition |                       |
| Kredit Produktif<br>Productive Loans  | 8.476.965         | 73,84%                   | 9.451.985         | 75,97%                   | (10,32%)              |
| Kredit Konsumtif<br>Consumptive Loans | 3.003.008         | 26,16%                   | 2.990.529         | 24,03%                   | 0,42%                 |
| <b>Jumlah   Total</b>                 | <b>11.479.973</b> | <b>100,00%</b>           | <b>12.442.514</b> | <b>100,00%</b>           | <b>(7,74%)</b>        |

## ASSET

Bank Artha Graha Internasional recorded total assets amounted to IDR26.13 trillion as of December 31, 2021. This achievement of total assets was lower than previous year of IDR30.53 trillion. A 14.41% decrease was mainly due to a decrease in financial assets of (14.20)% from IDR25.02 trillion to IDR21.47 trillion. It was mainly due to a decrease in the account of Securities purchased under agreement to resell – net to only IDR 2.70 trillion in 2021.

## FINANCIAL ASSETS

The Bank's financial assets stood at IDR21.47 trillion in 2021, down (14.20)% from previous year's position of IDR25.02 trillion. It was mainly due to a decrease in the account of Securities purchased with agreements to resell net by (66.58)% to IDR2.70 trillion in 2021 from IDR8.08 trillion in the previous year. Meanwhile, loans disbursed (net) was down by (9.73)% from IDR11.98 trillion in 2020 to IDR10.82 trillion in 2021. Although it still recorded a decline, the performance of lending has improved compared to the achievement in 2020 which recorded a deeper decline of 10.98%.

Based on the purpose of use, Bank loans are classified into productive, consumptive, and other loans with the following explanation:

1. Productive loans are disbursed to individuals or companies in the MSME, Commercial, and Corporate segments for working capital or investment purposes in the form of Revolving Loan, Fixed Loan, Current Account Loan, Money Market Line, Export Notes Negotiation, Export Credit, Trust Receipt, Advances Under L/C, Clean Bills Purchased.
2. Consumer loans comprise of housing loans (KPR Graha), unsecured loans, housing loans for housing financing liquidity facilities (KPR FLPP), car loans, and apartment loans.
3. Others include Letter of Credit, Standby Letter of Credit, Shipping Guarantee, Custom Guarantee, Foreign Exchange Contact, and Option.

The development of loan disbursement in the last two years is as follows:

(In million rupiah)

Di sisi lain, aset keuangan yang mencatatkan pertumbuhan adalah penempatan pada Bank Indonesia dan bank lain yang mencapai Rp1,97 triliun dengan kenaikan sebesar 79,87% pada tahun 2021. Pertumbuhan signifikan ini seiring dengan peningkatan Deposit Facility Bank Indonesia dalam mata uang Rupiah yang mencapai Rp1,59 triliun dari hanya Rp450,89 miliar pada tahun 2020.

On the other hand, financial assets recording growth were placements with Bank Indonesia and other banks which reached IDR1.97 trillion with a 79.87% increase of in 2021. This significant growth was in line with a rise in Bank Indonesia's Deposit Facility denominated in Rupiah standing at IDR1.59 trillion from only IDR450.89 billion in 2020.

**Tabel Aset Keuangan | Financial Asset Table**

(Dalam jutaan Rupiah)

(In million Rupiah)

|                                                                                                     | 2021              | 2020              | Perubahan   Change |                |
|-----------------------------------------------------------------------------------------------------|-------------------|-------------------|--------------------|----------------|
|                                                                                                     |                   |                   | Nominal            | %              |
| Kas   Cash                                                                                          | 276.539           | 286.779           | (10.240)           | (3,57)         |
| Giro pada Bank Indonesia<br>Current Accounts with Bank Indonesia                                    | 1.532.310         | 926.163           | 606.147            | 65,45          |
| Giro pada Bank Lain – Bersih<br>Net Current Accounts with Other Banks                               | 720.418           | 558.976           | 161.442            | 28,88          |
| Penempatan pada Bank Indonesia dan Bank Lain<br>Placements with Bank Indonesia and Other Banks      | 1.973.527         | 1.097.187         | 876.340            | 79,87          |
| Efek-Efek/Securities                                                                                | 2.839.888         | 1.653.004         | 1.186.884          | 71,80          |
| Efek-Efek yang Dibeli dengan Janji Dijual Kembali<br>Securities Purchased Under Agreement to Resell | 2.700.350         | 8.079.169         | (5.378.819)        | (66,58)        |
| Tagihan Derivatif<br>Derivative Receivables                                                         | 2.049             | -                 | 2.049              | 100,00         |
| Kredit yang Diberikan - Bersih<br>Loan - Net                                                        | 10.816.904        | 11.982.582        | (1.165.678)        | (9,73)         |
| Pendapatan Bunga yang Masih Akan Diterima<br>Accrued Interest Receivable                            | 344.590           | 291.889           | 52.701             | 18,06          |
| Tagihan Akseptasi<br>Acceptance Receivables                                                         | 259.213           | 143.978           | 115.235            | 80,04          |
| Penyertaan Saham<br>Investment in Shares of Stock                                                   | 6                 | 137               | (131)              | (95,62)        |
| <b>Total Aset Keuangan</b><br>Total Financial Assets                                                | <b>21.465.794</b> | <b>25.019.864</b> | <b>(3.554.070)</b> | <b>(14,20)</b> |

## ASET NON KEUANGAN

Bank membukukan aset non keuangan sebesar Rp4,66 triliun pada tahun 2021, lebih rendah dibandingkan tahun sebelumnya yang mencapai Rp5,51 triliun. Penurunan ini terutama disebabkan oleh turunnya agunan yang diambil alih menjadi Rp1,83 triliun pada tahun 2021 dari tahun sebelumnya sebesar

## NON FINANCIAL ASSETS

The Bank posted non-financial assets worth IDR4.66 trillion in 2021, lower than the previous year of IDR5.51 trillion. It was mainly due to a decrease in foreclosed assets to IDR1.83 trillion in 2021 from IDR2.65 trillion in the previous year. Meanwhile, the Bank's fixed assets showed a growth of

Rp2,65 triliun. Sementara itu, aset tetap Bank menunjukkan pertumbuhan sebesar 2,01% pada tahun 2021 menjadi Rp2,11 triliun dari posisi tahun sebelumnya sebesar Rp2,06 triliun seiring dengan peningkatan nilai revaluasi atas tanah menjadi Rp1,97 triliun dari Rp1,91 triliun pada tahun 2020.

2.01% in 2021 to IDR2.11 trillion from previous year's position of IDR2.06 trillion in line with a higher revaluation value of land to IDR1.97 trillion from IDR1.91 trillion in 2020.

**Tabel Aset Non Keuangan | Non Financial Asset Table**

(Dalam jutaan Rupiah)

(In million Rupiah)

|                                                               | 2021             | 2020             | Perubahan   Change |                |
|---------------------------------------------------------------|------------------|------------------|--------------------|----------------|
|                                                               |                  |                  | Nominal            | %              |
| Pajak Dibayar di Muka<br>Prepaid Taxes                        | -                | 12.380           | (12.380)           | (100,00)       |
| Biaya Dibayar di Muka<br>Prepaid Expenses                     | 173.355          | 213.844          | (40.489)           | (18,93)        |
| Aset Tetap – Bersih<br>Fixed Assets – Net                     | 2.106.653        | 2.065.208        | 41.445             | 2,01           |
| Aset Tak Berwujud – Bersih<br>Intangible Assets – Net         | 32.731           | 36.606           | (3.875)            | (10,59)        |
| Agunan yang Diambil Alih Bersih<br>Foreclosed Asset – Net     | 1.829.689        | 2.650.061        | (820.372)          | (30,96)        |
| Aset Pajak Tangguhan<br>Deferred Tax Assets                   | 317.941          | 288.547          | 29.394             | 10,19          |
| Aset Lain-Lain – Bersih<br>Other Assets – Net                 | 201.657          | 240.455          | (38.798)           | (16,14)        |
| <b>Total Aset Non Keuangan<br/>Total Non Financial Assets</b> | <b>4.662.026</b> | <b>5.507.101</b> | <b>(845.075)</b>   | <b>(15,35)</b> |

## LIABILITAS

Seiring dengan penurunan aset, Bank juga membukukan liabilitas yang lebih rendah pada tahun 2021. Total liabilitas Bank mencapai Rp22,17 triliun pada tahun 2021, turun 17,78% dibandingkan tahun sebelumnya dengan total liabilitas sebesar Rp26,97 triliun. Penurunan ini terutama disebabkan oleh berkurangnya liabilitas keuangan Bank sebesar 17,62% dari Rp26,72 triliun pada tahun 2020 menjadi Rp22,01 triliun pada tahun 2021. Dari jumlah aset keuangan pada tahun 2021 tersebut, simpanan dari Nasabah sebagai komponen terbesar mengalami penurunan sebesar 17,62%.

## LIABILITY

Along with a decline in assets, the Bank also posted lower liabilities in 2021. The Bank's total liabilities stood at IDR22.17 trillion in 2021, down 17.78% compared to the previous year's total liabilities of IDR26.97 trillion. It was mainly due to a 17.62% decline in the Bank's financial liabilities from IDR26.72 trillion in 2020 to IDR22.01 trillion in 2021. Of the total financial assets in 2021, deposits from Customers as the largest component down by 17.62%.

## LIABILITAS KEUANGAN

## FINANCIAL LIABILITIES

Tabel Liabilitas Keuangan | Financial Liability Table

(Dalam jutaan Rupiah)

(In million Rupiah)

|                                                                  | 2021              | 2020              | Perubahan   Change |                |
|------------------------------------------------------------------|-------------------|-------------------|--------------------|----------------|
|                                                                  |                   |                   | Nominal            | %              |
| Liabilitas Segera<br>Liabilities Due Immediately                 | 59.694            | 64.494            | (4.800)            | (7,44)         |
| Simpanan dari Nasabah<br>Deposit from Customers                  | 21.005.956        | 25.500.329        | (4.494.373)        | (17,62)        |
| Simpanan dari Bank Lain<br>Deposits from Other Banks             | 18.117            | 121.613           | (103.496)          | (85,10)        |
| Liabilitas Derivatif<br>Derivative Liabilities                   | 77                | -                 | 77                 | 100,00         |
| Liabilitas Akseptasi<br>Acceptance Payables                      | 259.917           | 144.390           | 115.527            | 80,01          |
| Bunga Masih Harus Dibayar<br>Accrued Interest Payable            | 24.096            | 74.503            | (50.407)           | (67,66)        |
| Pinjaman Subordinasi<br>Subordinated Loan                        | 200.000           | 200.000           | -                  | 0,00           |
| Liabilitas Lain-Lain<br>Other Liabilities                        | 440.374           | 610.458           | (170.084)          | (27,86)        |
| <b>Total Liabilitas Keuangan<br/>Total Financial Liabilities</b> | <b>22.008.231</b> | <b>26.715.787</b> | <b>(4.707.556)</b> | <b>(17,62)</b> |

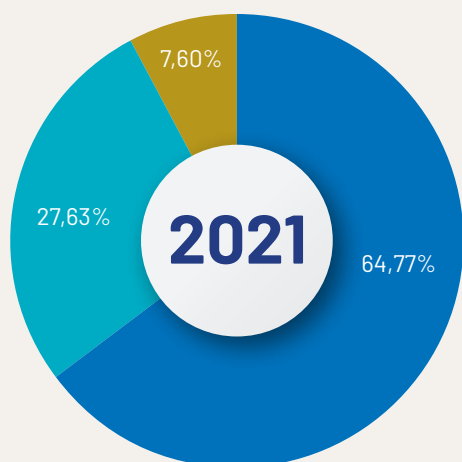
Liabilitas keuangan Bank mencapai Rp22,01 triliun pada tahun 2021 atau mengalami penurunan sebesar (17,62)% dari tahun sebelumnya yang mencapai Rp26,72 triliun. Penurunan ini seiring dengan berkurangnya simpanan dari Nasabah menjadi Rp21,01 triliun atau turun (17,62)% dari Rp25,50 triliun. Meski mengalami penurunan dana pihak ketiga (DPK), Bank mampu menghimpun simpanan Nasabah berbiaya rendah berupa giro dan tabungan atau *Current Account Savings Account* (CASA) sebesar Rp7,40 triliun pada tahun 2021 atau tumbuh 17,40% dari CASA tahun sebelumnya senilai Rp6,30 triliun. Rasio CASA terhadap simpanan Nasabah mencapai 35,23% pada tahun 2021 dibandingkan 24,72% pada tahun sebelumnya.

The Bank's financial liabilities reached IDR22.01 trillion in 2021 or down by (17.62)% from the previous year standing at IDR26.72 trillion. It was in line with a decline in deposits from Customers to IDR21.01 trillion or decreased (17.62)% from IDR25.50 trillion. Despite experiencing a declining third party funds (TPF), the Bank was able to collect low-cost Customers deposits in the form of current accounts and savings or Current Account Savings Accounts (CASA) amounted to IDR7.40 trillion in 2021 or grew 17.40% from CASA in the previous year of IDR6.30 trillion. The CASA ratio to Customers deposits reached 35.23% in 2021 compared to 24.72% in the previous year.

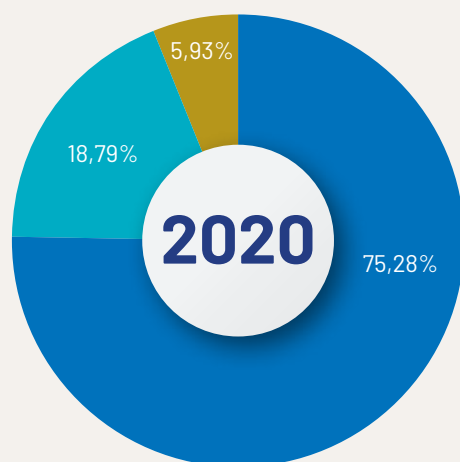
(Dalam jutaan Rupiah)

(In million Rupiah)

|                                    | 2021              | 2020              | Perubahan   Change |                |
|------------------------------------|-------------------|-------------------|--------------------|----------------|
|                                    |                   |                   | Nominal            | %              |
| Giro   Current Account             | 5.804.329         | 4.791.305         | 1.013.024          | 21,14          |
| Tabungan   Savings Account         | 1.597.032         | 1.513.106         | 83.926             | 5,55           |
| Deposito Berjangka   Time Deposits | 13.604.595        | 19.195.918        | (5.591.323)        | (29,13)        |
| <b>Total</b>                       | <b>21.005.956</b> | <b>25.500.329</b> | <b>(4.494.373)</b> | <b>(17,62)</b> |



■ Giro | Current Account ■ Tabungan | Savings Account  
■ Deposito Berjangka | Time Deposits



■ Giro | Current Account ■ Tabungan | Savings Account  
■ Deposito Berjangka | Time Deposits

Adapun perincian lebih lanjut atas ketiga jenis simpanan Nasabah tersebut berdasarkan klasifikasi pemilik (pihak) dan jenis mata uang adalah sebagai berikut:

Further details on the three types of Customers deposits based on the classification of owner (party) and type of currency are as follows:

(Dalam jutaan Rupiah)

(In million Rupiah)

|                                         | 2021              | 2020              | Perubahan   Change |                |
|-----------------------------------------|-------------------|-------------------|--------------------|----------------|
|                                         |                   |                   | Nominal            | %              |
| <b>Pihak Berelasi   Related Parties</b> |                   |                   |                    |                |
| Giro   Current Account                  | 294.488           | 141.194           | 153.294            | 108,57         |
| Tabungan   Savings Account              | 19.181            | 24.024            | (4.843)            | (20,16)        |
| Deposito Berjangka   Time Deposits      | 964.404           | 1.038.108         | (73.704)           | (7,10)         |
| <b>Sub Jumlah   Sub Total</b>           | <b>1.278.073</b>  | <b>1.203.326</b>  | <b>74.747</b>      | <b>(6,21)</b>  |
| <b>Pihak Ketiga   Third Parties</b>     |                   |                   |                    |                |
| Giro   Current Account                  | 5.509.841         | 4.650.111         | 859.730            | 18,49          |
| Tabungan   Savings Account              | 1.577.851         | 1.489.082         | 88.769             | 5,96           |
| Deposito Berjangka   Time Deposits      | 12.640.191        | 18.157.810        | (5.517.619)        | (30,39)        |
| <b>Sub Jumlah   Sub Total</b>           | <b>19.727.883</b> | <b>24.297.003</b> | <b>(4.569.120)</b> | <b>(18,81)</b> |
| <b>Total</b>                            | <b>21.005.956</b> | <b>25.500.329</b> | <b>(4.494.373)</b> | <b>(17,62)</b> |

Dari tabel tersebut di atas, simpanan Nasabah yang berasal dari pihak ketiga memiliki porsi dominan sebesar 93,92% pada tahun 2021 dari tahun sebelumnya sebesar 95,28%.

From the table above, Customer deposits from third parties have a dominant portion of 93.92% in 2021 from 95.28% in the previous year.

(Dalam jutaan Rupiah)

(In million Rupiah)

|                                    | 2021              | 2020              | Perubahan   Change |                |
|------------------------------------|-------------------|-------------------|--------------------|----------------|
|                                    |                   |                   | Nominal            | %              |
| <b>Rupiah</b>                      |                   |                   |                    |                |
| Giro   Current Account             | 5.491.956         | 4.486.546         | 1.005.410          | 22,41          |
| Tabungan   Savings Account         | 1.597.032         | 1.513.106         | 83.926             | 5,55           |
| Deposito Berjangka   Time Deposits | 12.759.442        | 18.154.943        | (5.395.501)        | (29,72)        |
| <b>Sub Jumlah   Sub Total</b>      | <b>19.848.430</b> | <b>24.154.595</b> | <b>(4.306.165)</b> | <b>(17,83)</b> |



(Dalam jutaan Rupiah)

(In million Rupiah)

|                                    | 2021       | 2020       | Perubahan   Change |         |
|------------------------------------|------------|------------|--------------------|---------|
|                                    |            |            | Nominal            | %       |
| Valuta Asing   Foreign Currencies  |            |            |                    |         |
| Giro   Current Account             | 312.373    | 304.759    | 7.614              | 2,50    |
| Tabungan   Savings Account         | -          | -          | -                  | -       |
| Deposito Berjangka   Time Deposits | 845.153    | 1.040.975  | (195.822)          | (18,81) |
| Sub Jumlah   Sub Total             | 1.157.526  | 1.345.734  | (188.208)          | (13,99) |
| Total                              | 21.005.956 | 25.500.329 | (4.494.373)        | (17,62) |

Sementara itu, simpanan Nasabah yang berdenominasi Rupiah memiliki porsi dominan sebesar 94,49% pada tahun 2021 dari tahun sebelumnya sebesar 94,72%.

Meanwhile, Customers deposits denominated in the Rupiah had a dominant portion of 94.49% in 2021 from 94.72% in the previous year.

## LIABILITAS NON KEUANGAN

Liabilitas non-keuangan Bank sebesar Rp165,64 miliar pada tahun 2021, atau turun sebesar (34,18)% dari tahun sebelumnya senilai Rp251,64 miliar. Penurunan ini terjadi seiring dengan berkurangnya imbalan pascakerja dari Rp242,28 miliar menjadi hanya Rp153,78 miliar.

## NON-FINANCIAL LIABILITIES

The Bank's non-financial liabilities amounted to IDR165.64 billion in 2021, or down by (34.18)% from the previous year of IDR251.64 billion. It was in line with a decline in the post-employment benefits from IDR242.28 billion to only IDR153.78 billion.

**Tabel Liabilitas Non Keuangan | Non Financial Liability Table**

(Dalam jutaan Rupiah)

(In million Rupiah)

|                                                                          | 2021           | 2020           | Perubahan   Change |                |
|--------------------------------------------------------------------------|----------------|----------------|--------------------|----------------|
|                                                                          |                |                | Nominal            | %              |
| Utang Pajak   Taxes Payable                                              | 11.862         | 9.364          | 2.498              | 26,68          |
| Liabilitas Imbalan Pascakerja<br>Post Employments Benefit<br>Liabilities | 153.778        | 242.279        | (88.501)           | (36,53)        |
| <b>Liabilitas Non Keuangan<br/>Total Non Financial Liability</b>         | <b>165.640</b> | <b>251.643</b> | <b>(86.003)</b>    | <b>(34,18)</b> |

## EKUITAS

Ekuitas Bank sebesar Rp3,95 triliun pada tahun 2021, atau naik sebesar 11,08% dari tahun sebelumnya sebesar Rp3,56 triliun. Kenaikan ini terjadi seiring dengan adanya pelaksanaan Waran Seri I sebanyak 4.427.217.810 lembar saham atau sebesar Rp490,89 miliar.

## EQUITY

The Bank's equity was IDR3.95 trillion in 2021, or a 11.08% increase from the previous year of IDR3.56 trillion. It was in line with the exercise of Series I Warrants totaling 4,427,217,810 shares or IDR490.89 billion.

(Dalam jutaan Rupiah)

(In million Rupiah)

|                                                      | 2021      | 2020      | Perubahan   Change |       |
|------------------------------------------------------|-----------|-----------|--------------------|-------|
|                                                      |           |           | Nominal            | %     |
| Modal Saham   Share Capital                          | 2.242.372 | 1.751.482 | 490.890            | 28,03 |
| Tambahan Modal Disetor<br>Additional Paid-In Capital | 415.285   | 414.753   | 532                | 0,13  |

(Dalam jutaan Rupiah)

(In million Rupiah)

|                                                                                                                                                                                                         | 2021             | 2020             | Perubahan   Change |              |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|------------------|--------------------|--------------|
|                                                                                                                                                                                                         |                  |                  | Nominal            | %            |
| Revaluasi Aset Tetap<br>Revaluation Surplus of Fixed Assets                                                                                                                                             | 1.349.281        | 1.303.818        | 45.463             | 3,49         |
| Pengukuran Kembali Program Imbalan Pasti setelah Dikurangi Pajak<br>Remeasurement of Defined Benefits Program After Tax                                                                                 | 46.792           | 12.741           | 34.051             | 267,26       |
| Keuntungan yang Belum Direalisasi atas Perubahan Nilai Wajar Efek-Efek yang Tersedia untuk Dijual setelah Pajak<br>Gain On Changes In Value of Financial Assets at Other Comprehensive Income After Tax | 32.332           | 40.791           | (8.459)            | (20,74)      |
| Saldo Laba<br>Retained Earnings (Loss)                                                                                                                                                                  | (132.113)        | 35.950           | (168.063)          | (467,49)     |
| <b>Jumlah Ekuitas   Total Equity</b>                                                                                                                                                                    | <b>3.953.949</b> | <b>3.559.535</b> | <b>394.414</b>     | <b>11,08</b> |

#### Laporan Laba Rugi dan Penghasilan Komprehensif Lain | Statement of Profit or Loss and Other Comprehensive Income

(Dalam jutaan Rupiah)

(In million Rupiah)

|                                                                          | 2021        | 2020        | Perubahan   Change |           |
|--------------------------------------------------------------------------|-------------|-------------|--------------------|-----------|
|                                                                          |             |             | Nominal            | %         |
| Pendapatan Bunga<br>Interest Income                                      | 1.534.022   | 1.688.028   | (154.006)          | (9,12)    |
| Beban Bunga   Interest Expense                                           | (766.265)   | (1.056.241) | 289.976            | (27,45)   |
| Pendapatan Bunga – Neto<br>Interest Income – Net                         | 767.757     | 631.787     | 135.970            | 21,52     |
| Pendapatan Operasional Lainnya – Neto<br>Other Operating Income          | 306.729     | 115.873     | 190.856            | 164,71    |
| Beban Operasional Lainnya<br>Other Operating Expenses                    | (1.278.397) | (704.784)   | (573.613)          | 81,39     |
| Laba (Rugi) Operasional<br>Profit (Loss) from Operation                  | (203.911)   | 42.876      | (246.787)          | (575,58)  |
| Pendapatan Beban Non-Operasional<br>Non-Operating Income (Expense) – Net | 451         | (12.454)    | 12.905             | (103,62)  |
| Laba (Rugi) Sebelum Beban Pajak<br>Profit (Loss) Before Tax              | (203.460)   | 30.422      | (233.882)          | (768, 79) |
| Beban Pajak<br>Income Tax Benefit (Expenses)                             | 35.397      | (9.051)     | 44.448             | (491,08)  |

## Laporan Laba Rugi dan Penghasilan Komprehensif Lain | Statement of Profit or Loss and Other Comprehensive Income

(Dalam jutaan Rupiah)

(In million Rupiah)

|                                                                                                         | 2021      | 2020   | Perubahan   Change |          |
|---------------------------------------------------------------------------------------------------------|-----------|--------|--------------------|----------|
|                                                                                                         |           |        | Nominal            | %        |
| Laba (Rugi) Tahun Berjalan<br>Profit (Loss) for the Current Year                                        | (168.063) | 21.371 | (189.434)          | (886,41) |
| Jumlah Penghasilan<br>Komprehensif Tahun Berjalan<br>Total Comprehensive Income for<br>the Current Year | 71.055    | 50.434 | 20.621             | 40,89    |
| Jumlah Laba (Rugi) Komprehensif<br>Total Comprehensive Income (Loss)                                    | (97.008)  | 71.805 | (168.813)          | (235,10) |
| Laba per Saham Dasar<br>Basic Earnings per Share                                                        | (8,31)    | 1,35   | (9,66)             | (715,56) |

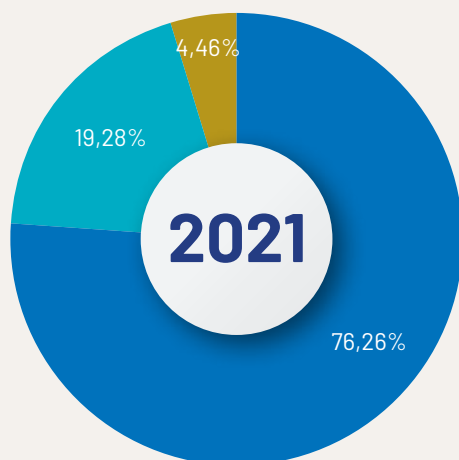
Pendapatan bunga Bank mengalami penurunan sebesar (9,12)% menjadi Rp1,53 triliun pada tahun 2021 dari Rp1,69 triliun pada tahun 2020 seiring dengan semakin rendahnya suku bunga acuan yang mencapai level terendah pada tahun 2021 dan penurunan kredit yang diberikan oleh Bank.

The Bank's interest income decreased by (9.12)% to IDR1.53 trillion in 2021 from IDR1.69 trillion in 2020 in line with lowering benchmark interest rate which reached its lowest level in 2021 and a decline in the credit provided by the Bank.

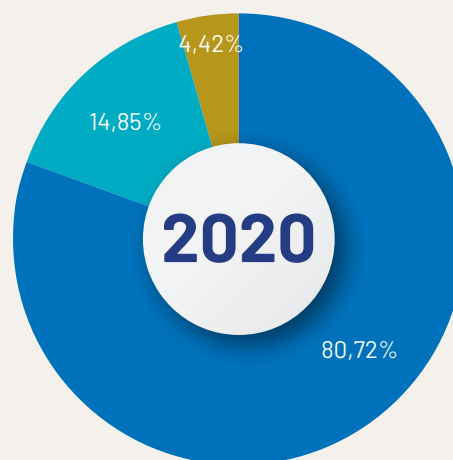
(Dalam jutaan Rupiah)

(In million Rupiah)

|                                                                  | 2021             | 2020             | Perubahan   Change |               |
|------------------------------------------------------------------|------------------|------------------|--------------------|---------------|
|                                                                  |                  |                  | Nominal            | %             |
| Kredit yang Diberikan   Loans                                    | 1.169.875        | 1.362.602        | (192.727)          | (14,14)       |
| Efek-Efek   Marketable Securities                                | 295.729          | 250.755          | 44.974             | 17,94         |
| Penempatan pada Bank Indonesia<br>Placements with Bank Indonesia | 68.418           | 74.671           | (6.253)            | (8,37)        |
| <b>Jumlah Pendapatan Bunga<br/>Total Interest Income</b>         | <b>1.534.022</b> | <b>1.688.028</b> | <b>(154.006)</b>   | <b>(9,12)</b> |



■ Kredit yang diberikan | Loans  
■ Efek-efek | Marketable Securities  
■ Penempatan pada Bank Indonesia | Placements with Bank Indonesia



■ Kredit yang diberikan | Loans  
■ Efek-efek | Marketable Securities  
■ Penempatan pada Bank Indonesia | Placements with Bank Indonesia

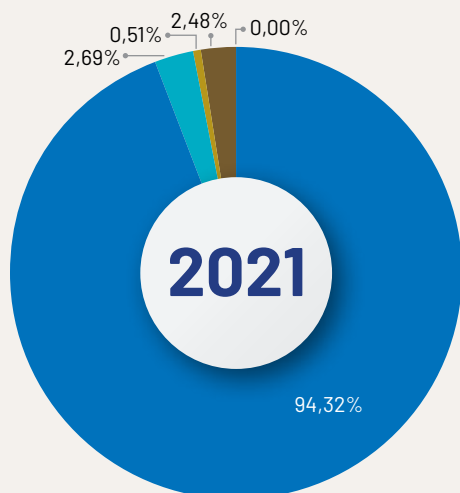
Sementara itu, beban bunga mengalami penurunan sebesar (27,45)% menjadi Rp0,77 triliun pada tahun 2021 sejalan dengan peningkatan sumber pendanaan berbiaya murah dengan rasio CASA sebesar 35,23%. Sementara itu, porsi deposito berjangka mengalami penurunan menjadi 64,77% pada periode yang sama. Kontribusi beban bunga yang berasal dari simpanan Nasabah mencapai 106,02% pada tahun 2021 dari 103,09% pada tahun 2020.

Meanwhile, interest expense down by (27.45)% to IDR0.77 trillion in 2021 in line with an increase in low-cost funding sources with a CASA ratio of 35.23%. Meanwhile, the portion of time deposits declined to 64.77% in the same period. Interest expense contribution from Customers deposits reached 106.02% in 2021 from 103.09% in 2020.

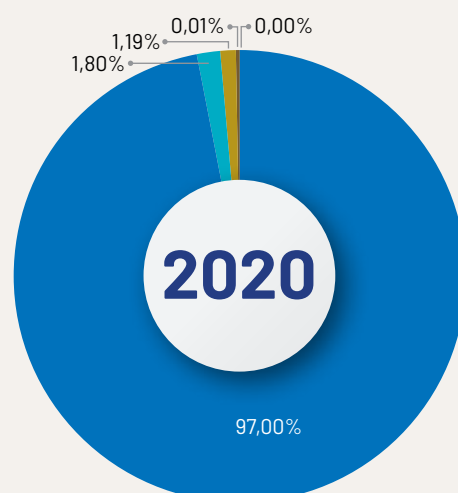
(Dalam jutaan Rupiah)

(In million Rupiah)

|                                                                | 2021           | 2020             | Perubahan   Change |                |
|----------------------------------------------------------------|----------------|------------------|--------------------|----------------|
|                                                                |                |                  | Nominal            | %              |
| Simpanan Nasabah<br>Deposits from Customer                     | 722.736        | 1.024.558        | (301.822)          | (29,46)        |
| Dana Kelolaan Tidak Kena Pajak<br>Non-Taxable Management Funds | 20.625         | 19.062           | 1.563              | 8,20           |
| Simpanan dari Bank Lain<br>Deposits from Other Banks           | 3.904          | 12.517           | (8.613)            | (68,81)        |
| LTN Subordinasi I Tahap I<br>Subordinated LTN I Stage I        | 19.000         | 104              | 18.896             | (18.169,23)    |
| Pinjaman Subordinasi<br>Subordinated Loans                     | -              | -                | 0                  | 0              |
| <b>Jumlah   Total</b>                                          | <b>766.265</b> | <b>1.056.241</b> | <b>(289.976)</b>   | <b>(27,45)</b> |



■ Simpanan nasabah | Deposits from customer  
■ Dana kelolaan tidak kena pajak | Non-taxable management funds  
■ Simpanan dari bank lain | Deposits from other banks  
■ LTN subordinasi I tahap I | Subordinated LTN I stage I  
■ Pinjaman subordinasi | Subordinated loans



■ Simpanan nasabah | Deposits from customer  
■ Dana kelolaan tidak kena pajak | Non-taxable management funds  
■ Simpanan dari bank lain | Deposits from other banks  
■ LTN subordinasi I tahap I | Subordinated LTN I stage I  
■ Pinjaman subordinasi | Subordinated loans

Efisiensi beban bunga yang berhasil dibukukan oleh Bank pada tahun 2021 berdampak positif terhadap peningkatan pendapatan bunga bersih yang mencapai Rp767,76 miliar pada tahun 2021. Pencapaian ini tumbuh 21,52% dibandingkan tahun sebelumnya sebesar Rp631,79 miliar.

The Bank's interest expense efficiency recorded in 2021 had a positive impact towards an increase in net interest income standing at IDR767.76 billion in 2021. This achievement raised 21.52% compared to the previous year of IDR631.79 billion.

Selain membukukan pendapatan dari bunga, Bank juga memperoleh pendapatan yang berasal dari operasional lainnya dengan pencapaian pendapatan operasional lainnya

In addition to posting interest income, the Bank also obtained income from other operations with other operating income reached IDR306.73 billion in 2021. This

mencapai Rp306,73 miliar pada tahun 2021. Pendapatan operasional lainnya ini naik signifikan dari posisi tahun sebelumnya sebesar Rp115,87 miliar. Dari jumlah tersebut pendapatan administrasi berkontribusi terbesar 86,56% atau sebesar Rp265,5 miliar.

Di sisi lain, Bank membukukan kenaikan beban operasional lainnya sebesar 81,39% menjadi Rp1.278,40 miliar pada tahun 2021. Kenaikan ini terutama dipengaruhi oleh beban penyisihan kerugian penurunan nilai aset keuangan dan non-keuangan - bersih yang mencapai Rp553,17 miliar. Di tengah kenaikan beban operasional lainnya tersebut, Bank mampu menekan beban tenaga kerja dan beban operasi masing-masing menjadi Rp240,33 miliar dan Rp356,27 miliar pada tahun 2021. Kedua beban tersebut lebih rendah (24,40)% dan (0,46)% dari tahun sebelumnya yang mencapai Rp317,88 miliar dan Rp357,93 miliar.

Kenaikan beban operasional berdampak Bank membukukan rugi operasi sebesar (Rp203,91) miliar pada tahun 2021 dibandingkan tahun sebelumnya yang membukukan laba operasi sebesar Rp42,88 miliar.

Rugi operasi yang dibukukan oleh Bank tersebut berdampak kepada pencapaian laba (rugi) sebelum pajak dan laba tahun berjalan yang masing-masing membukukan defisit sebesar (Rp203,46) miliar dan (Rp168,06) miliar dibandingkan laba sebelum pajak dan laba tahun berjalan tahun sebelumnya yang mencapai Rp30,42 miliar dan Rp21,37 miliar.

Sementara itu, jumlah penghasilan komprehensif tahun berjalan yang dibukukan Bank tahun 2021 sebesar Rp71,06 miliar yang menyebabkan jumlah rugi komprehensif Bank menjadi (Rp97,01) miliar.

other operating income increased significantly from the previous year's position of IDR115.87 billion. From this amount, administrative income had the largest contribution of 86.56% or IDR265.5 billion.

On the other hand, the Bank posted an increase in other operating expenses by 81.39% to IDR1,278.40 billion in 2021. This increase was mainly influenced by the allowance for impairment losses on financial and non-financial assets - net which reached IDR553.17 billion. In the midst of the increase in other operating expenses, the Bank was able to reduce labor and operating expenses to IDR240.33 billion and IDR356.27 billion in 2021, respectively. Both expenses were lower (24.40)% and (0.46) % from the previous year which reached IDR317.88 billion and IDR357.93 billion.

The increase in operating expenses had an impact the Bank's operational performance which posted an operating loss of (IDR203.91) billion in 2021 compared to the previous year which recorded an operating profit of IDR42.88 billion.

The Bank's operating loss had an impact towards profit (loss) before tax and profit for the current year which posted a deficit of (IDR203.46) billion and (IDR168.06) billion, respectively, compared to previous year's profit before tax and profit for the year standing at IDR30.42 billion and IDR21.37 billion, respectively.

Meanwhile, the Bank's total comprehensive income for the current year was IDR71.06 billion which resulted in the total comprehensive loss of the Bank to be (IDR97.01) billion.

## ARUS KAS

(Dalam jutaan Rupiah)

|                                                                                                                         | 2021        | 2020        | Perubahan   Change |          |
|-------------------------------------------------------------------------------------------------------------------------|-------------|-------------|--------------------|----------|
|                                                                                                                         |             |             | Nominal            | %        |
| Arus Kas Diperoleh dari/(digunakan untuk) Kegiatan Operasi<br>Cash Flow Provided from/(used for) Operating Activities   | (3.034.360) | 5.121.893   | (8.156.253)        | (159,24) |
| Arus Kas Diperoleh dari/(digunakan untuk) Kegiatan Investasi<br>Cash Flow Provided from/(used in) Investing Activities  | 4.170.396   | (6.276.573) | 10.446.969         | (166,44) |
| Arus Kas (digunakan untuk)/Diperoleh dari Aktivitas Pendanaan<br>Cash Flow (used in)/Provided from Financing Activities | 491.422     | 200.000     | 291.422            | 145,71   |
| Kenaikan/(Penurunan) Kas dan Setara Kas - Neto<br>Increase/(Decrease) in Cash and Cash Equivalents - Net                | 1.627.458   | (954.680)   | 2.582.138          | (270,47) |

(In million Rupiah)

## STATEMENTS OF CASH FLOW



(Dalam jutaan Rupiah)

(In million Rupiah)

|                                                                                              | 2021      | 2020      | Perubahan   Change |         |
|----------------------------------------------------------------------------------------------|-----------|-----------|--------------------|---------|
|                                                                                              |           |           | Nominal            | %       |
| Pengaruh Perubahan Kurs Mata Uang Asing<br>Effect of Changes in Foreign Exchange Rates       | 6.393     | 7.539     | (1.146)            | (15,20) |
| Kas dan Setara Kas pada Awal Tahun<br>Cash and Cash Equivalents at the Beginning of the Year | 2.869.279 | 3.816.420 | (947.141)          | (24,82) |
| Kas dan Setara Kas pada Akhir Tahun<br>Cash and Cash Equivalents at the End of the Year      | 4.503.130 | 2.869.279 | 1.633.851          | 56,94   |

#### Arus Kas dari Aktivitas Operasi

Berbeda dengan tahun sebelumnya yang membukukan kas bersih yang diperoleh dari aktivitas operasi senilai Rp5,12 triliun, Bank membukukan kas bersih digunakan untuk aktivitas operasi sebesar (Rp3,03) triliun pada tahun 2021. Hal ini dipengaruhi oleh penurunan simpanan Nasabah yang mencapai Rp4,49 triliun pada tahun 2021.

#### Arus Kas dari Aktivitas Investasi

Bank membukukan kas bersih diperoleh dari aktivitas investasi sebesar Rp4,17 triliun yang diperoleh dari penjualan efek yang dibeli dengan janji dijual kembali sebesar Rp5,38 triliun. Pada tahun sebelumnya, Bank membukukan kas bersih diperoleh dari aktivitas investasi sebesar (Rp6,28) triliun karena membeli efek sebesar Rp5,98 triliun.

#### Arus Kas dari Aktivitas Pendanaan

Bank membukukan kas bersih diperoleh dari aktivitas pendanaan senilai Rp491,42 miliar yang diperoleh dari pelaksanaan Waran Seri I. Pada tahun sebelumnya, Bank membukukan kas bersih diperoleh dari aktivitas pendanaan senilai Rp200,00 miliar yang berasal dari penerimaan pinjaman subordinasi.

Jumlah kas dan setara kas Bank pada akhir tahun 2021 tercatat sebesar Rp4.503.130 juta, bertambah Rp1.633.851 juta atau 56,94% dari posisi awal tahun sebesar Rp2.869.279 juta.

#### RASIO KEUANGAN

| Rasio Permodalan   Capital Ratio                                                                                                                      | 2021  | 2020  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------|-------|-------|
| KPMM dengan Memperhitungkan Risiko Kredit dan Risiko Operasional<br>Risk Weighted Assets for Credit and Operational Risk                              | 22,36 | 16,66 |
| KPMM dengan Memperhitungkan Risiko Kredit, Risiko Operasional, dan Risiko Pasar<br>Risk Weighted Assets for Credit, Operational Risk, and Market Risk | 21,77 | 16,37 |
| Aset Tetap terhadap Modal<br>Fixed Assets to Capital                                                                                                  | 57,00 | 69,26 |

#### Cash Flow from Operating Activities

In contrast to the previous year posting net cash provided from operating activities of IDR5.12 trillion, the Bank recorded net cash used for operating activities of (IDR3.03) trillion in 2021. It was influenced by a decrease in the Customers deposits which reached IDR4.49 trillion by 2021.

#### Cash Flow from Investing Activities

The Bank recorded net cash provided from investing activities of IDR4.17 trillion due to the sale of Securities purchased under agreements to resell of IDR5.38 trillion. In the previous year, the Bank recorded net cash obtained from investing activities of (IDR6.28) trillion due to buying securities amounting to IDR5.98 trillion.

#### Cash Flow from Funding Activities

The Bank recorded net cash provided from financing activities of IDR491.42 billion obtained from the exercise of Series I Warrants. In the previous year, the Bank recorded net cash obtained from financing activities of IDR200.00 billion which came from receipt of subordinated loans.

The Bank's total cash and cash equivalents at end of 2021 was recorded at IDR4,503,130 million, an increase of IDR1,633,851 million or 56.94% from the initial position of IDR2,869,279 million.

#### FINANCIAL RATIO

- Kilas Kinerja Performance Highlights
- Laporan Manajemen Management Report
- Profil Perusahaan Company Profile
- Aspek Pendukung Bisnis Business Supporting Aspects

| Rasio Permodalan   Capital Ratio                                                                                                                                                                                    | 2021   | 2020   |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|--------|
| Aset Produktif   Earning Assets                                                                                                                                                                                     |        |        |
| Aset Produktif Bermasalah dan Aset Non-Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non-Produktif<br>Earning Assets and Non-Performing Earning Assets to Total Earning Assets and Non-Earning Assets | 8,57   | 6,43   |
| Aset Produktif Bermasalah terhadap Total Aktiva Produktif Non-Performing Earning Assets to Total Earning Assets                                                                                                     | 1,95   | 2,38   |
| Cadangan Kerugian Penurunan Nilai Aset Keuangan terhadap Aset Produktif<br>Allowance for Impairment Losses for Financial Assets to Earning Assets                                                                   | 3,33   | 1,92   |
| Pemenuhan CKPN Kredit yang Diberikan   Fulfillment of CKPN of Loans                                                                                                                                                 | 103,87 | 58,46  |
| Rasio Kredit Bermasalah (NPL) – Bruto   Gross NPL                                                                                                                                                                   | 3,39   | 4,58   |
| Rasio Kredit Bermasalah (NPL) – Bersih   Net NPL                                                                                                                                                                    | 0,32   | 3,14   |
| Rasio Rentabilitas   Profitability Ratio                                                                                                                                                                            |        |        |
| Imbal Hasil Aktiva (ROA)   Return on Asset (ROA)                                                                                                                                                                    | (0,73) | 0,11   |
| Imbal Hasil Ekuitas (ROE)   Return on Equity (ROE)                                                                                                                                                                  | (6,02) | 0,81   |
| Margin Bunga Bersih (NIM)   Net Interest Margin (NIM)                                                                                                                                                               | 3,62   | 2,99   |
| Beban Operasional Lain terhadap Penghasilan Operasional (BOP0)<br>Operating Expenses to Operating Income (BOP0)                                                                                                     | 111,09 | 97,75  |
| Liabilitas terhadap Aktiva   Liabilities to Assets                                                                                                                                                                  | 84,87  | 88,34  |
| Liabilitas terhadap Ekuitas   Liabilities to Equity                                                                                                                                                                 | 560,80 | 757,61 |
| Cost to Income (CIR)                                                                                                                                                                                                | 67,58  | 103,89 |
| Likuiditas   Liquidity Ratio                                                                                                                                                                                        |        |        |
| Rasio Intermediasi Makroprudensial   Macroprudential Intermediation Ratio                                                                                                                                           | 58,47  | 49,60  |
| Current Account Savings Account (CASA)                                                                                                                                                                              | 35,23  | 24,72  |
| Rasio Kepatuhan   Compliance Ratios                                                                                                                                                                                 |        |        |
| Persentase Pelanggaran BMPK   Percentage Violation of Legal Lending Limit                                                                                                                                           |        |        |
| Pihak Terkait   Related Parties                                                                                                                                                                                     | -      | -      |
| Pihak Tidak Terkait   Non Related Parties                                                                                                                                                                           | -      | -      |
| Persentase Pelampauan BMPK<br>Percentage Lending in Excess of the Legal Lending Limit                                                                                                                               |        |        |
| Pihak Terkait   Related Parties                                                                                                                                                                                     | -      | -      |
| Pihak Tidak Terkait   Non Related Parties                                                                                                                                                                           | -      | -      |
| GWM Rupiah   Reserve Requirement Rupiah                                                                                                                                                                             | 6,46   | 3,52   |
| GWM Valuta Asing   Reserve Requirement Foreign Exchange                                                                                                                                                             | 5,56   | 5,13   |
| Posisi Devisa Net   Net Open Position                                                                                                                                                                               | 2,14   | 0,63   |

## KEMAMPUAN MEMBAYAR UTANG DAN TINGKAT KOLEKTABILITAS PIUTANG

### Kemampuan Membayar Utang

Rasio likuiditas, rasio solvabilitas, dan rasio rentabilitas menjadi parameter untuk mengukur kemampuan Bank dalam memenuhi seluruh kewajiban baik kewajiban jangka panjang maupun jangka pendek. Partisipasi Bank menjadi

## ABILITY TO PAY DEBT AND RECEIVABLE COLLECTIBILITY LEVELS

### Ability to Pay Debt

Liquidity ratios, solvency ratios, and profitability ratios are indicators to measure the Bank's ability to meet all obligations, either long-term or short-term. The Bank's participation as a member of guarantee program at the

peserta program penjaminan pada Lembaga Penjaminan Simpanan memperkuat kemampuan Bank dalam membayar utang. Rincian penjelasan tentang kemampuan membayar utang Bank adalah sebagai berikut:

#### Rasio Likuiditas

Bank membukukan Rasio Intermediasi Makroprudensial (RIM) sebesar 58,47% pada tahun 2021 dibandingkan tahun sebelumnya sebesar 49,60%. Pencapaian rasio ini dipengaruhi oleh penurunan kredit yang diberikan menjadi Rp0,96 triliun dan berkurangnya DPK menjadi Rp4,49 triliun.

#### Rasio Solvabilitas

Rasio Kewajiban Penyediaan Modal Minimum (KPMM) merupakan parameter untuk mengukur rasio permodalan Bank dengan memastikan kecukupan modal untuk dapat memenuhi risiko kredit, risiko pasar, dan risiko operasional. Rasio KPMM mencapai 21,77% pada tahun 2021, lebih tinggi dibandingkan tahun sebelumnya sebesar 16,37%.

#### Rasio Rentabilitas

Sejalan dengan rugi tahun berjalan yang dibukukan oleh Bank, rasio *Return on Asset* (ROA) dan *Return on Equity* (ROE) Bank sebesar (0,73)% dan (6,02)% pada tahun 2021. Pencapaian ini lebih rendah dibandingkan ROA dan ROE tahun 2020 masing-masing sebesar 0,11% dan 0,81%. Sementara itu, rasio *Net Interest Margin* (NIM) Bank mencapai 3,62% pada tahun 2021 dibandingkan rasio pada tahun sebelumnya sebesar 2,99%. Kemudian rasio BOP0 sebesar 111,09% pada tahun 2021 atau lebih tinggi dari tahun sebelumnya sebesar 97,75%.

#### Tingkat Kolektabilitas Piutang

Kolektabilitas piutang Bank diukur menggunakan indikator rasio pinjaman bermasalah (NPL). Sebagaimana terlihat pada penurunan NPL Netto dari 3,14% di tahun 2020 menjadi 0,32% di tahun 2021. Berdasarkan kolektabilitas sesuai peraturan Bank Indonesia, pinjaman yang dikelola Bank diklasifikasikan sebagai berikut:

Deposit Insurance Corporation strengthens the Bank's ability to pay debts. Details of explanation regarding the ability to pay the Bank's debt are as follows:

#### Liquidity Ratio

The Bank recorded a Macroprudential Intermediation Ratio (RIM) of 58.47% in 2021 compared to the previous year of 49.60%. The achievement of this ratio was influenced by a decrease in loans disbursed to IDR0.96 trillion and a decrease in third party funds to IDR4.49 trillion.

#### Solvency Ratio

Minimum Capital Adequacy Ratio (CAR) is a parameter to measure the Bank's capital ratio by ensuring capital adequacy to meet credit risk, market risk, and operational risk. The CAR ratio reached 21.77% in 2021, higher than the previous year of 16.37%.

#### Profitability Ratio

In line with the current year's loss recorded by the Bank, the Bank's Return on Assets (ROA) and Return on Equity (ROE) ratios were (0.73)% and (6.02)% in 2021. This achievement is lower than the ROA and ROE in 2020 of 0.11% and 0.81% respectively. Meanwhile, the Bank's Net Interest Margin (NIM) ratio reached 3.62% in 2021 compared to the ratio in the previous year of 2.99%. Furthermore, BOP0 ratio was 111.09% in 2021 or higher than the previous year of 97.75%.

#### Accounts Receivable Collectability

The collectability of the Bank's receivables is measured using the non-performing loan ratio (NPL) indicator as seen in the lower Net NPL from 3.14% in 2020 to 0.32% in 2021. Based on collectability according to Bank Indonesia regulations, loans managed by the Bank are classified as follows:

|                                                                      | 2021              | 2020              | Perubahan   Change |               |
|----------------------------------------------------------------------|-------------------|-------------------|--------------------|---------------|
|                                                                      |                   |                   | Nominal            | %             |
| Lancar   Current                                                     | 10.104.786        | 10.671.219        | (566.433)          | (5,31)        |
| Dalam Perhatian Khusus   Special Mention                             | 985.456           | 1.201.901         | (216.445)          | (18,01)       |
| Kurang Lancar   Substandard                                          | 28.406            | 335.210           | (306.804)          | (91,53)       |
| Diragukan   Doubtful                                                 | 24.050            | 6.363             | 17.687             | 277,97        |
| Macet   Loss                                                         | 337.274           | 227.821           | 109.453            | 48,04         |
| Jumlah Kredit   Total Loans                                          | 11.479.972        | 12.442.514        | (962.542)          | (7,74)        |
| Cadangan Kerugian Penurunan Nilai<br>Allowance for Impairment Losses | (663.068)         | (459.932)         | (203.136)          | 44,17         |
| <b>Jumlah Kredit - Bersih   Total Loans - Net</b>                    | <b>10.816.904</b> | <b>11.982.582</b> | <b>(1.165.678)</b> | <b>(9,73)</b> |

## STRUKTUR MODAL

### Kebijakan Struktur Modal

Ketersediaan modal yang kuat sangat penting untuk mendukung strategi pengembangan ekspansi saat ini dan mempertahankan kelangsungan pengembangan di masa mendatang. Selain itu, modal yang kuat diperlukan guna mendukung strategi pengembangan ekspansi saat ini dan mempertahankan kelangsungan pengembangan di masa mendatang disamping untuk pemenuhan kecukupan permodalan yang ditetapkan oleh Regulator. Kebijakan terkait permodalan tertuang dalam Rencana Permodalan yang disusun berdasarkan penilaian dari penelaahan atas kebutuhan kecukupan permodalan yang dipersyaratkan disertai dengan tinjauan perkembangan ekonomi terkini. Bank senantiasa menghubungkan tujuan keuangan dan kecukupan modal terhadap risiko melalui proses perencanaan modal, begitu pula dengan bisnis yang berdasar pada permodalan dan persyaratan likuiditas Bank.

Kebutuhan permodalan Bank didukung dengan data analisis, yang direncanakan dan didiskusikan secara rutin. Direksi menyusun permodalan sebagai bagian dari Rencana Bisnis Bank dan disetujui oleh Dewan Komisaris. Perencanaan ini diharapkan akan memastikan tersedianya modal yang cukup dan terciptanya struktur permodalan yang optimal.

### Dasar Pemilihan Struktur Modal

Pengelolaan struktur permodalan Bank yang sehat dilakukan berpedoman kepada Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 tanggal 29 Januari 2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum.

Pemenuhan kecukupan modal Bank dihitung menggunakan *Capital Adequacy Ratio* (CAR), yang mencerminkan kemampuan untuk menampung risiko kerugian yang mungkin ditanggung oleh Bank. Semakin tinggi CAR mencerminkan kemampuan Bank yang semakin baik dalam menyerap risiko-risiko dari kredit atau aset produktif lainnya serta memberikan kontribusi terhadap laba.

Profil risiko Bank berada pada peringkat *Low to Moderate* (2) yang mensyaratkan total modal minimum sebesar 9% sampai dengan kurang dari 10% Aset Tertimbang Menurut Risiko (ATMR) berdasarkan penilaian atas peringkat kesehatan Bank per posisi 31 Desember 2021.

### Rincian Struktur Modal

Struktur modal Bank terdiri dari modal inti utama dan modal pelengkap. Berikut rincian mengenai struktur modal Bank.

## CAPITAL STRUCTURE

### Capital Structure Policy

The availability of a strong capital is very important to support the current expansion development strategy and maintain the sustainability of development in the future apart from fulfilling the capital adequacy as set by the Regulator. Policies related to capital are contained in the Capital Plan which is prepared based on an assessment of the review of the required capital adequacy requirements accompanied by a review of the latest economic developments. The Bank consistently links its financial objectives and capital adequacy to risk through the capital planning process, as well as businesses based on the Bank's capital and liquidity requirements.

The Bank's capital requirements are supported by analytical data, which are planned and discussed regularly. The Board of Directors prepares capital as part of the Bank's Business Plan and is approved by the Board of Commissioners. This planning is expected to ensure the availability of sufficient capital and the creation of an optimal capital structure.

### Basis for Capital Structure Selection

The management of a sound Bank's capital structure is implemented based on the Financial Services Authority Regulation No. 11/POJK.03/2016 dated January 29, 2016 concerning Minimum Capital Adequacy Requirements for Commercial Banks.

Fulfillment of the Bank's capital adequacy is calculated by using the Capital Adequacy Ratio (CAR) reflecting the ability to accommodate the risk of loss that may be borne by the Bank. The higher CAR reflects the Bank's ability to better absorb risks from credit or other productive assets and contribute to profits.

The Bank's risk profile is rated *Low to Moderate* (2) requiring a minimum total capital of 9% to less than 10% of Risk Weighted Assets (RWA) based on an assessment of the Bank's health rating as of December 31, 2021.

### Capital Structure Details

The Bank's capital structure consists of core capital and supplementary capital. The following are details regarding the Bank's capital structure.

|                                                                                                                                                                                        | 2021       | 2020       | Perubahan   Change |        |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|------------|--------------------|--------|
|                                                                                                                                                                                        |            |            | Nominal            | %      |
| <b>Komponen Modal   Capital Structure</b>                                                                                                                                              |            |            |                    |        |
| Modal Inti   Core Capital                                                                                                                                                              |            |            |                    |        |
| Modal Inti Utama (CET 1)<br>Common Equity Tier 1 (CET 1)                                                                                                                               | 3.389.031  | 2.730.510  | 658.521            | 24,12  |
| Modal Inti Tambahan (AT 1)<br>Additional Tier 1 (AT 1)                                                                                                                                 | -          | -          | -                  | -      |
| Jumlah Modal Inti   Total Core Capital                                                                                                                                                 | 3.389.031  | 2.730.510  | 658.521            | 24,12  |
| Modal Pelengkap   Supplementary Capital                                                                                                                                                | 364.551    | 304.322    | 60.229             | 19,79  |
| Jumlah Modal   Total Capital                                                                                                                                                           | 3.753.582  | 3.034.832  | 718.750            | 23,68  |
| Aset Tertimbang Menurut Risiko untuk<br>Risiko Kredit<br>Risk Weighted Assets for Credit Risk                                                                                          | 14.902.176 | 16.018.996 | (1.116.820)        | (6,97) |
| Aset Tertimbang Menurut Risiko untuk<br>Risiko Operasional<br>Risk Weighted Assets for Operational Risk                                                                                | 1.881.945  | 2.194.782  | (312.837)          | 14,25  |
| Aset Tertimbang Menurut Risiko untuk<br>Risiko Pasar<br>Risk Weighted Assets for Market Risk                                                                                           | 454.877    | 321.624    | 133.253            | 41,43  |
| Rasio Kewajiban Penyediaan Modal<br>Minimum untuk Risiko Kredit dan Risiko<br>Operasional (%)<br>Capital Adequacy Ratio for Credit Risk<br>and Operational Risk (%)                    | 22,36      | 16,66      | 5,70               | 34,21  |
| Rasio Kewajiban Penyediaan Modal<br>Minimum untuk Risiko Kredit, Risiko<br>Operasional, dan Risiko Pasar (%)<br>Capital Adequacy Ratio for Credit,<br>Operational, and Market Risk (%) | 21,77      | 16,37      | 5,40               | 32,99  |
| Rasio Kewajiban Penyediaan Modal<br>Minimum yang Diwajibkan (%)<br>Mandatory Capital Adequacy Ratio (%)                                                                                | 8,00       | 8,00       | -                  | 0,00   |
| <b>Rasio KPMM (%)</b>                                                                                                                                                                  |            |            |                    |        |
| Rasio CET 1   CET 1 Ratio                                                                                                                                                              | 19,66      | 14,73      | 4,93               | 33,47  |
| Rasio AT 1   AT 1 Ratio                                                                                                                                                                | -          | -          | -                  | -      |
| Rasio AT 2   AT 2 Ratio                                                                                                                                                                | 2,11       | 1,64       | 0,47               | 28,66  |
| Rasio Total   Total Ratio                                                                                                                                                              | 21,77      | 16,37      | 5,40               | 32,99  |
| Rasio Minimum Tier 1   Minimum Tier 1 Ratio                                                                                                                                            | 6,00       | 6,00       | -                  | 0,00   |
| Rasio Minimum CET 1   Minimum CET 1 Ratio                                                                                                                                              | 4,50       | 4,50       | -                  | 0,00   |
| KPMM Minimum berdasarkan Profil Risiko<br>Minimum CAR by Risk Profile                                                                                                                  | 9,36       | 9,33       | 0,03               | 0,32   |

#### Dampak Perubahan Tingkat Suku Bunga terhadap Kinerja Bank

Bank Indonesia telah menurunkan suku bunga acuan ke level terendah 3,50% pada bulan Februari dan mempertahankan suku bunga acuan tersebut di tengah kondisi pandemi

#### The Impact of Changes in Interest Rate on Bank Performance

Bank Indonesia has lowered its interest rate benchmark to the lowest level of 3.50% in February and maintained the interest rate benchmark amidst the pandemic conditions



yang masih berlangsung hingga akhir tahun 2021. Seiring dengan menurunnya suku bunga acuan BI, Bank Artha Graha Internasional juga terus menurunkan suku bunga untuk pendanaan yang mengakibatkan adanya penghematan terhadap biaya bunga dan terjaganya *cost of fund* di angka yang rendah sekaligus tetap menjaga likuiditas ditingkat yang sehat.

## SUKU BUNGA DASAR KREDIT

Sebagai sebuah bank umum, Bank memiliki kewajiban untuk melaporkan dan mempublikasikan Suku Bunga Dasar Kredit (SBDK) dalam mata uang Rupiah sebagaimana yang diatur dalam Peraturan Otoritas Jasa Keuangan (POJK) No. 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank.

SBDK dipakai sebagai pedoman penetapan suku bunga kredit yang akan dikenakan kepada Nasabah. Namun demikian, SBDK belum memperhitungkan komponen estimasi premi risiko yang besarnya tergantung dari penilaian Bank terhadap risiko masing-masing debitur atau kelompok debitur. Adapun perbandingan SBDK tahun 2021 adalah sebagai berikut:

that will continue until the end of 2021. Along with the decline in BI's benchmark interest rate, Bank Artha Graha Internasional also continued to lower its interest rates for funding which resulted the efficiency in interest costs and well-maintained of low cost of funds while keep maintaining a healthy level of liquidity.

## PRIME LENDING RATE

As a commercial bank, the Bank has an obligation to report and publish the prime lending rate (SBDK) in Rupiah as stipulated in the Financial Services Authority Regulation (POJK) No. 37/POJK.03/2019 concerning Transparency and Publication of Bank Reports.

The SBDK is used as a guideline to set lending rate that will be charged to Customers. However, the SBDK has not considered the components of estimated risk premium with its amount depends on the Bank's assessment of the risk of each debtor or group of debtors. Below is the comparison of SBDK in 2021:

| Suku Bunga Dasar Kredit Rupiah   Rupiah Prime Lending Rate                                  |                      |                                           |                                 |                             |                                   |         |
|---------------------------------------------------------------------------------------------|----------------------|-------------------------------------------|---------------------------------|-----------------------------|-----------------------------------|---------|
| Segmen Bisnis (Efektif % per Tahun) – 2021   Business Segment (Effective % per Year) – 2021 |                      |                                           |                                 |                             |                                   |         |
|                                                                                             | Periode<br>Period    | Kredit<br>Korporasi<br>Corporate<br>Loans | Kredit Ritel<br>Retail<br>Loans | Kredit Mikro<br>Micro Loans | Kredit Konsumsi<br>Consumer Loans |         |
|                                                                                             |                      |                                           |                                 |                             | KPR                               | Non KPR |
| Suku Bunga<br>Dasar Kredit – 2021<br>Rupiah Prime<br>Lending Rate – 2021                    | Maret   March        | 9,93                                      | 10,17                           | 15,14                       | 8,94                              | 15,00   |
|                                                                                             | Juni   June          | 9,87                                      | 10,17                           | 15,14                       | 8,94                              | 15,00   |
|                                                                                             | September            | 9,57                                      | 10,17                           | 15,14                       | 8,94                              | 15,00   |
|                                                                                             | Desember<br>December | 9,17                                      | 10,10                           | -                           | 10,64                             | 14,99   |

## TRANSAKSI SPOT DAN DERIVATIF

Bank melakukan transaksi derivatif dalam bentuk pembelian dan penjualan spot dan *forward* valuta asing. Risiko pasar dari transaksi derivatif timbul dari potensi perubahan nilai akibat fluktuasi kurs mata uang asing, sedangkan risiko kredit timbul dalam hal pihak lain tidak memenuhi kewajibannya pada Bank. Jangka waktu dari pembelian dan penjualan berjangka valuta asing berkisar antara 3 sampai dengan 6 hari pada tanggal 31 Desember 2021. Rincian tagihan dan liabilitas derivatif adalah sebagai berikut:

## SPOT AND DERIVATIVE TRANSACTIONS

Derivative transactions performed by the Bank are in the form of buying and selling of spot and forward foreign currencies. Market risk of derivative transactions arises from potential value changes due to fluctuations in foreign exchange rates, while credit risk arises when other parties do not fulfill their obligations to the Bank. The term of the purchase and sale of foreign currency futures ranges from 3 to 6 days as of December 31, 2021. The details of derivative receivables and liabilities are as follows:

|                                                                            | Tagihan Derivatif   Derivative Bills |      | Liabilitas Derivatif   Derivative Liabilities |      |
|----------------------------------------------------------------------------|--------------------------------------|------|-----------------------------------------------|------|
|                                                                            | 2021                                 | 2020 | 2021                                          | 2020 |
| Penjualan <i>Forward</i> Valuta Asing<br>Foreign Exchange Forward Sales    | 2.049                                | -    | 77                                            | -    |
| Pembelian <i>Forward</i> Valuta Asing<br>Foreign Exchange Forward Purchase | -                                    | -    | -                                             | -    |
| <b>Jumlah   Total</b>                                                      | 2.049                                | -    | 77                                            | -    |

## IKATAN YANG MATERIAL UNTUK INVESTASI BARANG MODAL

Bank Artha Graha Internasional tidak melakukan pengikatan dengan pihak manapun terkait investasi barang modal pada tahun 2021. Oleh karena itu, Bank tidak menyajikan informasi terkait tujuan dari ikatan tersebut; sumber dana yang diharapkan untuk memenuhi ikatan tersebut; mata uang yang menjadi denominasi; dan langkah yang direncanakan Bank untuk melindungi risiko dari posisi mata uang asing yang terkait.

## REALISASI INVESTASI BARANG MODAL

Bank melakukan investasi barang modal pada tahun 2021 sebagai berikut:

## MATERIAL COMMITMENTS FOR CAPITAL GOODS INVESTMENTS

Bank Artha Graha Internasional did not entered into a commitment with any party related to capital goods investment in 2021. Therefore, the Bank does not provide information regarding the purpose of the bond; source of funds expected to fulfill the commitment; the currency being denominated; and the steps the Bank plans to take to protect the risk from the related foreign currency position.

## REALIZATION OF CAPITAL GOODS INVESTMENT

The Bank invested in capital goods in 2021 as follows:

| No.            | Jenis Barang Modal<br>Types of Capital Goods | Tujuan Investasi<br>Investment Purpose                      | Nilai investasi   Investment value |        |
|----------------|----------------------------------------------|-------------------------------------------------------------|------------------------------------|--------|
|                |                                              |                                                             | 2021                               | 2020   |
| 1              | Tanah   Landrights                           | Pengembangan bisnis Bank<br>The Bank's business development | 5.098                              | 5.318  |
| 2              | Inventaris Kantor<br>Office Equipment        |                                                             | 6.988                              | 10.944 |
| 3              | Bangunan   Buildings                         |                                                             | 6.454                              | 198    |
| 4              | Instalasi   Installation                     |                                                             | 2.708                              | 156    |
| Jumlah   Total |                                              |                                                             | 21.248                             | 16.616 |

## INFORMASI DAN FAKTA MATERIAL YANG TERJADI SETELAH TANGGAL LAPORAN AKUNTAN

Bank menyatakan tidak terdapat informasi dan fakta material yang terjadi setelah tanggal laporan akuntan. Terkait dengan hal tersebut, Bank tidak menyajikan informasi terkait hal tersebut beserta dampaknya terhadap kinerja dan risiko usaha di masa mendatang.

## PERBANDINGAN ANTARA TARGET DAN REALISASI SERTA PROYEKSI SATU TAHUN KE DEPAN

Bank Artha Graha Internasional dalam Rencana Bisnis Bank (RBB) telah menetapkan sejumlah target yang hendak dicapai untuk tahun buku 2021. Perbandingan target yang ditetapkan dengan realisasi tahun buku 2021 adalah sebagai berikut:

## MATERIAL INFORMATION AND FACTS OCCURRING AFTER THE ACCOUNTANT'S REPORT DATE

The Bank stated that there was no material information and facts that occurred after the date of the accountant's report. In this regard, the Bank does not provide information regarding this matter and its impact on business performance and risks in the future.

## COMPARISON BETWEEN TARGET AND REALIZATION AND PROJECTION

Bank Artha Graha Internasional through its Bank's Business Plan (RBB) has set a number of targets to be achieved for the 2021 financial year. A comparison between the targets and realizations for the 2021 financial year are as follows:

- Kilas Kinerja Performance Highlights
- Laporan Manajemen Management Report
- Profil Perusahaan Company Profile
- Aspek Pendukung Bisnis Business Supporting Aspects

| No.                                                                                        | Uraian                 | Target 2021   2021 Targets | Realisasi 2021   2021 Realization | Description                            |
|--------------------------------------------------------------------------------------------|------------------------|----------------------------|-----------------------------------|----------------------------------------|
| <b>Operasional dan Keuangan</b> (Miliar Rupiah)<br>Operations and Finance (Billion Rupiah) |                        |                            |                                   |                                        |
| <b>Laporan Laba Rugi</b>   Statement of Profit or Loss                                     |                        |                            |                                   |                                        |
| 1                                                                                          | Pendapatan Bunga       | 1.616.422                  | 1.534.269                         | Interest Income                        |
| 2                                                                                          | Laba Tahun Berjalan    | 48.148                     | (168.063)                         | Profit for the Year                    |
| 3                                                                                          | Laba per Saham Dasar   | 2,38                       | (8,31)                            | Basic Earnings per Share (Full Amount) |
| <b>Laporan Posisi Keuangan</b>   Statement of Financial Position                           |                        |                            |                                   |                                        |
| 4                                                                                          | Aset                   | 26.822.619                 | 26.127.820                        | Assets                                 |
| 5                                                                                          | Kredit Gross           | 12.677.041                 | 11.479.972                        | Loans                                  |
| 6                                                                                          | Dana Pihak Ketiga      | 21.520.000                 | 21.005.956                        | Third Party Funds                      |
| <b>Rasio Keuangan</b>   Financial Ratio                                                    |                        |                            |                                   |                                        |
| 7                                                                                          | ROA                    | 0,17%                      | (0,73)%                           | ROA                                    |
| 8                                                                                          | ROE                    | 1,76%                      | (6,02)%                           | ROE                                    |
| 9                                                                                          | NPL Gross              | 4,89%                      | 3,39%                             | NPL Gross                              |
| 10                                                                                         | NPL Nett               | 2,96%                      | 0,32%                             | NPL Net                                |
| 11                                                                                         | RIM                    | 64,35%                     | 58,47%                            | RIM                                    |
| 12                                                                                         | NIM                    | 3,23%                      | 3,62%                             | NIM                                    |
| 13                                                                                         | CASA                   | 30,76%                     | 35,23%                            | CASA                                   |
| 14                                                                                         | BOPO                   | 97,17%                     | 111,09%                           | BOPO                                   |
| 15                                                                                         | CAR                    | 20,89%                     | 21,77%                            | CAR                                    |
| <b>Lainnya</b>   Others                                                                    |                        |                            |                                   |                                        |
| 16                                                                                         | Karyawan               | 1.500                      | 1.581                             | Employees                              |
| 17                                                                                         | Kantor Cabang          | 31                         | 32                                | Branch Offices                         |
| 18                                                                                         | Kantor Cabang Pembantu | 30                         | 36                                | Sub-Branch Offices                     |
| 19                                                                                         | Kantor Kas             | 1                          | -                                 | Cash Offices                           |

## PROYEKSI SATU TAHUN KE DEPAN

Untuk tahun 2022, Bank telah menetapkan target sebagai berikut:

## PROJECTIONS FOR THE NEXT ONE YEAR

For 2022, the Bank set of targets as follow:

| No.                                                                                           | Uraian               | Target 2022   2022 Targets | Description                            |
|-----------------------------------------------------------------------------------------------|----------------------|----------------------------|----------------------------------------|
| <b>Operasional dan Keuangan</b>   Operational and Financial<br>(Jutaan Rupiah/Million Rupiah) |                      |                            |                                        |
| <b>Laporan Laba Rugi</b>   Income statement                                                   |                      |                            |                                        |
| 1                                                                                             | Pendapatan Bunga     | 1.581.484                  | Interest Income                        |
| 2                                                                                             | Laba Tahun Berjalan  | 95.043                     | Profit for the Year                    |
| 3                                                                                             | Laba per Saham Dasar | 4,70                       | Basic Earnings per Share (Full Amount) |

| No.                                                                                           | Uraian                 | Target 2022   2022 Targets | Description        |
|-----------------------------------------------------------------------------------------------|------------------------|----------------------------|--------------------|
| <b>Operasional dan Keuangan   Operational and Financial</b><br>(Jutaan Rupiah/Million Rupiah) |                        |                            |                    |
| <b>Laporan Posisi Keuangan   Statement of Financial Position</b>                              |                        |                            |                    |
| 4                                                                                             | Aset                   | 27.882.331                 | Assets             |
| 5                                                                                             | Kredit                 | 13.404.171                 | Loans              |
| 6                                                                                             | Dana Pihak Ketiga      | 22.657.978                 | Loans              |
| <b>Rasio Keuangan   Financial Ratio</b>                                                       |                        |                            |                    |
| 7                                                                                             | ROA                    | 0,35%                      | ROA                |
| 8                                                                                             | ROE                    | 2,99%                      | ROE                |
| 9                                                                                             | NPL Gross              | 3,97%                      | NPL Gross          |
| 10                                                                                            | NPL Nett               | 1,98%                      | NPL Net            |
| 11                                                                                            | RIM                    | 67,36%                     | RIM                |
| 12                                                                                            | NIM                    | 4,43%                      | NIM                |
| 13                                                                                            | CASA                   | 37,51%                     | CASA               |
| 14                                                                                            | BOPO                   | 94,01%                     | BOPO               |
| 15                                                                                            | CAR                    | 24,56%                     | CAR                |
| 16                                                                                            | Dividen                | -                          | Dividend           |
| <b>Lainnya   Others</b>                                                                       |                        |                            |                    |
| 16                                                                                            | Karyawan               | 1.200                      | Employees          |
| 17                                                                                            | Kantor Cabang          | 32                         | Branch Offices     |
| 18                                                                                            | Kantor Cabang Pembantu | 36                         | Sub-Branch Offices |
| 19                                                                                            | Kantor Kas             | 0                          | Cash Offices       |

## KEBIJAKAN DAN PEMBAGIAN DIVIDEN

### Kebijakan Dividen

Melalui Rapat Umum Pemegang Saham (RUPS) kebijakan dividen ditetapkan dengan mempertimbangkan kondisi keuangan dan tingkat kesehatan Bank, serta berpedoman kepada peraturan yang terkait di bidang perbankan. Berdasarkan Akta No. 177 Pernyataan Keputusan Rapat pada RUPS Tahunan yang dilaksanakan tanggal 23 Agustus 2021, Pemegang Saham Bank menyetujui untuk tidak melakukan pembagian dividen karena seluruh laba bersih Bank dipergunakan untuk memperkuat struktur permodalan dan ekspansi usaha Bank.

Terkait dengan hal tersebut, maka Bank tidak menyajikan informasi terkait: tanggal pembayaran dividen kas dan/atau tanggal distribusi dividen non-kas; jumlah dividen per saham (kas dan/atau non-kas); dan jumlah dividen per tahun yang dibayar.

## DIVIDEND POLICY AND DISTRIBUTION

### Dividend Policy

Through the General Meeting of Shareholders (GMS), the dividend policy is set by considering the financial condition and soundness of the Bank, and is guided by the relevant regulations in the banking sector. At the Annual GMS held on August 23, 2021, the Bank's Shareholders agreed not to distribute dividends since all net income was used to strengthen the capital structure and expand the Bank's business.

In this regard, the Bank does not present information related to: date of payment of cash dividends and/or date of distribution of non-cash dividends; amount of dividends per share (cash and/or non-cash); and amount of dividends paid annually.

- Kilas Kinerja Performance Highlights
- Laporan Manajemen Management Report
- Profil Perusahaan Company Profile
- Aspek Pendukung Bisnis Business Supporting Aspects

## PROGRAM KEPEMILIKAN SAHAM OLEH KARYAWAN DAN/ATAU MANAJEMEN

Bank Artha Graha Internasional tidak memiliki Program Kepemilikan Saham atau *Employee Stock Option Plan* (ESOP) dan/atau pemberian Opsi Pembelian Saham kepada Manajemen atau *Management Stock Option Plan* (MSOP) untuk periode yang berakhir pada tanggal 31 Desember 2021.

## REALISASI PENGGUNAAN DANA HASIL PENAWARAN UMUM

Bank melaksanakan Waran Seri I tahun 2021 yang berakhir pelaksanaannya pada tanggal 7 Desember 2021. Jumlah Waran Seri I yang diterbitkan sebanyak 4.513.198.013 dengan total pelaksanaan Waran Seri I sampai tanggal tersebut adalah 4.427.219.858 dengan jumlah Waran Seri I yang tidak dilaksanakan sampai tanggal 7 Desember 2021 sebanyak 85.978.155. Laporan Penambahan Modal Ditempatkan dan Disetor Hasil Pelaksanaan Waran Seri I telah disampaikan pada Otoritas Jasa Keuangan pada tanggal 20 Desember 2021 dan telah dicatat dalam administrasi pengawasan Otoritas Jasa Keuangan (OJK) sesuai surat No. SR-44/PB.332/2021 tanggal 29 Desember 2021.

## INFORMASI MATERIAL MENGENAI INVESTASI, EKSPANSI, DIVESTASI, PENGGABUNGAN/PELEBURAN USAHA, AKUISISI, DAN RESTRUKTURISASI UTANG/MODAL

Pada Tahun 2021, Bank Artha Graha Internasional tidak mempunyai informasi mengenai investasi, ekspansi, divestasi, penggabungan/peleburan usaha, akuisisi, restrukturisasi utang dan modal, transaksi material, transaksi afiliasi dan transaksi benturan kepentingan. Oleh karena itu, Bank tidak menyajikan informasi terkait: tanggal, nilai dan objek transaksi; nama pihak yang melakukan transaksi; sifat hubungan afiliasi (jika ada); penjelasan mengenai kewajiban transaksi; pemenuhan ketentuan terkait; dan dalam hal terdapat hubungan afiliasi, selain mengungkapkan informasi sebagaimana dimaksud.

## INFORMASI TRANSAKSI MATERIAL YANG MENGANDUNG BENTURAN KEPENTINGAN DAN/ATAU TRANSAKSI DENGAN PIHAK AFILIASI/BERELASI

Bank Melaporkan Tidak Terdapat Transaksi yang Mengandung Benturan Kepentingan. Dalam kegiatan usaha normal, Bank melakukan transaksi dengan pihak-pihak berelasi. Transaksi dengan pihak-pihak berelasi tersebut dilaksanakan dengan syarat dan kondisi yang sama sebagaimana dilakukan dengan pihak ketiga.

## SHARE OWNERSHIP PROGRAM BY EMPLOYEES AND/OR MANAGEMENT

Bank Artha Graha Internasional does not have a Share Ownership Program or Employee Stock Option Plan (ESOP) and/or grant Stock Purchase Option to Management or Management Stock Option Plan (MSOP) for the period ending December 31, 2021.

## REALIZATION OF USE OF PROCEEDS FROM PUBLIC OFFERING

The Bank exercised Series I Warrants in 2021 which was ended on December 7, 2021. The number of Series I Warrants issued was 4,513,198,013 with a total exercise of Series I Warrants up to date was 4,427,219,858 with the number of Series I Warrants not exercised until the December 7, 2021 as many as 85,978,155. A report on the addition of Issued and Paid-in Capital from the exercise of Series I Warrants has been submitted to the Financial Services Authority on December 20, 2021 and has been recorded in the administrative supervision of the Financial Services Authority (OJK) in accordance with letter No. SR-44/PB.332/2021 dated December 29, 2021.

## MATERIAL INFORMATION REGARDING INVESTMENT, EXPANSION, DIVESTMENT, BUSINESS MERGER/CONSOLIDATION, ACQUISITION, AND DEBT/CAPITAL RESTRUCTURING

In 2021, Bank Artha Graha Internasional did not have information regarding investments, expansions, divestments, business mergers/consolidations, acquisitions, debt and capital restructuring, material transactions, affiliate transactions, and conflict of interest transactions. Therefore, the Bank did not provide related information: date, value, and object of the transaction; the name of the party conducting the transaction; nature of affiliation relationship (if any); explanation of the fairness of the transaction; fulfillment of related provisions; and in the event that there is an affiliation relationship, in addition to disclosing the information referred to.

## INFORMATION ON MATERIAL TRANSACTIONS CONTAINING CONFLICTS OF INTEREST AND/OR TRANSACTIONS WITH AFFILIATED/RELATED PARTIES

The Bank reported that there was no transactions containing conflicts of interest. In normal business activities, the Bank conducts transactions with related parties. Transactions with related parties are carried out with the same terms and conditions as those with third parties.



Bank menerapkan PSAK No. 7 (Revisi 2015) tentang "Pengungkapan Pihak-Pihak Berelasi", yang mensyaratkan pengungkapan hubungan, transaksi dan saldo pihak-pihak berelasi, termasuk komitmen, dalam laporan keuangan.

Pihak-pihak berelasi tersebut terdiri dari:

1. Orang atau anggota keluarga terdekat memiliki relasi dengan entitas pelapor jika orang tersebut:
  - a. Memiliki pengendalian atau pengendalian bersama atas entitas pelapor;
  - b. Memiliki pengaruh signifikan atas entitas pelapor; dan
  - c. Personel manajemen kunci entitas pelapor atau entitas induk dari entitas pelapor.
2. Satu entitas berelasi dengan entitas pelapor jika memenuhi salah satu hal berikut.
  - a. Entitas dan entitas pelapor adalah anggota dari kelompok usaha yang sama (artinya entitas induk dan yang terkait dengan entitas lain);
  - b. Satu entitas adalah entitas asosiasi atau ventura bersama dari entitas lain (atau entitas asosiasi atau ventura bersama yang merupakan anggota suatu kelompok usaha, dimana entitas lain tersebut adalah anggotanya);
  - c. Kedua entitas tersebut adalah ventura bersama dari pihak ketiga yang sama;
  - d. Satu entitas adalah ventura bersama dari entitas ketiga dan entitas yang lain adalah entitas asosiasi dari entitas ketiga;
  - e. Entitas tersebut adalah program imbalan pasca kerja 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;
  - f. Entitas yang dikendalikan atau dikendalikan bersama oleh orang yang diidentifikasi dalam huruf (1); dan
  - g. Orang yang diidentifikasi dalam butir (a) memiliki pengaruh signifikan atas entitas atau personel manajemen kunci entitas (atau entitas induk dari entitas).

## NAMA DAN SIFAT HUBUNGAN BERELASI

Pihak-pihak berelasi adalah perusahaan dan perorangan yang mempunyai keterkaitan kepemilikan atau kepengurusan secara langsung maupun tidak langsung dengan Bank adalah sebagai berikut:

The Bank applied PSAK No. 7 (Revised 2015) regarding "Related Party Disclosures", which requires disclosure of related party relationships, transactions and balances, including commitments, in the financial statements.

The related parties consist of:

1. The person or the closest family member has a relationship with the reporting entity if that person:
  - a. Have a control or joint control over the reporting entity;
  - b. Has a significant influence over the reporting entity; and
  - c. Key management personnel of the reporting entity or the parent of the reporting entity.
2. An entity is related to the reporting entity if one of the following conditions is fulfilled.
  - a. The entity and the reporting entity are members of the same business group (meaning a parent entity and a related entity);
  - b. One entity is an associate or joint venture of another entity (or an associate or joint venture that is a member of a business group, of which the other entity is a member);
  - c. The two entities are joint ventures of the same third party;
  - d. One entity is a joint venture of a third entity and the other entity is an associate of a third entity;
  - e. The entity is a post-employment benefit plan for employee benefits of either the reporting entity or an entity related to the reporting entity. If the reporting entity is the entity that administers the program, the sponsoring entity is also related to the reporting entity;
  - f. An entity that is controlled or jointly controlled by the person identified in letter (1); and
  - g. The person identified in (a) has significant influence over the entity or key management personnel of the entity (or a parent of the entity).

## NAME AND NATURE OF RELATIONSHIP

Related parties are companies and individuals that have direct or indirect ownership or management links with the Bank, as follows:

| Nama Pihak Berelasi<br>Related Parties | Sifat Pihak Berelasi<br>Nature of Relationship            | Jenis Transaksi<br>Nature of Transaction                                                                            |
|----------------------------------------|-----------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|
| PT Buanagraha Arthaprima               | Memiliki Kesamaan Pemegang Saham<br>Has Same Shareholders | BOT ( <i>Build, Operate and Transfer</i> ), Giro, dan Deposito Berjangka<br>BOT, Demand Deposits, and Time Deposits |
| PT Cerana Arthaputra                   | Pemegang Saham Bank<br>Bank's Shareholder                 | Jaminan Perusahaan dan Giro<br>Corporate Guarantee and Demand Deposits                                              |

- Kilas Kinerja Performance Highlights
- Laporan Manajemen Management Report
- Profil Perusahaan Company Profile
- Aspek Pendukung Bisnis Business Supporting Aspects

| Nama Pihak Berelasi<br>Related Parties            | Sifat Pihak Berelasi<br>Nature of Relationship | Jenis Transaksi<br>Nature of Transaction                               |
|---------------------------------------------------|------------------------------------------------|------------------------------------------------------------------------|
| PT Karya Nusantara Permai                         | Pemegang Saham Bank<br>Bank's Shareholder      | Jaminan Perusahaan dan Giro<br>Corporate Guarantee and Demand Deposits |
| PT Pirus Platinum Murni                           | Pemegang Saham Bank<br>Bank's Shareholder      | Jaminan Perusahaan dan Giro<br>Corporate Guarantee and Demand Deposits |
| PT Cakra Inti Utama                               | Pemegang Saham Bank<br>Bank's Shareholder      | Jaminan Perusahaan dan Giro<br>Corporate Guarantee and Demand Deposits |
| PT Puspita Bisnispuri                             | Pemegang Saham Bank<br>Bank's Shareholder      | Jaminan Perusahaan dan Giro<br>Corporate Guarantee and Demand Deposits |
| PT Arthamulia Sentosajaya                         | Pemegang Saham Bank<br>Bank's Shareholder      | Jaminan Perusahaan dan Giro<br>Corporate Guarantee and Demand Deposits |
| PT Agung Sedayu Propertindo                       | Afiliasi   Affiliate                           | Deposito Berjangka<br>Time Deposits                                    |
| PT Andana Utamagraha                              | Afiliasi   Affiliate                           | Giro<br>Demand Deposits                                                |
| PT Electronic City Indonesia Tbk                  | Afiliasi   Affiliate                           | Giro dan Deposito Berjangka<br>Demand Deposits and Time Deposits       |
| PT Erajaya Swasembada Tbk                         | Afiliasi   Affiliate                           | Giro<br>Demand Deposits                                                |
| PT Jakarta International Hotels & Development Tbk | Afiliasi   Affiliate                           | Giro dan Deposito Berjangka<br>Demand Deposits and Time Deposits       |
| PT Karya Megah Permai                             | Afiliasi   Affiliate                           | Giro dan Deposito Berjangka<br>Demand Deposits and Time Deposits       |
| PT Makmur Jaya Serasi                             | Afiliasi   Affiliate                           | Giro dan Deposito Berjangka<br>Demand Deposits and Time Deposits       |
| PT Tunas Satya Prakarsa                           | Afiliasi   Affiliate                           | Giro dan Deposito Berjangka<br>Demand Deposits and Time Deposits       |
| PT Grahaputra Sentosa                             | Afiliasi   Affiliate                           | Giro<br>Demand Deposits                                                |
| PT Artha Telekomindo                              | Afiliasi   Affiliate                           | Giro dan Deposito Berjangka<br>Demand Deposits and Time Deposits       |
| PT Danayasa Arthatama                             | Afiliasi   Affiliate                           | Giro<br>Demand Deposits                                                |
| PT Agung Sedayu                                   | Afiliasi   Affiliate                           | Giro<br>Demand Deposits                                                |
| PT Agung Sedayu Permai                            | Afiliasi   Affiliate                           | Giro dan Deposito Berjangka<br>Demand Deposits and Time Deposits       |
| PT Multi Artha Pratama                            | Afiliasi   Affiliate                           | Giro dan Deposito Berjangka<br>Demand Deposits and Time Deposits       |
| PT Global Persada Inti                            | Afiliasi   Affiliate                           | Giro<br>Demand Deposits                                                |
| PT Artha Propertindo Indonesia                    | Afiliasi   Affiliate                           | Giro<br>Demand Deposits                                                |
| PT Adinusa Puripratama                            | Afiliasi   Affiliate                           | Giro dan Deposito Berjangka<br>Demand Deposits and Time Deposits       |
| PT Harapan Sinar Sejahtera                        | Afiliasi   Affiliate                           | Giro<br>Demand Deposits                                                |
| PT Era Sukses Abadi                               | Afiliasi   Affiliate                           | -                                                                      |
| PT Catur Kusuma Abadi Sejahtera                   | Afiliasi   Affiliate                           | Giro dan Deposito Berjangka<br>Demand Deposits and Time Deposits       |
| PT Gemilang Inti Persada                          | Afiliasi   Affiliate                           | -                                                                      |

| Nama Pihak Berelasi<br>Related Parties          | Sifat Pihak Berelasi<br>Nature of Relationship           | Jenis Transaksi<br>Nature of Transaction                                   |
|-------------------------------------------------|----------------------------------------------------------|----------------------------------------------------------------------------|
| PT Artha Graha Network                          | Afiliasi   Affiliate                                     | Giro<br>Demand Deposits                                                    |
| PT Detik Amita Sakti                            | Afiliasi   Affiliate                                     | Giro<br>Demand Deposits                                                    |
| PT Lava Pratama Indonesia                       | Afiliasi   Affiliate                                     | Giro<br>Demand Deposits                                                    |
| PT Lentera Duasatu Propertindo                  | Afiliasi   Affiliate                                     | Giro<br>Demand Deposits                                                    |
| PT Kharisma Arya Paksi                          | Afiliasi   Affiliate                                     | Giro<br>Demand Deposits                                                    |
| PT Kresna Aji Sembada                           | Afiliasi   Affiliate                                     | Giro<br>Demand Deposits                                                    |
| PT Artha Graha General Insurance                | Afiliasi   Affiliate                                     | Giro dan Deposito Berjangka<br>Demand Deposits and Time Deposits           |
| Yayasan Buddha Tzu Chi                          | Afiliasi   Affiliate                                     | Giro dan Deposito Berjangka<br>Demand Deposits and Time Deposits           |
| Dewan Komisaris, Direksi, dan Pejabat Eksekutif | Manajemen dan Karyawan Kunci<br>Management and Employees | Giro, Tabungan, dan Deposito Berjangka<br>Demand, Saving and Time Deposits |

## REALISASI TRANSAKSI PIHAK BERELASI

Adapun rincian saldo dengan pihak-pihak berelasi diuraikan sebagai berikut:

## REALIZATION OF RELATED PARTY TRANSACTIONS

The details of balances with related parties are described as follows:

|                                                                                                                         | 2021      | 2020      |
|-------------------------------------------------------------------------------------------------------------------------|-----------|-----------|
| <b>Laporan Posisi Keuangan   Statement of Financial Position</b>                                                        |           |           |
| Kredit yang Diberikan - Bersih   Loans - Net                                                                            | 280.657   | 262.299   |
| Persentase dari Total Kredit yang Diberikan (%)   Percentage from Total Loans                                           | 2,44      | 2,11      |
| Persentase dari Total Aset (%)   Percentage from Total Assets                                                           | 1,07      | 0,86      |
| Simpanan Nasabah   Deposits from Customers                                                                              | 1.278.073 | 1.203.326 |
| Persentase dari Total Simpanan Nasabah (%)<br>Corporate Guarantee and Demand Deposits                                   | 6,14      | 4,72      |
| Persentase dari Total Liabilitas (%)<br>Percentage from Total Deposits from Customers                                   | 5,82      | 4,46      |
| <b>Laporan Laba Rugi dan Penghasilan Komprehensif Lain   Statement of Profit or Loss and Other Comprehensive Income</b> |           |           |
| Pendapatan Bunga   Interest Income                                                                                      | 18.018    | 20.363    |
| Persentase dari Jumlah Pendapatan Bunga (%)<br>Percentage from Total Interest Income                                    | 1,17      | 1,21      |
| Beban Bunga   Interest Expenses                                                                                         | 10.846    | 7.280     |
| Persentase dari Jumlah Beban Bunga (%)<br>Percentage from Total Interest Expenses                                       | 1,42      | 0,69      |
| Beban Manajemen Kunci   Key Management                                                                                  | 20.365    | 22.788    |
| Persentase dari Jumlah Beban Tenaga Kerja (%)<br>Percentage from Total Personnel Expenses                               | 8,47      | 7,17      |
| Beban Sewa   Rent Expenses                                                                                              | 16.995    | 10.469    |
| Persentase dari Jumlah Beban Operasi (%)<br>Percentage from Total Operational Expenses                                  | 4,77      | 2,92      |

## KEWAJARAN DAN ALASAN DILAKUKAN TRANSAKSI

Transaksi dengan pihak berelasi dilakukan secara wajar sejalan dengan kepentingan Bank. Seluruh transaksi dengan pihak berelasi dilakukan berdasarkan atas kebutuhan usaha Bank demi meningkatkan kinerja Bank.

## PEMENUHAN PERATURAN DAN KETENTUAN TERKAIT

Bank berpedoman pada peraturan yang berlaku terkait dengan transaksi dengan pihak berelasi sebagai berikut:

1. Peraturan Bank Indonesia No. 8/13/PBI/2006 tentang Perubahan atas PBI No. 7/3/PBI/2005 tentang Batas Maksimum Pemberian Kredit Bank Umum;
2. Peraturan Otoritas Jasa Keuangan No. 15/POJK.03/2018 tentang Batas Maksimum Pemberian Kredit atau Batas Maksimum Penyaluran Dana Bank untuk Mendorong Pertumbuhan Sektor Pariwisata dan Peningkatan Devisa;
3. Peraturan Otoritas Jasa Keuangan No. 32/POJK.03/2018 tentang Batas Maksimum Pemberian Kredit dan Penyediaan Dana Besar bagi Bank Umum;
4. Peraturan Otoritas Jasa Keuangan No. 38/POJK.03/2019 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No. 32/POJK.03/2018 tentang Batas Maksimum Pemberian Kredit dan Penyediaan Dana Besar bagi Bank Umum; dan
5. Peraturan Otoritas Jasa Keuangan No. 42/POJK.04/2020 tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan.

## KOMITMEN DAN KONTINJENSI

Bank memiliki komitmen penyediaan fasilitas pinjaman kepada Nasabah maupun kontinjensi di antaranya dalam bentuk dan garansi yang diberikan baik dalam bentuk bank garansi dan *stand by L/C*. Secara kumulatif, pada tahun 2021 Total liabilitas komitmen dan kontinjensi sebesar (Rp1.031) miliar.

(Dalam jutaan Rupiah)

|                                                      | 2021      | 2020      |                                           |
|------------------------------------------------------|-----------|-----------|-------------------------------------------|
| Fasilitas Kredit kepada Debitur yang Belum Digunakan | (757.894) | (709.355) | Unused Loan Facilities to Debtors         |
| Irrevocable L/C yang Masih Berjalan                  | (17.282)  | (14.051)  | Outstanding Irrevocable Letters of Credit |
| Penjualan Spot dan <i>Forward Valuta Asing</i>       | (301.426) |           | Sale Of Spot and Forward Foreign Currency |
| Liabilitas Komitmen – Bersih                         | (832.263) | (723.406) | Total Commitment Payable                  |
| <b>Tagihan Kontinjensi</b>                           |           |           | <b>Contingent Receivables</b>             |
| Pendapatan Bunga dalam Penyelesaian                  | 6.181     | 6.153     | Past Due Interest Revenues                |

(In million Rupiah)

## FAIRNESS AND REASONS FOR TRANSACTIONS

Transactions with related parties are executed fairly in line with the interests of the Bank. All transactions with related parties are conducted based on the business needs of the Bank in order to improve the Bank's performance.

## FULFILLMENT OF RELEVANT RULES AND CONDITIONS

The Bank is guided by the prevailing regulations related to transactions with related parties as follows:

1. Bank Indonesia Regulation No. 8/13/PBI/2006 concerning Amendments to PBI No. 7/3/PBI/2005 concerning the Maximum Limit for Commercial Bank Loans;
2. Financial Services Authority Regulation No. 15/POJK.03/2018 concerning the Maximum Limit for Lending or the Maximum Limit for Disbursing Bank Funds to Encourage Tourism Sector Growth and Foreign Exchange Increase;
3. Financial Services Authority Regulation No. 32/POJK.03/2018 concerning the Maximum Limit for Loans and Provision of Large Funds for Commercial Banks;
4. Financial Services Authority Regulation No. 38/POJK.03/2019 concerning Amendments to Financial Services Authority Regulation No. 32/POJK.03/2018 concerning the Maximum Limit for Loans and Provision of Large Funds for Commercial Banks; and
5. Financial Services Authority Regulation No. 42/POJK.04/2020 concerning Affiliated Transactions and Conflict of Interest Transactions.

## COMMITMENTS AND CONTINGENCIES

The Bank is committed to providing loan facilities to Customers as well as contingencies, including in the form of guarantees provided in the form of bank guarantees and *stand by L/C*. Cumulatively, in 2021 the total commitment and contingent liabilities amounted to (Rp1,031) billion.

(Dalam jutaan Rupiah)

(In million Rupiah)

|                                            | 2021        | 2020      |                                                   |
|--------------------------------------------|-------------|-----------|---------------------------------------------------|
| <b>Liabilitas Kontinjensi</b>              |             |           | <b>Contingent Payables</b>                        |
| Garansi yang Diterbitkan                   | (30.474)    | (38.278)  | Guarantees Issued                                 |
| Setoran Titipan                            | (91.037)    | (88.010)  | Deposits                                          |
| Lain-Lain                                  | (83.862)    | (50.000)  | Others                                            |
| Liabilitas Kontinjensi-Bersih              | (199.192)   | (170.135) | Contingent Payables - Net                         |
| Liabilitas Komitmen dan Kontinjensi-Bersih | (1.031.455) | (893.541) | Commitment Payables and Contingent Payables - Net |

### LARANGAN, BATASAN DAN/ATAU HAMBATAN SIGNIFIKAN UNTUK MELAKUKAN TRANSFER DANA ANTARA BANK DAN ENTITAS LAIN DALAM SUATU KELOMPOK USAHA

Bank tidak memiliki pembatasan dalam prosedur operasional terkait transfer dana Nasabah, baik dalam bentuk transfer masuk maupun transfer keluar antara Bank dan entitas lain dalam satu kelompok usahanya. Dalam pelaksanaan Bank tetap mensyaratkan kelengkapan dokumen pendukung dari Nasabah sebelum melakukan pengaksepan Perintah Transfer Dana atas transaksi Lalu Lintas Devisa (LLD) berupa transfer dana keluar dalam bentuk valuta asing dengan nilai setara di atas USD100.000,00 (seratus ribu dollar Amerika Serikat), Nasabah harus menyampaikan dokumen pendukung kepada Bank, sebagaimana dipersyaratkan di dalam Peraturan Bank Indonesia No. 21/15/PBI/2019 tanggal 9 Desember 2019 tentang Pemantauan Kegiatan Lalu Lintas Devisa Bank dan Nasabah.

### TRANSAKSI-TRANSAKSI PENTING LAINNYA DALAM JUMLAH YANG SIGNIFIKAN

Bank Artha Graha Internasional tidak melaksanakan transaksi-transaksi penting lainnya dalam jumlah yang signifikan pada tahun 2021.

### PERUBAHAN PERATURAN PERUNDANG-UNDANGAN DAN DAMPAKNYA TERHADAP PERUSAHAAN PADA TAHUN 2021

Bank melakukan kajian terhadap peraturan baru maupun amendemen dari peraturan yang telah ada sebelumnya untuk mengidentifikasi dampak yang mungkin ditimbulkan dari perubahan ketentuan tersebut dan kepatuhan Bank terhadap peraturan tersebut. Penjelasan tentang peraturan dan perubahannya yang efektif berlaku di sepanjang tahun 2021 dan dampaknya terhadap kinerja Bank adalah sebagai berikut:

### PROHIBITION, LIMITATION AND/OR SIGNIFICANT BARRIERS TO TRANSFERRING FUNDS BETWEEN BANKS AND OTHER ENTITIES IN A BUSINESS GROUP

The Bank does not have any restrictions on its operational procedures related to transfer of Customers funds, either in the form of incoming transfers or outgoing transfers between the Bank and other entities within the same business group. In practice, the Bank still requires the completeness of supporting documents from the Customers before accepting a Funds Transfer Order for Foreign Exchange Traffic (LLD) transactions in the form of outbound funds transfers in the form of foreign currencies with an equivalent value above USD100,000.00 (one hundred thousand United States dollars). The Customers must submit supporting documents to the Bank, as required in Bank Indonesia Regulation No. 21/15/PBI/2019 dated December 9, 2019 regarding Monitoring of Foreign Exchange Traffic Activities of Banks and Customers.

### OTHER SIGNIFICANT AMOUNTS OF IMPORTANT TRANSACTIONS

Bank Artha Graha Internasional did not conduct other significant transactions in a significant amount in 2021.

### CHANGES IN LEGISLATION AND ITS IMPACT ON COMPANIES IN 2021

The Bank conducts a review of new regulations and their amendments to existing regulations to identify the possible impact of changes to these provisions and the Bank's compliance with these regulations. List of regulations and their amendments that are effective throughout 2021 and their impact on the Bank's performance are as follows:



| No. | Peraturan Perundang-Undangan                                                                                                                                                                                                                                                                                         | Perubahan dan Penjelasan                                                                                                                                                                                                                                                                                                                                                                                                         | Pengaruh terhadap Bank                                                                                                 |
|-----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|
| 1   | 22/22/PBI/2020 Perihal: Laporan Bank Umum Terintegrasi (Perubahan atas PBI No. 21/9/PBI/2019)<br><br>23/8/PBI/2021 Perihal: Laporan Bank Umum Terintegrasi (Perubahan Kedua atas PBI No. 21/PBI/2019)<br><br>23/12/PADG/2021 Perihal: Laporan Bank Umum Terintegrasi (Perubahan Kedua atas PADG No. 21/23/PADG/2019) | Perubahan batas waktu penyampaian Laporan dan/atau koreksi Laporan.                                                                                                                                                                                                                                                                                                                                                              | Telah dilakukan penyesuaian SEO No. 249.01.3 Perihal: Laporan Bank Umum Terintegrasi                                   |
| 2   | 3/SEOJK.03/2021 Perihal: Pelaporan dan Permintaan Informasi Debitur Melalui Sistem Layanan Informasi Keuangan (Perubahan 50/SEOJK.03/2017)<br><br>64/POJK.03/2020 Perihal: Pelaporan dan Permintaan Informasi Debitur Melalui Sistem Layanan Informasi Keuangan (Perubahan 18/POJK.03/2017)                          | <ul style="list-style-type: none"> <li>• Perubahan dan penambahan Pihak yang wajib menjadi Pelapor.</li> <li>• Perubahan dan penambahan Tata Cara Menjadi Pelapor.</li> <li>• Perubahan Laporan Debitur dan Penyampaian Laporan Debitur dan/atau koreksi Laporan Debitur.</li> <li>• Perubahan penyampaian Informasi dan Permasalahan terkait SLIK.</li> </ul>                                                                   | Telah dilakukan penyesuaian PKP No. 510101.02.0 dan SEK No. 121.01.0 Perihal: Sistem Layanan Informasi Keuangan (SLIK) |
| 3   | 12/SEOJK.03/2021 Perihal: Rencana Bisnis Bank Umum                                                                                                                                                                                                                                                                   | <ul style="list-style-type: none"> <li>• Penyampaian Rencana Bisnis, Laporan Realisasi Rencana Bisnis, dan Laporan Pengawasan Rencana Bisnis secara daring melalui sistem pelaporan OJK (APOLLO).</li> <li>• Penyesuaian format proyeksi Laporan Keuangan mengacu pada LBU Terintegrasi.</li> <li>• Penyesuaian format rencana penerbitan produk dan/atau pelaksanaan aktivitas baru yang menjadi bersifat strategis.</li> </ul> | Telah dilakukan penyesuaian SEO No. 052.04.0 Perihal: Rencana Bisnis Bank (RBB)                                        |
| 4   | 23/05/PBI/2021 Perihal: Sistem Monitoring Transaksi Valuta Asing terhadap Rupiah                                                                                                                                                                                                                                     | <ul style="list-style-type: none"> <li>• Prosedur penerapan SISMONTAVAR.</li> <li>• Batas waktu kewajiban koneksi dengan SISMONTAVAR.</li> </ul>                                                                                                                                                                                                                                                                                 | Telah disusun ketentuan internal SEO No. 255.01.1 Perihal: Sistem Monitoring Transaksi Valuta Asing terhadap Rupiah    |
| 5   | 22/23/PBI/2020 Perihal: Sistem Pembayaran                                                                                                                                                                                                                                                                            | <ul style="list-style-type: none"> <li>• Kegiatan penyelenggaraan Sistem Pembayaran yang wajib memperoleh perizinan atau penetapan BI.</li> <li>• Pengaturan terkait pemberian izin berdasarkan reklasifikasi kegiatan penyelenggara SP.</li> </ul>                                                                                                                                                                              | Telah disusun ketentuan internal PAP No. 170101.01.0 Perihal: Sistem Pembayaran                                        |
| 6   | 23/4/PBI/2021 Perihal: Transaksi Swap Lindung Nilai kepada Bank Indonesia                                                                                                                                                                                                                                            | <ul style="list-style-type: none"> <li>• Kurs <i>spot</i> yang digunakan dalam Transaksi Swap Lindung Nilai kepada Bank Indonesia.</li> <li>• Sanksi atas pelanggaran ketentuan terkait pemenuhan persyaratan dalam transaksi Swap Lindung Nilai kepada Bank Indonesia.</li> </ul>                                                                                                                                               | Telah dilakukan penyesuaian PKPD No. 16.02.0 Perihal: Transaksi Swap Lindung Nilai kepada Bank Indonesia               |

| No. | Peraturan Perundang-Undangan                                                                                                                   | Perubahan dan Penjelasan                                                                                                                                                                                                                                      | Pengaruh terhadap Bank                                                                                                                                                                |
|-----|------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 7   | 23/6/PBI/2021 Perihal: Penyedia Jasa Pembayaran<br><br>23/7/PADG/2021 Perihal: Penyelenggara Infrastruktur Sistem Pembayaran                   | Kewajiban-kewajiban dan larangan-larangan terkait penyedia jasa pembayaran dalam penyelenggaraan infrastruktur sistem pembayaran.                                                                                                                             | Telah dilakukan penyusunan ketentuan internal:<br>1. SEO No. 256.01.0 Perihal: Penyedia Jasa Pembayaran<br>2. SEO No. 257.01.0 Perihal: Penyelenggara Infrastruktur Sistem Pembayaran |
| 8   | 12/POJK.03/2021 Perihal: Bank Umum<br><br>13/POJK.03/2021 Perihal: Penyelenggaraan Produk Bank Umum                                            | Kewajiban-kewajiban, larangan-larangan serta prosedur-prosedur terkait Kegiatan Usaha dan Jaringan Kantor Bank Umum Berdasarkan Modal Inti.                                                                                                                   | Telah dilakukan penyesuaian ketentuan internal PAP No. 42001.04.0 Perihal: Kegiatan Usaha dan Jaringan Kantor Bank Umum Berdasarkan Modal Inti                                        |
| 9   | 23/13/PBI/2021 Perihal: Rasio Pembiayaan Inklusif Makroprudensial (RPIM) bagi Bank Umum Konvensional, Bank Umum Syariah dan Unit Usaha Syariah | <ul style="list-style-type: none"> <li>Tahap kewajiban pemenuhan RPIM.</li> <li>Pembiayaan inklusif yang diberikan oleh Bank dalam melakukan pemenuhan RPIM.</li> <li>Sanksi administratif bagi Bank yang melanggar kewajiban pemenuhan RPIM.</li> </ul>      | Telah dilakukan penyesuaian ketentuan internal SEO No. 204.05.0 Perihal: Penyampaian Informasi Nasabah Asing Terkait Perpajakan                                                       |
| 10  | 23/25/PADG/2021 Perihal: Penyelenggaraan Bank Indonesia-Fast Payment                                                                           | Kewajiban Peserta, Syarat menjadi Peserta BI-FAST, perjanjian antara Bank Sponsor dan/atau Bank Pembayar, syarat dan dokumen menjadi Bank Sponsor dan Bank Pembayar, dokumen pengajuan permohonan menjadi Peserta, Bank Sponsor dan Bank Pembayar, Pelaporan. | Telah dilakukan penyusunan ketentuan internal SEO No. 259.01.0 Perihal: Layanan Bank Indonesia Fast Payment (BI-FAST)                                                                 |

| No. | Laws and Regulations                                                                                                                                                                                                                                                                                                                                          | Changes and Explanations                                                                                                                                                                                                                                                                                                                                                                      | Impacts Towards the Bank                                                                                         |
|-----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|
| 1   | 22/22/PBI/2020: Integrated Commercial Bank Report (Amendment to PBI No. 21/9/PBI/2019)<br><br>23/8/PBI/2021: Integrated Commercial Bank Report (Second Amendment to PBI No. 21/PBI/2019)<br><br>23/12/PADG/2021: Integrated Commercial Bank Report (Second Amendment to PADG No. 21/23/PADG/2019)                                                             | Change of Report submission deadline and/or Report correction.                                                                                                                                                                                                                                                                                                                                | Adjustments have been made. SEO No. 249.01.3 Regarding : Integrated Commercial Bank Report                       |
| 2   | 3/SEOJK.03/2021: Reporting and Requesting Debtor Information Through the Financial Information Service System (Amendment 50/SEOJK.03/2017)<br><br>64/POJK.03/2020: Reporting and Requesting Debtor Information Through the Financial Information Service System (Amendment 18/POJK.03/2017) Changes and additions to Parties required to be Reporting Parties | <ul style="list-style-type: none"> <li>Changes and additions to Parties that are required for Becoming a Whistleblower.</li> <li>Changes and additions to the Procedure for Becoming a Whistleblower.</li> <li>Debtor Report Amendment and Debtor Report Submission and/or Debtor Report correction.</li> <li>Changes in the delivery of Information and Problems related to SLIK.</li> </ul> | PKP No. 510101.02.0 and SEK No. 121.01.0 regarding Financial Information Service System (SLIK) has been adjusted |

| No. | Laws and Regulations                                                                                                                                  | Changes and Explanations                                                                                                                                                                                                                                                                                                                                                                                                          | Impacts Towards the Bank                                                                                                                                                   |
|-----|-------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 3   | 12/SEOJK.03/2021: Commercial Bank Business Plan                                                                                                       | <ul style="list-style-type: none"> <li>Submission of Business Plans, Business Plan Realization Reports, and Business Plan Supervision Reports online through the OJK reporting system (APOLO).</li> <li>Adjustment of the Financial Report projection format refers to the Integrated LBU.</li> <li>Adjusting the format of the product issuance plan and/or implementing new activities that are strategic in nature.</li> </ul> | No. SEO No. 052.04.0 regarding Bank Business Plan (RBB) have been adjusted                                                                                                 |
| 4   | 23/05/PBI/2021: Foreign Exchange Transaction Monitoring System Against Rupiah                                                                         | <ul style="list-style-type: none"> <li>SISMONTAVAR application procedure.</li> <li>Connection obligation deadline with SISMONTAVAR.</li> </ul>                                                                                                                                                                                                                                                                                    | Has compiled the internal provisions of SEO No. 255.01.1 regarding: Monitoring System of Foreign Exchange Transactions Against Rupiah                                      |
| 5   | 22/23/PBI/2020 Subject: Payment System                                                                                                                | <ul style="list-style-type: none"> <li>Payment System operation activities that are required to obtain a BI permit or stipulation.</li> <li>Arrangements related to the granting of permits based on the reclassification of the activities of the SP organizers.</li> </ul>                                                                                                                                                      | The internal provisions of PAP No. 170101.01.0 regarding Payment System have been prepared                                                                                 |
| 6   | 23/4/PBI/2021: Hedging Swap Transactions to Bank Indonesia                                                                                            | <ul style="list-style-type: none"> <li>The spot rate used in Hedging Swap Transactions to Bank Indonesia.</li> <li>Sanctions for violation of provisions related to compliance with requirements in Swap Hedging transactions to Bank Indonesia.</li> </ul>                                                                                                                                                                       | PKPD No. 16.02.0 regarding Swap Hedging Transactions to Bank Indonesia has been adjusted                                                                                   |
| 7   | 23/6/PBI/2021 : Payment Service Providers<br>23/7/PADG/2021: Payment System Infrastructure Operator                                                   | Obligations and prohibitions related to payment service providers in the payment system infrastructure implementation.                                                                                                                                                                                                                                                                                                            | Internal provisions have been prepared:<br>1. 1SEO No. 256.01.0 regarding Payment Service Provider<br>2. SEO No. 257.01.0 regarding Payment System Infrastructure Operator |
| 8   | 12/POJK.03/2021: Commercial Banks<br>13/POJK.03/2021: Operation of Commercial Bank Products                                                           | <ul style="list-style-type: none"> <li>Obligations, prohibitions and procedures related to Business.</li> <li>Activities and Office Networks of Commercial Banks Based on Core Capital.</li> </ul>                                                                                                                                                                                                                                | The internal provisions of PAP No. 42001.04.0 regarding Business Activities and Office Network of Commercial Banks Based on Core Capital have been adjusted                |
| 9   | 23/13/PBI/2021: Macroprudential Inclusive Financing Ratio (RPIM) for Conventional Commercial Banks, Sharia Commercial Banks and Sharia Business Units | <ul style="list-style-type: none"> <li>Stage of obligation to fulfill RPIM.</li> <li>Inclusive financing provided by the Bank in fulfilling the RPIM.</li> <li>Administrative sanctions for Banks violating the obligation to fulfill the RPIM.</li> </ul>                                                                                                                                                                        | The internal provisions of SEO No. 204.05.0 Regarding: Submission of Information on Foreign Customers Related to Taxation have been adjusted                               |
| 10  | 23/25/PADG/2021: Implementation of Bank Indonesia-Fast Payment                                                                                        | Participant Obligations, Requirements to become a BI-FAST Participant, agreement between Sponsor Bank and/or Paying Bank, terms and documents to become Sponsor Bank and Paying Bank, application submission documents to become Participant, Sponsor Bank and Paying Bank, Reporting Bank.                                                                                                                                       | The preparation of the internal provisions has been conducted SEO No. 259.01.0 regarding Bank Indonesia Fast Payment (BI-FAST) Service                                     |

## INFORMASI KELANGSUNGAN USAHA

### Hal-Hal yang Berpotensi Berpengaruh Signifikan terhadap Kelangsungan Usaha Perusahaan pada Tahun Buku Terakhir

Pandemi Covid-19 berpengaruh terhadap kondisi perekonomian dan berdampak negatif terhadap kinerja beberapa debitur Bank. Namun demikian, Bank senantiasa mencermati perubahan dan perkembangan dalam industri keuangan saat ini yang akan mengubah bisnis model, cara kerja perbankan ke arah yang lebih dinamis dan semakin kompetitif. Beberapa langkah konservatif telah dilakukan oleh Bank untuk menghadapi kondisi ekonomi dengan melakukan pembentukan provisi kredit dan pengelolaan biaya secara berkelanjutan.

### Assessment Manajemen untuk Mengelola Potensi yang Berpengaruh Signifikan terhadap Kelangsungan Usaha

Untuk mencapai pertumbuhan bisnis yang berkesinambungan ke depan, Bank terus berupaya mengelola pertumbuhan kredit dengan tetap bertindak hati-hati dan fokus pada pertumbuhan kredit yang sehat melalui strategi pemanfaatan modal secara efisiensi. Bank akan terus menerus menerapkan pertumbuhan bisnis secara *prudent*, efisiensi biaya dan optimalisasi sumber daya yang dimiliki untuk meraih target yang ditetapkan oleh Bank, serta fokus kepada *Human Capital*. Proses akuisisi 1 juta Nasabah merupakan target yang hendak dicapai oleh Bank seiring dengan akselerasi transformasi *digital banking* di mana rencana strategis Bank memasuki tahapan *Sustainable Business Expansion*.

### Asumsi yang Digunakan Manajemen dalam Melakukan Assessment

Bank menggunakan beberapa pertimbangan dalam melakukan *assessment* tersebut. Asumsi yang digunakan di antaranya adalah seberapa besar perkiraan kondisi perekonomian berpengaruh terhadap kinerja Bank. Selain itu, manajemen juga memperhatikan asumsi mikro industri perbankan untuk beberapa tahun mendatang. Estimasi yang dimaksud termasuk di antaranya adalah pertumbuhan kredit, pertumbuhan simpanan Nasabah, suku bunga simpanan untuk periode 3 bulan, suku bunga kredit untuk pinjaman modal kerja dan rasio NPL. Secara ringkas pertimbangan yang digunakan Bank dalam menilai kelangsungan usaha adalah sebagai berikut:

1. Perubahan kondisi ekonomi makro dan mikro;
2. Perubahan kebijakan di bidang perbankan dan pasar modal;
3. Tingkat kecukupan modal Bank; dan
4. Risiko-risiko yang dihadapi Bank lainnya.

## BUSINESS CONTINUITY INFORMATION

### Matters with Potential Significant Influence on the Company's Business Continuity in the Last Financial Year

The Covid-19 pandemic affected economic conditions and had a negative impact on the performance of several bank debtors. Nevertheless, the Bank continues to monitor changes and developments in the current financial industry that will change the business model, the way banking works towards a more dynamic and more competitive direction. Several conservative actions have been taken by the Bank to deal with economic conditions by establishing credit provisions and managing costs in a sustainable manner.

### Management Assessment to Manage Potentials That Have a Significant Influence on Business Continuity

To achieve sustainable business growth going forward, the Bank continues to strive to manage credit growth while acting prudently and focusing on healthy credit growth through an efficient capital utilization strategy. The Bank will continue to implement prudent business growth, cost efficiency and optimization of its resources to achieve the targets set by the Bank, as well as focus on Human Capital. The acquisition process of 1 million Customers is a target to be achieved by the Bank in line with the acceleration of digital banking transformation of which the Bank's strategic plan enters the stage of Sustainable Business Expansion.

### Management's Assumptions in Conducting Assessment

The Bank uses several considerations in conducting the assessment. The assumptions used include how much the projected economic conditions affect the Bank's performance. In addition, management also pays attention to the micro assumptions of the banking industry for the next few years. These estimates include credit growth, Customers deposit growth, deposit interest rates for a 3-month period, credit interest rates for working capital loans and the NPL ratio. In summary, the considerations used by the Bank in assessing business continuity are as follows:

1. Changes in macro and micro economic conditions;
2. Changes in banking and capital market policies;
3. Bank's capital adequacy level; and
4. Other risks faced by the Bank.

## Tingkat Kesehatan Bank

Bank secara rutin melakukan penilaian (*self-assessment*) Tingkat Kesehatan Bank setiap tahun berpedoman pada Peraturan OJK No. 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum dengan menggunakan pendekatan risiko (*Risk Based Bank Rating*) dengan cakupan penilaian meliputi faktor Profil Risiko (*Risk Profile*), Tata Kelola (*Good Corporate Governance*), Rentabilitas (*Earnings*), dan Permodalan (*Capital*) untuk menghasilkan peringkat komposit Tingkat Kesehatan Bank.

Hasil penilaian (*self-assessment*) Tingkat Kesehatan Bank pada akhir tahun 2021 menjelaskan bahwa Bank berperingkat komposit "Sehat" atau PK-2, hal ini "Mencerminkan kondisi Bank yang secara umum Sehat sehingga dinilai mampu menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lain 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".

## PROSPEK USAHA

### Makroekonomi 2022

Pertumbuhan ekonomi Indonesia berhasil ditutup menguat sebesar 3,69% yoy pada tahun 2021 dibandingkan kontraksi pertumbuhan ekonomi tahun sebelumnya sebesar 2,07%. Perbaikan pertumbuhan ekonomi ini berperan menambah kepercayaan konsumen terhadap ekonomi Indonesia. Survei Konsumen Bank Indonesia pada Januari 2022 mengindikasikan optimisme konsumen terhadap kondisi ekonomi. Hal ini tercermin dari Indeks Keyakinan Konsumen (IKK) Januari 2022 sebesar 119,6 lebih tinggi dari pada Desember 2021 sebesar 118,3. Sejalan dengan kondisi tersebut, Pemerintah Indonesia melalui kementerian keuangan memperkirakan ekonomi Indonesia tumbuh lebih kuat sebesar 4,8% hingga 5,5% pada tahun 2022.

Bank Indonesia melihat perkembangan indikator ekonomi pada Desember 2021 mengindikasikan akselerasi proses pemulihan, antara lain mobilitas masyarakat, penjualan eceran dan keyakinan konsumen. Pertumbuhan ekonomi diperkirakan meningkat ke kisaran 4,8% hingga 5,5% pada 2022, sejalan dengan akselerasi konsumsi swasta dan investasi, di tengah tetap terjaganya belanja fiskal Pemerintah dan ekspor, meski risiko kenaikan kasus Covid-19 perlu terus diwaspadai.

## Bank Health Level

The Bank regularly conducts a self-assessment of the Bank's Soundness Level every year based on OJK Regulation No. 4/POJK.03/2016 concerning Assessment of the Soundness of Commercial Banks using a risk approach (*Risk-Based Bank Rating*) with the scope of the assessment covering Risk Profile, Good Corporate Governance, Earnings (*Earnings*) and Capital (*Capital*) to produce a composite rating of Bank Soundness Level.

The self-assessment results of the Bank's Soundness Level at the end of 2021 explained that the Bank has a composite rating of "Healthy" or PK- 2, this "Reflects the condition of the Bank which is generally Healthy so that it is considered capable of facing significant negative effects from changes in business conditions and Other external factors are reflected in the rating of the assessment factors, including risk profile, implementation of good governance, profitability, and capital which are generally good. In the event that there are weaknesses, in general the weaknesses are less significant".

## BUSINESS PROSPECT

### Macroeconomics in 2022

Indonesia's economic growth managed to close higher by 3.69% yoy in 2021 compared to the economic growth contraction in the previous year of 2.07%. This improving economic growth played a role in increasing consumer confidence in the Indonesian economy. The Bank Indonesia Consumer Survey in January 2022 indicated consumer optimism about economic conditions. This is reflected in the Consumer Confidence Index (CCI) for January 2022 of 119.6, higher than December 2021 of 118.3. In line with these conditions, the Government of Indonesia through the ministry of finance estimates that the Indonesian economy will grow stronger by 4.8% to 5.5% in 2022.

Bank Indonesia sees the developments in economic indicators in December 2021 showing an acceleration of the recovery process, including public mobility, retail sales, and consumer confidence. Economic growth is estimated to increase to the range of 4.8% to 5.5% in 2022 in line with the acceleration of private consumption and investment, amidst of maintained government fiscal spending and exports, although the risk of an increase in Covid-19 cases needs to be monitored.



**Strategi Tahun 2022**

Merespons peluang sekaligus tantangan di tahun 2022 tersebut, strategi yang akan dijalankan oleh Bank pada tahun 2022 adalah:

- Memperkuat fungsi pengelolaan strategi agar dalam mengawal eksekusi strategi menjadi jelas terarah, terkomunikasikan dan terselaraskan ke setiap unit kerja.
- Mengevaluasi dan mengintegrasikan proses bisnis melalui implementasi teknologi dan sistem terintegrasi agar pelaksanaan eksekusi di lapangan berjalan sesuai dengan regulasi dan kepatuhan.
- Memperkuat pemasaran platform berbasis *digital banking* dengan inisiatif *digital marketing* dan kolaborasi ekosistem digital untuk meningkatkan akuisisi dan transaksi Nasabah bank.
- Akselerasi kapabilitas IT dalam mendukung optimalisasi proses bisnis untuk mendukung keandalan produk dan layanan digital untuk meningkatkan akuisisi dan transaksi Nasabah bank.
- Implementasi *Human Capital Road Map* sejalan dengan rencana jangka panjang bank.

**Strategy for 2022**

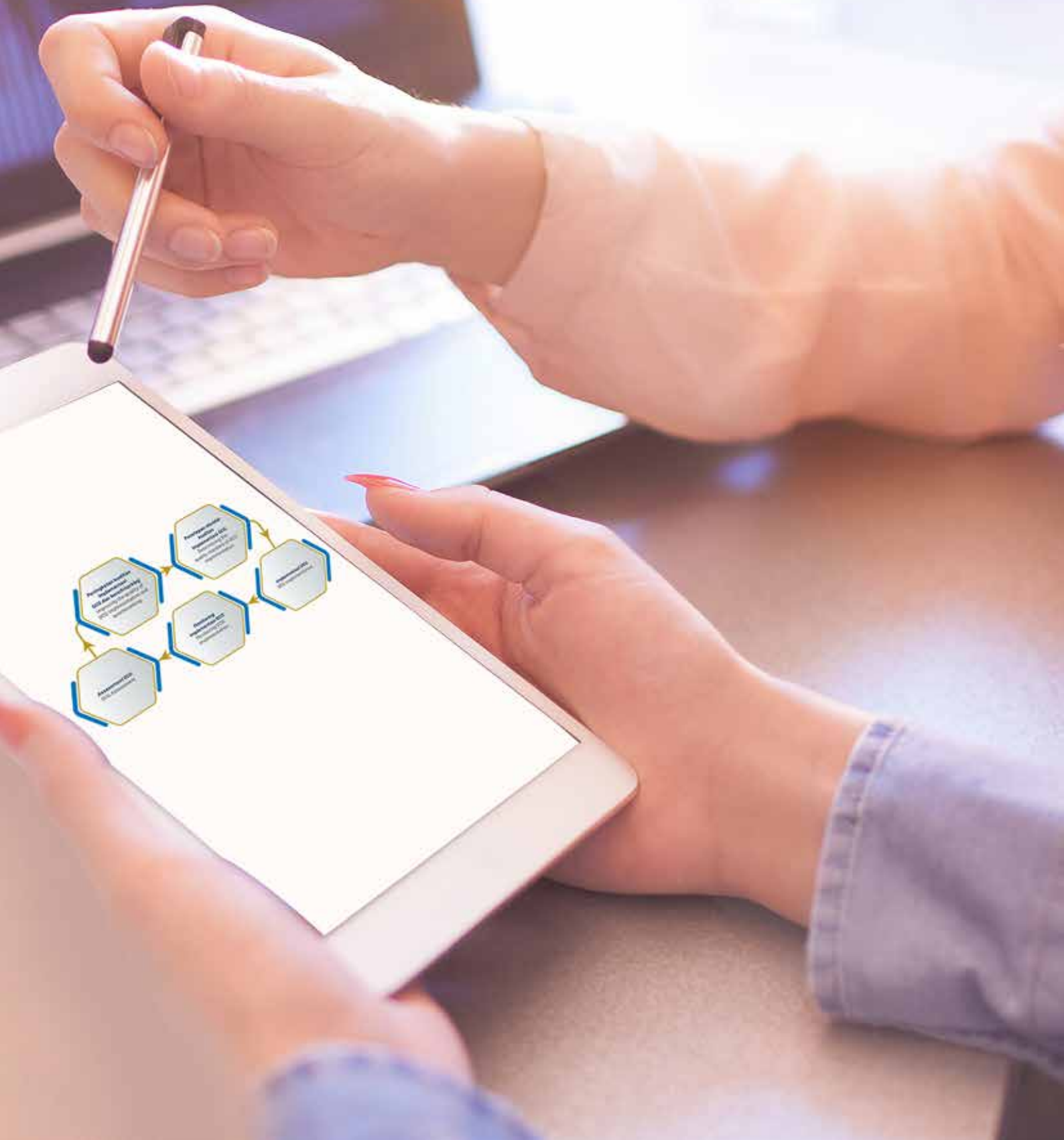
Responding to the opportunities as well as challenges in 2022, the strategies that will be carried out by the Bank in 2022 are:

- Strengthen the strategy management function to oversee strategy execution that is clearly directed, communicated and harmonized to each work unit.
- Evaluate and integrate business processes through the implementation of integrated technology and systems so that the execution in the field runs in accordance with regulations and compliance.
- Strengthen the marketing of digital banking-based platforms with digital marketing initiatives and digital ecosystem collaboration to increase bank Customers acquisition and transactions.
- Accelerate IT capabilities in supporting the optimization of business processes to support the reliability of digital products and services to increase bank Customers acquisitions and transactions.
- Implement the Human Capital Road Map is in line with the bank's long-term plan.



# TATA KELOLA PERUSAHAAN

*CORPORATE GOVERNANCE*



# KOMITMEN DAN KEBIJAKAN PENERAPAN TATA KELOLA PERUSAHAAN

## COMMITMENT AND POLICY FOR IMPLEMENTATION OF CORPORATE GOVERNANCE

### KOMITMEN DAN KEBIJAKAN PENERAPAN TATA KELOLA PERUSAHAAN

Penerapan Tata Kelola atau *Good Corporate Governance* (GCG) Perusahaan yang Baik menjadi bagian yang tidak terpisahkan bagi setiap pelaku usaha di semua industri, termasuk industri perbankan yang tingkat pengawasan oleh Regulator lebih ketat dibandingkan industri yang lain. Selain itu, penerapan prinsip GCG secara berkesinambungan dan berkelanjutan diharapkan mampu meningkatkan kepercayaan dari seluruh Pemangku Kepentingan. Berdasarkan pertimbangan tersebut, Bank Artha Graha Internasional senantiasa berusaha meningkatkan kualitas penerapan GCG dalam setiap aktivitas dan semua tingkatan organisasi di lingkungan Bank. Penerapan GCG juga diharapkan mampu menjadi peningkatan efektivitas dan efisiensi dalam pengelolaan *Human Capital* sekaligus memperkuat keunggulan kompetitif Bank sehingga mampu meningkatkan nilai perusahaan di mata para Pemangku Kepentingan.

### DASAR PENERAPAN CORPORATE GOVERNANCE

Bank Artha Graha Internasional dalam menerapkan GCG senantiasa berpedoman pada berbagai ketentuan, peraturan, serta perundang-undangan yang berlaku sebagai berikut:

### COMMITMENT AND POLICY OF GOOD CORPORATE GOVERNANCE IMPLEMENTATION

The Good Corporate Governance (GCG) implementation is an integral part of every business player in various industries, including the banking industry, of which the level of supervision by regulators is more stringent than in other industries. Moreover, the continuous and sustainable implementation of GCG principles is expected to enhance the Stakeholders' trust. Based on these considerations, Bank Artha Graha Internasional always strives to improve the quality of GCG implementation in every activity and in all organizational levels within the Bank. The GCG implementation is also expected to increase effectiveness and efficiency in managing Human Capital while strengthening the Bank's competitive advantage so as to increase the company's value in the eyes of stakeholders.

### BASIS OF CORPORATE GOVERNANCE IMPLEMENTATION

Bank Artha Graha Internasional in implementing GCG is always guided by various prevailing provisions, regulations, and laws as follows:

| Dasar Hukum<br>Legal Basis                                                                       | Jenis Regulasi                                                                                                                                                                                                                                                                                                                                                                                                                         | Type of Regulation                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|--------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Undang-Undang (UU) Republik Indonesia<br>Law (UU) of the Republic of Indonesia                   | <ul style="list-style-type: none"> <li>UU No. 10 Tahun 1998 tentang Perbankan;</li> <li>UU No. 40 Tahun 2007 tentang Perseroan Terbatas; dan</li> <li>UU No. 14 Tahun 2008 tentang Keterbukaan Informasi.</li> </ul>                                                                                                                                                                                                                   | <ul style="list-style-type: none"> <li>Law No. 10 Year 1998 concerning Banking;</li> <li>Law No. 40 Year 2007 concerning Limited Liability Companies; and</li> <li>Law No. 14 Year 2008 concerning Information Disclosure.</li> </ul>                                                                                                                                                                                                                                        |
| Peraturan Otoritas Jasa Keuangan (POJK)<br>Regulation of the Financial Services Authority (POJK) | <ul style="list-style-type: none"> <li>POJK No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik;</li> <li>POJK No. 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik;</li> <li>POJK No. 8/POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik;</li> <li>POJK No. 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik;</li> </ul> | <ul style="list-style-type: none"> <li>POJK No. 33/POJK.04/2014 regarding the Board of Directors and Board of Commissioners of Issuers or Public Companies;</li> <li>POJK No. 34/POJK.04/2014 regarding Nomination and Remuneration Committee of Issuers or Public Companies;</li> <li>POJK No. 8/POJK.04/2015 regarding Websites of Issuers or Public Companies;</li> <li>POJK No. 35/POJK.04/2014 regarding Corporate Secretary of Issuers or Public Companies;</li> </ul> |



| Dasar Hukum<br>Legal Basis                                                                      | Jenis Regulasi                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Type of Regulation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|-------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                 | <ul style="list-style-type: none"> <li>POJK No. 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka;</li> <li>POJK No. 31/POJK.04/2015 tentang Keterbukaan Atas Informasi atau Fakta Material oleh Emiten atau Perusahaan Publik;</li> <li>POJK No. 55/POJK.04/2015 tentang Pembentukan dan Pedoman Kerja Komite Audit;</li> <li>POJK No. 56/POJK.04/2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Audit Internal;</li> <li>POJK No. 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum;</li> <li>POJK No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum;</li> <li>POJK No. 29/POJK.04/2016 tentang Laporan Tahunan Emiten atau Perusahaan Publik;</li> <li>POJK No. 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional;</li> <li>POJK No. 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum; dan</li> <li>POJK No. 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum.</li> </ul> | <ul style="list-style-type: none"> <li>POJK No. 21/POJK.04/2015 regarding Implementation of Governance Guidelines of Public Company;</li> <li>POJK No. 31/POJK.04/2015 regarding Disclosure of Material Information or Facts by Issuers or Public Companies;</li> <li>POJK No. 55/POJK.04/2015 regarding the Establishment and Work Guidelines of Audit Committee;</li> <li>POJK No. 56/POJK.04/2015 regarding the Establishment and Guidelines for the Preparation of the Internal Audit Unit Charter;</li> <li>POJK No. 4/POJK.03/2016 regarding the Assessment of Commercial Bank Soundness Level;</li> <li>POJK No. 18/POJK.03/2016 regarding Implementation of Risk Management for Commercial Banks;</li> <li>POJK No. 29/POJK.04/2016 regarding the Annual Report of Issuers or Public Companies;</li> <li>POJK No. 37/POJK.03/2019 regarding Transparency and Publication of Conventional Commercial Banks' Reports;</li> <li>POJK No. 55/POJK.03/2016 regarding the Implementation of Good Corporate Governance for Commercial Banks; and</li> <li>POJK No. 46/POJK.03/2017 regarding the Implementation of the Compliance Function of Commercial Banks.</li> </ul> |
| Surat Edaran Otoritas Jasa Keuangan (SEOJK)<br>Financial Services<br>Authority Circular (SEOJK) | <ul style="list-style-type: none"> <li>SEOJK No. 55/POJK.04/2015 tanggal 29 Desember 2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit;</li> <li>SEOJK No. 13/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penerapan Tata Kelola Bagi Bank Umum; dan</li> <li>SEOJK No. 16/SEOJK.04/2021 tanggal 29 Juni 2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <ul style="list-style-type: none"> <li>SEOJK No. 55/POJK.04/2015 dated December 29, 2015 regarding the Establishment and Guidelines for the Work Implementation of the Audit Committee;</li> <li>SEOJK No. 13/SEOJK.03/2017 dated March 17, 2017 concerning the Implementation of Good Corporate Governance for Commercial Banks; and</li> <li>SEOJK No. 16/SEOJK.04/2021 dated June 29, 2021 concerning the Form and Content of the Annual Report of Issuers or Public Companies.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Lain-lain<br>Others                                                                             | <ul style="list-style-type: none"> <li>Pedoman Umum <i>Good Corporate Governance</i> dari Komite Nasional Kebijakan Governance (KNKG); dan</li> <li>Anggaran Dasar Perusahaan yang tertuang dalam Akta Pernyataan Keputusan Rapat dan Perubahan Anggaran Dasar PT Bank Artha Graha Internasional Tbk No. 16 tanggal 13 November 2020.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <ul style="list-style-type: none"> <li>General Guidelines for Good Corporate Governance from the National Committee on Governance Policy (KNKG); and</li> <li>The Company's Articles of Association contained in the Deed of Statement of Meeting Resolutions and Amendments to the Articles of Association of PT Bank Artha Graha Internasional Tbk No. 16 dated November 13, 2020.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |

Bank Artha Graha Internasional secara berkesinambungan mengintegrasikan berbagai peraturan-peraturan tersebut ke dalam peraturan dan kebijakan Bank.

Bank Artha Graha Internasional continuously integrates those various regulations into the Bank's regulations and policies.



## PRINSIP TATA KELOLA PERUSAHAAN

Bank Artha Graha Internasional mengacu pada 5 prinsip dasar yaitu transparansi, akuntabilitas, responsibilitas, independensi, kewajaran, dan kesetaraan dalam penerapan prinsip-prinsip GCG.

## CORPORATE GOVERNANCE PRINCIPLES

Bank Artha Graha Internasional refers to 5 basic principles, namely transparency, accountability, responsibility, independence, as well as fairness and equality in the application of GCG principles.

|                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|----------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Transparansi</b><br>Transparency                      | <p>Bank mengungkapkan informasi terkait kinerja dan kegiatan pengelolaan perusahaan secara tepat waktu, jelas, akurat, dan dapat dipertanggungjawabkan, serta mudah diakses oleh Pemangku Kepentingan sesuai dengan haknya.</p> <p>The Bank discloses information related to company performance and management activities in a timely, clear, accurate, and accountable manner, and easily accessed by Stakeholders in accordance with their rights.</p>                                                                                                                                                                                                                                                                                                                                                   |
| <b>Akuntabilitas</b><br>Accountability                   | <p>Bank memiliki kebijakan terkait tugas dan tanggung jawab yang jelas dari setiap organ dan karyawan yang selaras dengan visi, misi, nilai-nilai perusahaan (<i>corporate values</i>), dan strategi Bank. Guna memastikan berjalannya prinsip ini, Bank juga melaksanakan pengawasan internal melalui sistem pengendalian internal yang efektif.</p> <p>The Bank has policies regarding clear duties and responsibilities of each organ and employee that are aligned with the Bank's vision, mission, corporate values and strategy. To ensure the implementation of this principle, the Bank also carries out internal control through an effective internal control system.</p>                                                                                                                         |
| <b>Responsibilitas</b><br>Responsibility                 | <p>Bank memastikan bahwa seluruh organ tata kelola telah mengimplementasikan prinsip kehati-hatian dengan tunduk dan patuh pada ketentuan dan peraturan perundang-undangan yang berlaku. Selain itu, pemenuhan Bank ditunjukkan dengan kepedulian dalam melaksanakan tugas dan tanggung jawab sosial terhadap masyarakat dan kelestarian lingkungan terutama di sekitar wilayah operasional.</p> <p>The Bank ensures that all governance organs have implemented the prudential principle by complying with and adhering to the applicable provisions and laws and regulations. In addition, the fulfillment of the Bank is demonstrated by its concern in carrying out its duties and social responsibilities to the community and environmental preservation, especially around the operational area.</p> |
| <b>Independensi</b><br>Independency                      | <p>Bank menjamin bahwa setiap organ tata kelola memegang teguh prinsip independensi dengan menghindari terjadinya dominasi oleh pihak tertentu, tidak akan terpengaruh oleh kepentingan manapun, serta menghindari benturan kepentingan dan tekanan yang dapat memengaruhi pengambilan keputusan agar dapat diambil secara objektif.</p> <p>The Bank guarantees that each governance organ adheres to the principle of independence by avoiding domination by certain parties, not being affected by any interests, and avoiding conflicts of interest and pressure that can influence decision making from being taken objectively.</p>                                                                                                                                                                    |
| <b>Kesetaraan dan Kewajaran</b><br>Fairness and Equality | <p>Bank senantiasa memberikan kesempatan yang sama bagi para Pemangku Kepentingan untuk dapat memberikan masukan dan menyampaikan opini demi kemajuan Bank yang disesuaikan juga dengan kapasitas masing-masing Pemangku Kepentingan. Selain itu, kesempatan yang sama juga diberikan Bank kepada setiap karyawan dalam proses rekrutmen dan pengembangan karier yang dilakukan secara adil dan setara.</p> <p>The Bank always provides equal opportunities for Stakeholders to be able to provide input and express opinions for the progress of the Bank which is also adjusted to the capacity of each stakeholder. In addition, the same opportunity is also given by the Bank to every employee in the process of recruitment and career development which is carried out fairly and equally.</p>      |

# KERANGKA PENERAPAN GCG

## FRAMEWORK OF GCG IMPLEMENTATION

### KERANGKA PENERAPAN GCG

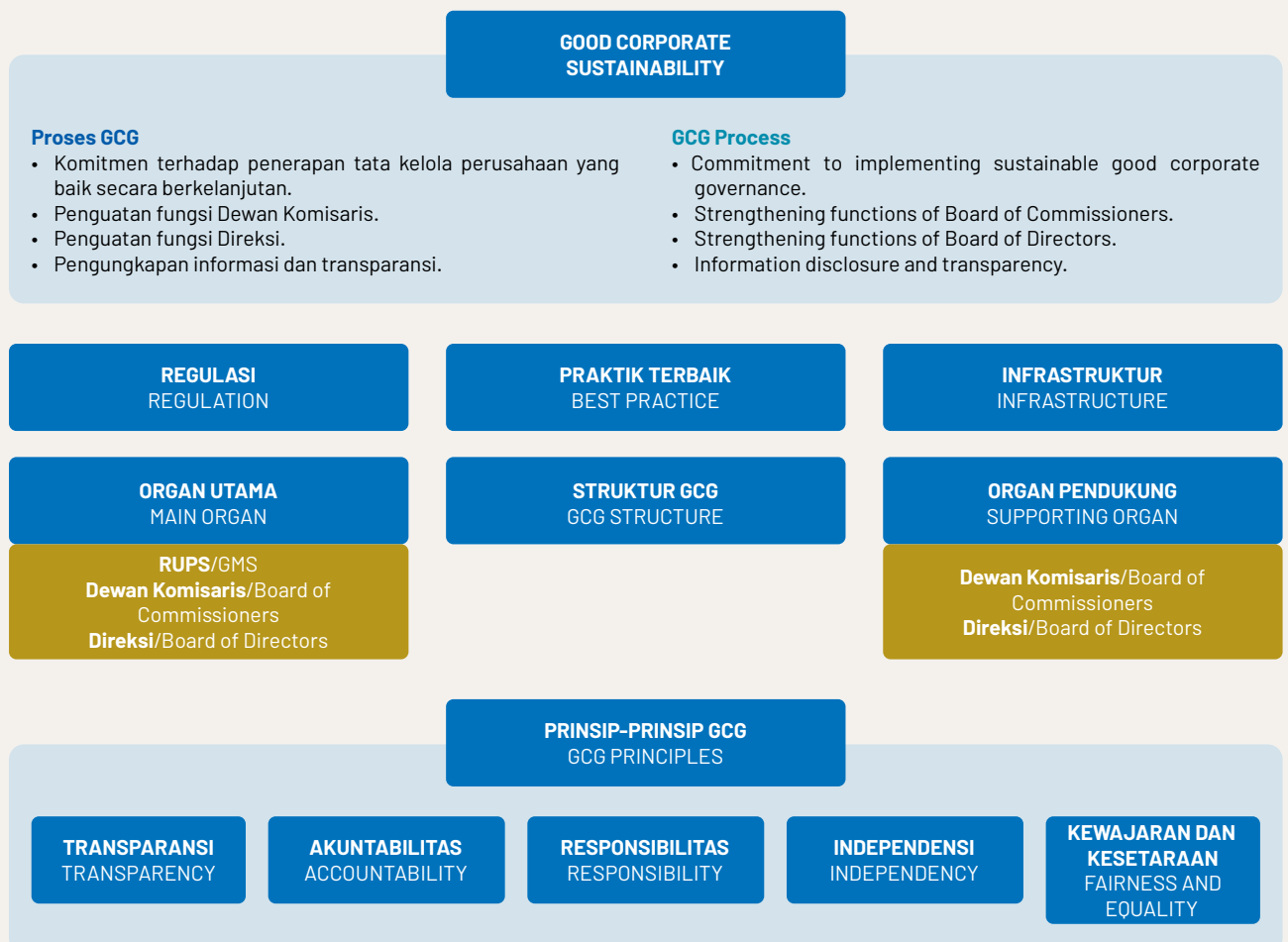
Bank Artha Graha Internasional menyusun kerangka penerapan GCG berdasarkan berbagai peraturan perundang-undangan yang berlaku dan *best practices* yang berlaku di industri, khususnya industri perbankan. Kerangka penerapan GCG sebagai landasan penerapan tata kelola di Bank terbagi menjadi menjadi 3 (tiga) bagian, yaitu:

1. *Governance Structure*  
yaitu struktur tata kelola yang terdiri dari organ utama dan organ pendukung.
2. *Governance Process*  
yaitu proses dan mekanisme kerja dari organ tata kelola.
3. *Governance Outcome*  
yaitu hasil dari penerapan tata kelola dengan tujuan akhir mewujudkan visi dan misi Bank.

### GCG IMPLEMENTATION FRAMEWORK

Bank Artha Graha Internasional prepares a framework of GCG implementation based on various prevailing laws and best practices in the industry, particularly banking industry. The framework of GCG implementation as the basis for implementing governance in the Bank is classified into 3 (three) parts, namely:

1. Governance Structure  
as governance structure comprising of the main organs and supporting organs.
2. Governance Process  
as process and working mechanism of the governance organ.
3. Governance Outcome  
As the result of good governance implementation with an ultimate goal of realizing the Bank's vision and mission.



- Kilas Kinerja Performance Highlights
- Laporan Manajemen Management Report
- Profil Perusahaan Company Profile
- Aspek Pendukung Bisnis Business Supporting Aspects

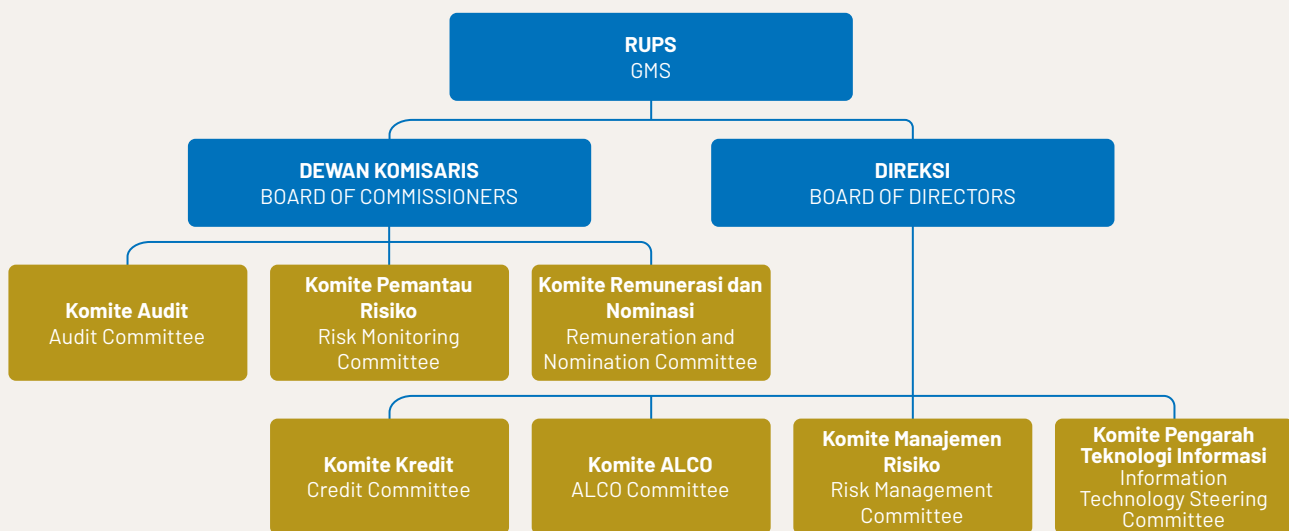


## GOVERNANCE STRUCTURE

Struktur dan mekanisme penerapan GCG Bank Artha Graha Internasional ditetapkan berdasarkan pada Undang-Undang Republik Indonesia tentang Perseroan Terbatas dan Peraturan Otoritas Jasa Keuangan tentang Penerapan Tata Kelola bagi Bank Umum, serta Anggaran Dasar Perseroan dan praktik terbaik GCG.

## GOVERNANCE STRUCTURE

The structure and mechanism of Bank Artha Graha Internasional's GCG implementation is set based on the Law of the Republic of Indonesia concerning Limited Liability Companies and the Financial Services Authority Regulation regarding the Implementation of Governance for Commercial Banks, as well as the Company's Articles of Association and GCG best practices.



Infrastruktur Infrastructure:

Peraturan Perusahaan, Kode Etik, Kebijakan, dan Prosedur  
Company Regulations, Code of Conduct, Policies, and Procedures

■ Organ Utama Main Organ  
■ Organ Pendukung Supporting Organ

Organ tata kelola yang dimiliki Bank Artha Graha Internasional yang berperan kunci dalam keberhasilan pelaksanaan GCG terdiri dari Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris, dan Direksi. Ketiga organ tersebut dalam menjalankan tugas dan wewenangnya berpedoman pada ketentuan perundang-undangan, anggaran dasar, dan ketentuan lainnya dengan tetap menjaga independensi dalam pelaksanaan tanggung jawabnya untuk kepentingan Bank.

Dengan mengacu kepada peraturan perundang-undangan yang berlaku, Dewan Komisaris dan Direksi membentuk organ pendukung di bawahnya guna memaksimalkan fungsi organ utama dalam struktur tata kelola. Organ pendukung Dewan Komisaris Bank Artha Graha Internasional hingga 31 Desember 2021 adalah sebagai berikut:

The governance organs of Bank Artha Graha Internasional playing a key role in the successful implementation of GCG comprise of General Meeting of Shareholders (GMS), the Board of Commissioners, and Board of Directors. These three organs in performing their duties and authorities are guided by the provisions of legislation, articles of association, and other provisions while maintaining independence in performing their responsibilities for the benefit of the Bank.

By referring to the prevailing laws and regulations, the Board of Commissioners and Board of Directors establish supporting organs to maximize the function of main organs in the governance structure. The supporting organs of Board of Commissioners of Bank Artha Graha Internasional until December 31, 2021 are as follows:

1. Komite Audit;
2. Komite Pemantau Risiko; dan
3. Komite Remunerasi dan Nominasi.

Sementara itu, organ pendukung yang dibentuk oleh Direksi terdiri dari:

1. Komite Kredit;
2. Komite ALCO;
3. Komite Manajemen Risiko; dan
4. Komite Pengarah Teknologi Informasi.

## GOVERNANCE PROCESS

Bank menyadari setiap organ tata kelola memiliki fungsi, tugas, dan tanggung jawab yang berbeda. Oleh karena itu, Bank membutuhkan perangkat kebijakan yang dapat memberikan kerangka acuan dan standarisasi pelaksanaan tugas dari setiap organ GCG agar dapat berjalan dengan baik.

Beragam aspek perangkat kebijakan GCG yang telah tercatat dan disahkan oleh pihak-pihak yang berwenang sebagai bentuk ketaatan hukum dan komitmen dalam pelaksanaan GCG di Bank Artha Graha Internasional adalah sebagai berikut:

1. Pedoman Kerja Dewan Komisaris dan Direksi;
2. Pedoman Kerja Komite;
3. Kode Etik;
4. Kebijakan Manajemen Risiko; dan
5. Piagam Audit.

## MEKANISME TATA KELOLA PERUSAHAAN

Bank Artha Graha Internasional melaksanakan mekanisme GCG dalam sebuah tatanan untuk mengintegrasikan seluruh organ GCG yang memiliki tanggung jawab yang berbeda-beda. Mekanisme tata kelola yang diterapkan di Bank Artha Graha Internasional digambarkan sebagai berikut:



1. Audit Committee;
2. Risk Monitoring Committee; and
3. Remuneration and Nomination Committee.

Meanwhile, the supporting organs established by the Board of Directors consist of:

1. Credit Committee;
2. ALCO Committee;
3. Risk Management Committee; and
4. Information Technology Steering Committee.

## GOVERNANCE PROCESS

The Bank realizes that each governance organ has different functions, duties, and responsibilities. Therefore, Bank requires a policy tool providing a framework of reference and standardize the implementation of each GCG organ's duties in a good manner.

Various aspects of GCG policy instruments that have been recorded and ratified by the competent authorities as a form of legal compliance and commitment in implementing GCG at Bank Artha Graha Internasional are as follows:

1. The Board of Commissioners and Board of Directors' Work Guideline;
2. Committee Work Guidelines;
3. Code of Ethics;
4. Risk Management Policy; and
5. Audit Charter.

## CORPORATE GOVERNANCE MECHANISM

Bank Artha Graha Internasional implements the GCG mechanism in an arrangement to integrate all GCG organs having different responsibilities. The governance mechanism implemented at Bank Artha Graha Internasional is described as follows:

## GOVERNANCE OUTCOME

Penerapan prinsip GCG yang efektif di lingkungan Bank Artha Graha Internasional sejalan dengan *governance outcome* yang telah diperoleh. Bank dan para Pemangku Kepentingan telah mendapatkan manfaat dari penerapan GCG dengan dicapainya kinerja keuangan maupun operasional yang baik di tahun 2021. Di tengah berbagai tantangan yang dihadapi dan persaingan yang semakin ketat, Bank Artha Graha Internasional mampu menjalankan transformasi layanan digital perbankan secara berkelanjutan.

## GOVERNANCE OUTCOME

The implementation of effective GCG principles within Bank Artha Graha Internasional is in line with the governance outcomes that have been obtained. The Bank and Stakeholders have benefited from the implementation of GCG by achieving good financial and operational performance in 2021. Amidst various challenges faced and tighter competition, Bank Artha Graha Internasional is able to perform the transformation of digital banking services sustainably.

## PENINGKATAN KUALITAS GCG

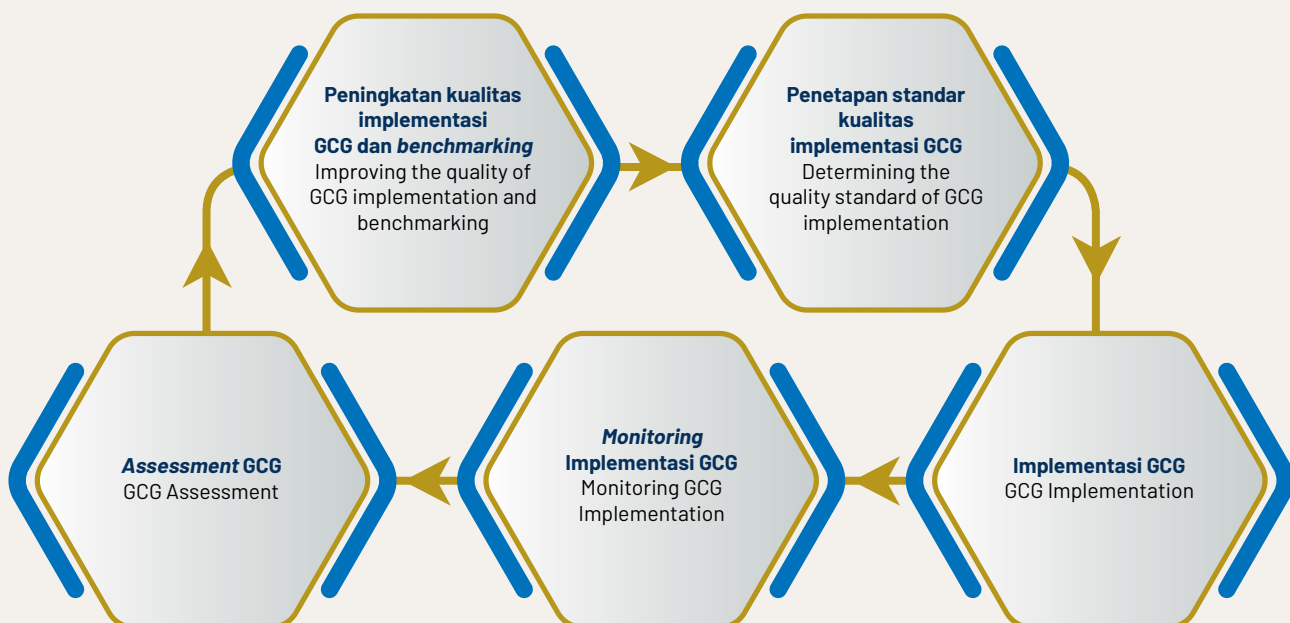
### GCG QUALITY IMPROVEMENT

### PENINGKATAN KUALITAS GCG

Upaya terbaik dan berkelanjutan yang dilakukan oleh Bank untuk memperbaiki dan menyempurnakan struktur, organ dan mekanisme serta proses tata kelola yang berlaku telah meningkatkan kualitas penerapan GCG di lingkungan Bank Artha Graha Internasional. Bank Artha Graha Internasional secara bertahap menargetkan perbaikan dengan serangkaian tahapan untuk meningkatkan kualitas GCG secara berkelanjutan. Serangkaian tahapan yang dimaksud adalah sebagai berikut:

### GCG QUALITY IMPROVEMENT

The Bank's best and sustainable efforts to improve and complete the structure, organs and mechanisms as well as the applicable governance processes have improved the quality of GCG implementation within Bank Artha Graha Internasional. Bank Artha Graha Internasional gradually targets improvements with a series of phases to enhance the quality of GCG in a sustainable manner. The aforementioned series of phases are described as follows:





## PENETAPAN STANDAR KUALITAS IMPLEMENTASI GCG

Bank Artha Graha Internasional berpedoman pada Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka dalam menerapkan tata kelola perusahaan yang meliputi beberapa aspek yaitu:

- Aspek 1: Hubungan Perusahaan Terbuka dengan Pemegang Saham dalam Menjamin Hak-hak Pemegang Saham;
- Aspek 2: Fungsi dan Peran Dewan Komisaris;
- Aspek 3: Fungsi dan Peran Direksi;
- Aspek 4: Partisipasi Pemangku Kepentingan; dan
- Aspek 5: Keterbukaan Informasi.

## PELAKSANAAN DAN PEMANTAUAN IMPLEMENTASI GCG

Pelaksanaan dan pemantauan implementasi GCG pada Bank Artha Graha Internasional dilaksanakan dengan:

1. Menerapkan secara konsisten prinsip-prinsip tata kelola perusahaan yang baik bersama-sama dengan Pemegang Saham, Dewan Komisaris, Direksi, manajemen, serta karyawan;
2. Menghindari dan mencegah terjadinya konflik kepentingan yang dapat merugikan Bank;
3. Mewujudkan terlaksananya budaya kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank melalui langkah-langkah strategis untuk mendukung terciptanya budaya kepatuhan; dan
4. Melaksanakan evaluasi efektivitas penerapan GCG yang berkelanjutan.

## ASSESSMENT GCG

### Kebijakan Assessment GCG

Berdasarkan Pedoman Kebijakan Kepatuhan No. 20101.03.0 tanggal 31 Mei 2017 tentang Penilaian Tingkat Kesehatan Bank Berdasarkan *Risk Based Bank Rating* dan Kebijakan Perusahaan No. 028.01.0 tanggal 27 Mei 2015 tentang Penilaian Sendiri (*Self-Assessment*) Pelaksanaan *Good Corporate Governance*, Bank Artha Graha Internasional melakukan evaluasi GCG secara mandiri (*self-assessment*). Evaluasi tersebut dilakukan dalam rangka mengukur implementasi prinsip-prinsip GCG untuk memastikan level penerapan GCG. Selain itu, GCG *self-assessment* tersebut juga berguna untuk mengidentifikasi langkah-langkah yang tepat guna mempersiapkan infrastruktur dan struktur Bank yang kondusif bagi penerapan GCG secara efektif.

### Kriteria Assessment GCG

Hasil penilaian GCG yang dilakukan Bank secara komprehensif dan terstruktur akan menghasilkan peringkat yang menjadi faktor dalam menentukan Tingkat Kesehatan Bank. Terdapat tiga aspek dalam penilaian tersebut yang

## DETERMINING THE QUALITY STANDARDS FOR GCG IMPLEMENTATION

Bank Artha Graha Internasional relies on the Circular Letter of the Financial Services Authority No. 32/SEOJK.04/2015 regarding Guidelines for Public Company Governance in implementing corporate governance comprising several aspects, namely:

- 1<sup>st</sup> Aspect: The Public Company's relations with Shareholders in Ensuring Shareholders' Rights;
- 2<sup>nd</sup> Aspect: The Board of Commissioners' functions and authorities;
- 3<sup>rd</sup> Aspect: The Board of Directors' functions and authorities;
- 4<sup>th</sup> Aspect: Stakeholders' participation; and
- 5<sup>th</sup> Aspect: Information Disclosure.

## GCG IMPLEMENTATION AND MONITORING

The implementation and monitoring of GCG at Bank Artha Graha Internasional is conducted by:

1. Implement consistently the principles of good corporate governance together with the Shareholders, Board of Commissioners, Board of Directors, management, and employees;
2. Avoid and prevent conflicts of interest that may harm the Bank;
3. Realize the implementation of compliance culture at all levels of the Bank's organization and business activities through strategic steps to support the creation of a compliance culture; and
4. Evaluate the effectiveness of sustainable GCG implementation.

## GCG ASSESSMENT

### GCG Assessment Policy

According to the Compliance Policy Guidelines No. 20101.03.0 dated May 31, 2017 concerning Assessment of Bank Soundness Based on Risk Based Bank Rating and Company Policy No. 028.01.0 dated May 27, 2015 concerning Self-Assessment of Good Corporate Governance Implementation, Bank Artha Graha Internasional conducted a GCG self-assessment. This assessment is conducted to measure the GCG principles implementation to ensure the level of GCG implementation. Moreover, the GCG self-assessment is also useful for identifying appropriate actions to prepare the Bank's conducive infrastructure and structure for an effective GCG implementation.

### GCG Assessment Criteria

The GCG assessment results that was conducted by the Bank in a comprehensive and structured manner will produce a rating as a factor in determining the Bank's Soundness Level. There are three aspects in the assessment, namely the

ada terkait dengan ketentuan yakni *governance structure*, *governance process*, dan *governance outcome* tata kelola yang mencakup 11 faktor penilaian yaitu:

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 exposures*);
10. Transparansi kondisi keuangan Bank, non-keuangan Bank, laporan pelaksanaan GCG, dan pelaporan internal; dan
11. Rencana strategis Bank.

#### Pelaksanaan Self-Assessment

Bank melaksanakan *self-assessment* secara periodik pada setiap semester untuk mengukur implementasi GCG atas periode sampai dengan Desember yang disajikan dalam tabel berikut ini:

*governance structure*, *governance process*, and *governance outcome* consisting of 11 assessment factors as follows:

1. Implementation of the Board of Commissioners' duties and responsibilities;
2. Implementation of the Board of Directors' duties and responsibilities;
3. Completeness and implementation of the Committee's duties;
4. Conflicts of interest management;
5. Implementation of compliance function;
6. Implementation of internal audit function;
7. Implementation of external audit function;
8. Implementation of risk management including internal control system;
9. Provision of funds to related parties and large exposures;
10. Transparency of the Bank's financial and non-financial condition, GCG implementation reports, and internal reporting; and
11. Bank's strategic plan.

#### Implementation of Self-Assessment

The Bank conducts *self-assessment* periodically in every semester to measure the GCG implementation for the period ending on December which is presented in the following table:

| No                                                                        | Kriteria - Indikator<br>Criteria - Indicator                                                                                                                                                                           | 31 Dec 2021<br>Dec 31, 2021 |
|---------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|
| 1                                                                         | Pelaksanaan tugas dan tanggung jawab Dewan Komisaris<br>The Board of Commissioners' duty and responsibility implementation                                                                                             | 1                           |
| 2                                                                         | Pelaksanaan tugas dan tanggung jawab Direksi   The Board of Directors' duty and responsibility implementation                                                                                                          | 1                           |
| 3                                                                         | Kelengkapan dan pelaksanaan tugas Komite   The Committees' duty completeness and implementation                                                                                                                        | 1                           |
| 4                                                                         | Penanganan benturan kepentingan   Conflict of Interest Management                                                                                                                                                      | 1                           |
| 5                                                                         | Penerapan fungsi kepatuhan   Implementation of Compliance Function                                                                                                                                                     | 2                           |
| 6                                                                         | Penerapan fungsi Audit Internal   Implementation of Internal Audit Function                                                                                                                                            | 2                           |
| 7                                                                         | Penerapan fungsi Audit Eksternal   Implementation of External Audit Function                                                                                                                                           | 2                           |
| 8                                                                         | Penerapan manajemen risiko termasuk sistem pengendalian internal<br>Risk management implementation including internal control system                                                                                   | 2                           |
| 9                                                                         | Penyediaan dana kepada pihak terkait ( <i>related party</i> ) dan penyediaan dana besar ( <i>large exposures</i> )<br>Provision of funds to related parties and large exposures                                        | 2                           |
| 10                                                                        | Transparansi kondisi keuangan Bank, non-keuangan Bank, laporan pelaksanaan GCG, dan pelaporan internal<br>Transparency of the Bank's Financial and Non-Financial Condition, GCG Implementation, and Internal Reporting | 2                           |
| 11                                                                        | Rencana strategis Bank   The Bank's Strategic Planning                                                                                                                                                                 | 2                           |
| <b>Penilaian Peringkat Komposit GCG   GCG Composite Rating Assessment</b> |                                                                                                                                                                                                                        | <b>2</b>                    |

Berdasarkan *self-assessment* yang dilakukan Bank, hasil penilaian Tata Kelola Bank untuk posisi 31 Desember 2021 dengan Peringkat Komposit "Sehat" (PK-2).

Based on the Bank's *self-assessment*, the results of the Bank's Governance assessment as of December 31, 2021 was a "Healthy" Composite Rating (PK-2).

# PENERAPAN ASPEK DAN PRINSIP TATA KELOLA PERUSAHAAN TERBUKA SESUAI KETENTUAN OTORITAS JASA KEUANGAN

## IMPLEMENTATION OF ASPECT AND PRINCIPLES OF CORPORATE GOVERNANCE IN ACCORDANCE WITH THE PROVISIONS OF FINANCIAL SERVICES AUTHORITY

Pedoman Tata Kelola Perusahaan Terbuka mencakup 5 (lima) aspek, 8 (delapan) prinsip tata kelola perusahaan yang baik, serta 25 (dua puluh lima) rekomendasi penerapan aspek dan prinsip tata kelola perusahaan yang baik, sebagaimana yang diatur dalam Peraturan OJK No. 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka dan Surat Edaran OJK No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka.

Bank Artha Graha Internasional berkomitmen melaksanakan rekomendasi penerapan aspek dan prinsip tata kelola perusahaan yang baik dalam Pedoman Tata Kelola tersebut sebagai sebuah standar penerapan aspek dan prinsip tata kelola perusahaan yang baik. Adapun penerapan Prinsip dan Rekomendasi Tata Kelola Bank Artha Graha Internasional pada tahun 2021 adalah sebagai berikut:

The Governance Guidelines for Public Company comprise of 5 (five) aspects, 8 (eight) principles of good corporate governance, and 25 (twenty five) recommendations for the implementation of aspects and principles of good corporate governance, as stipulated in OJK Regulation No. 21/POJK.04/2015 concerning Implementation of Public Company's Governance Guidelines and OJK Circular Letter No. 32/SEOJK.04/2015 concerning Governance Guidelines for the Public Companies.

Bank Artha Graha Internasional is committed to implementing the recommendations for implementing the aspects and principles of good corporate governance in the Governance Guidelines as a standard for implementing the aspects and principles of good corporate governance. The implementation of Bank Artha Graha International Governance Principles and Recommendations in 2021 is as follows:

| No                                                                                                                                                                                                             | Prinsip<br>Principle                                                                            | Rekomendasi<br>Recommendation                                                                                                                                                                     | Penjelasan Penerapan di BAGI<br>Explanation of the Implementation in BAGI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Keterangan<br>Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>I Aspek 1: Hubungan Perusahaan Terbuka dengan Pemegang Saham dalam menjamin hak-hak Pemegang Saham</b><br>Aspect 1: Public Company Relationship with Shareholders in ensuring the Right of the Shareholders |                                                                                                 |                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|                                                                                                                                                                                                                | <b>Prinsip 1</b><br>Meningkatkan Nilai Penyelenggaraan RUPS                                     | 1. Perusahaan Terbuka memiliki cara atau prosedur teknis pengumpulan suara ( <i>voting</i> ) baik secara terbuka maupun tertutup yang mengedepankan independensi, dan kepentingan Pemegang Saham. | <ul style="list-style-type: none"> <li>- Setiap saham dengan hak suara yang dikeluarkan mempunyai satu hak suara (<i>one share one vote</i>). Pemegang Saham dapat menggunakan hak suaranya pada saat pengambilan keputusan, terutama dalam pengambilan keputusan dengan cara <i>voting</i>. Namun, mekanisme pengambilan keputusan dengan cara <i>voting</i>, baik secara terbuka maupun tertutup belum diatur secara rinci.</li> <li>- Perusahaan terbuka direkomendasikan mempunyai prosedur pengambilan suara dalam pengambilan keputusan atas suatu mata acara RUPS. Adapun prosedur <i>voting</i> tersebut harus menjaga independensi ataupun kebebasan Pemegang Saham. Sebagai contoh, <i>voting</i> secara terbuka dilakukan dengan cara mengangkat tangan sesuai dengan instruksi pilihan yang ditawarkan oleh pimpinan RUPS. Sedangkan, <i>voting</i> secara tertutup dilakukan pada keputusan yang membutuhkan kerahasiaan ataupun atas permintaan Pemegang Saham, dengan cara menggunakan kartu suara ataupun dengan penggunaan <i>electronic voting</i>.</li> </ul> | <p>Sudah dipenuhi</p> <p>Bank telah memiliki prosedur penyelenggaraan RUPS yang telah memuat prosedur teknis pengumpulan suara (<i>voting</i>), baik secara terbuka maupun tertutup yang mengedepankan independensi dan kepentingan Pemegang Saham. Keputusan diambil berdasarkan musyawarah untuk mufakat. Dalam hal keputusan musyawarah untuk mufakat tidak tercapai, maka keputusan diambil dengan pemungutan suara berdasarkan suara setuju lebih dari ½ bagian dari jumlah seluruh saham dengan hak suara yang hadir dalam RUPS.</p> |
|                                                                                                                                                                                                                | <b>Principle 1</b><br>Improve the Management Value of the General Meeting of Shareholders (GMS) | 1. The Public company has technical voting procedure either open or closed that promotes independency and the interest of shareholders.                                                           | <ul style="list-style-type: none"> <li>- Every share and vote which is issued has one share one vote. Shareholders can use the vote on the decision making, particularly in decision making with voting. However, the decision making mechanism with voting, either open or close hasn't been regulated in detail.</li> <li>- Public company is recommended to have voting procedures in decision making on a GMS agenda item. As for the voting procedure has to look after the independence or the freedom of the Shareholders. As an example, an open voting by raising hand fits with chosen instruction which is offered by the leader of GMS. Meanwhile, a close voting is held on decision that needs secrecy or as requested by the Shareholders, by using the voting card or using the electronic voting.</li> </ul>                                                                                                                                                                                                                                                    | <p>Comply</p> <p>Bank has owned the GMS administration procedures that has contained voting technic, either open or close that put forwards independence and the interests of the Shareholders. Decision is taken based on consensus. In the matter of unreachable decision on consensus, therefore decision is taken by voting based on vote agreed more than ½ portion of total shares with the voters' right that attend the GMS.</p>                                                                                                   |

| No | Prinsip<br>Principle | Rekomendasi<br>Recommendation                                                                          | Penjelasan Penerapan di BAGI<br>Explanation of the Implementation in BAGI                                                                                                                                                                                                                                                               | Keterangan<br>Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|----|----------------------|--------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|    |                      | 2. Seluruh anggota Direksi dan anggota Dewan Komisaris Perusahaan Terbuka hadir dalam RUPS Tahunan.    | 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.            | Dipenuhi sebagian<br><br>RUPS Tahunan yang dilaksanakan pada tanggal 23 Agustus 2021 dihadiri oleh 7 anggota Direksi termasuk 2 anggota baru Direksi yang diangkat dalam RUPS pada tanggal tersebut, Komisaris Utama yang juga Komisaris Independen dan 1 orang anggota Dewan Komisaris lainnya, dengan jumlah kehadiran anggota Dewan Komisaris sebesar 60% dan anggota Direksi sebesar 100%. Anggota Dewan Komisaris yang berhalangan untuk menghadiri RUPS Tahunan, telah memberikan kewenangan kepada Komisaris lainnya yang hadir untuk menjawab pertanyaan yang diajukan yang menjadi wewenang tugasnya.                                                                        |
|    |                      | 2. All members of the Board of Directors and the Board of Commissioners are present at the Annual GMS. | The presence of the whole members of Directors and the Board of Commissioners members of the Public Company aiming that every Directors members and the Board of Commissioners members can pay attention, explain, and answer the problem directly or the questions which are asked by the Shareholders related to agenda items in GMS. | Fulfilled partially<br><br>The Annual GMS PS which is held on August 23, 2021 is attended by 7 members of Directors including two new members of Directors appointed in the GMS on that date. President Commissioner which is also Independent Commissioner and 1 member of the Board of Commissioners, with the total number presence of the Board of Commissioners is 60% and member of Directors is 100%. The other members of Board of Commissioner and Directors can't attend the AGMS. However, the Commissioners and Directors who don't attend the AGMS have given the authority to the other Commissioners that attend to answer the questions which is related to its duty. |



| No | Prinsip<br>Principle | Rekomendasi<br>Recommendation                                                                             | Penjelasan Penerapan di BAGI<br>Explanation of the Implementation in BAGI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Keterangan<br>Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|----|----------------------|-----------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|    |                      | 3. Ringkasan risalah RUPS tersedia dalam Situs Web Perusahaan Terbuka paling sedikit selama 1(satu)tahun. | Perusahaan Terbuka wajib membuat ringkasan risalah RUPS dalam bahasa Indonesia dan bahasa asing (minimal dalam bahasa Inggris), serta diumumkan 2 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 | Sudah dipenuhi<br><br>Bank telah membuat ringkasan risalah RUPS dalam bahasa Indonesia dan bahasa Inggris yang telah diumumkan 2 hari kerja setelah RUPS diselenggarakan melalui surat kabar yang beredar secara nasional, yaitu Media Indonesia, tanggal 25 Agustus 2021 website Bursa Efek Indonesia (www.idx.co.id), dan website Bank dalam bahasa Indonesia dan bahasa Inggris, pada menu Hubungan Investor bagian RUPS <a href="http://www.arthagraha.com/hubungan-investor/rups/risalah-rapat-umum-pemegang-saham-rups">http://www.arthagraha.com/hubungan-investor/rups/risalah-rapat-umum-pemegang-saham-rups</a> |
|    |                      | 3. Summary of GMS minutes is available on the public company's website at least for 1 (one) year.         | The Public Company is obliged to create the GMS minutes summary in Indonesian and foreign language (minimum in English), also is announced in 2 days work after the GMS is held to the public, which is one of them is through the public company website. The availability of the GMS minutes summary gives the opportunity for the Shareholders who don't attend to get important information easily and fast in the event of the GMS. Therefore, the provisions about the minimum deadline of the availability of the GMS minutes summary in the intended website to provide enough time for the Shareholders to get the information.                                                                     | Comply<br><br>The Bank has made the GMS minutes summary in Indonesian and English which has been announced 2 days work after the event of GMS is held through newspapers that circulates nationally, which is Media Indonesia, August 25, 2021, Bursa Efek Indonesia website (www.idx.co.id), and the Bank's website in Indonesian and English, on Hubungan Investor menu in GMS part. <a href="https://www.arthagraha.com/hubunganinvestor/rups/risalah-rapat-umumpemegang-saham-rups">https://www.arthagraha.com/hubunganinvestor/rups/risalah-rapat-umumpemegang-saham-rups</a> .                                      |

| No | Prinsip<br>Principle                                                                                           | Rekomendasi<br>Recommendation                                                                  | Penjelasan Penerapan di BAGI<br>Explanation of the Implementation in BAGI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Keterangan<br>Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|----|----------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|    | <b>Prinsip 2</b><br>Meningkatkan Kualitas Komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor.   | 4. Perusahaan Terbuka memiliki suatu kebijakan komunikasi dengan Pemegang Saham atau investor. | <ul style="list-style-type: none"> <li>- 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. Di samping itu, Pemegang Saham atau investor juga dapat menyampaikan masukan dan opini kepada manajemen Perusahaan Terbuka.</li> <li>- Kebijakan komunikasi dengan para Pemegang Saham atau investor menunjukkan komitmen Perusahaan Terbuka dalam melaksanakan komunikasi dengan para Pemegang Saham atau investor. Kebijakan tersebut dapat mencakup strategi, program, dan waktu pelaksanaan komunikasi, serta panduan yang mendukung Pemegang Saham atau investor untuk berpartisipasi dalam komunikasi tersebut.</li> </ul> | <p>Sudah dipenuhi</p> <p>Bank memiliki Pedoman Kebijakan Perusahaan No. 0021.01.0 tanggal 8 Agustus 2014 tentang Keterbukaan Komunikasi. Berdasarkan pedoman tersebut, Bank menyediakan sarana media eksternal yang dapat dimanfaatkan untuk menjalin hubungan dengan Pemangku Kepentingan meliputi:</p> <ol style="list-style-type: none"> <li>1. Website;</li> <li>2. Paparan Publik;</li> <li>3. Laporan Tahunan &amp; Laporan Keberlanjutan;</li> <li>4. Company Profile;</li> <li>5. Press Release;</li> <li>6. Sponsorship; dan</li> <li>7. Edukasi Perbankan.</li> </ol> |
|    | <b>Principle 2</b><br>Improving the Communication Quality of the Public Company with Shareholders or Investors | 4. The Public Company has a communication policy with the shareholders or investors.           | <ul style="list-style-type: none"> <li>- The existence of communication between the Public Company and the Shareholders or investors, is intended so that the Shareholders or investors can get clearer understanding on the information that has been published to the public, like periodic reports, information transparency, condition or business prospect and performance, also good public corporate governance. Besides, the Shareholders or investors can convey feedback and opinion to the Public Company's management.</li> <li>- Communication policy with the Shareholders or investors shows the Public Company's commitment in implementing communication with the Shareholders or investors. The policy includes strategy, program, and time of implementation of communication, also guidelines that support the Shareholders or investors to participate in the communication.</li> </ul>                                           | <p>Comply</p> <p>The Bank has the company's guidelines policy No. 0021.01.0 August 8, 2014 about Communication Transparency. Based on the guidelines, the Bank provides external media that can be used to weave relationship with the Stakeholders that includes:</p> <ol style="list-style-type: none"> <li>1. Website;</li> <li>2. Public Exposure;</li> <li>3. Annual Report &amp; Sustainability Report;</li> <li>4. Company Profile;</li> <li>5. Press Release;</li> <li>6. Sponsorship; and</li> <li>7. Banking Education.</li> </ol>                                    |

| No | Prinsip<br>Principle | Rekomendasi<br>Recommendation                                                                                                    | Penjelasan Penerapan di BAGI<br>Explanation of the Implementation in BAGI                                                                                                                                                                                                                                                                                                         | Keterangan<br>Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|----|----------------------|----------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|    |                      | 5. Perusahaan Terbuka mengungkapkan kebijakan komunikasi Perusahaan Terbuka dengan Pemegang Saham atau investor dalam Situs Web. | 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. | Sudah dipenuhi<br><br>Bank mengungkapkan kebijakan komunikasi secara jelas pada Laporan Tahunan yang telah dimuat dalam website Bank. Bank telah melaksanakan kebijakan keterbukaan informasi berdasarkan Peraturan Otoritas Jasa Keuangan No. 8/POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik. Bank mengungkapkan informasi kegiatan usaha Bank dalam bahasa Indonesia dan bahasa Inggris antara lain informasi terkait:<br>1. Informasi umum Bank;<br>2. Informasi bagi Pemegang Saham atau investor;<br>3. Informasi tata kelola perusahaan; dan<br>4. Informasi tanggung jawab sosial perusahaan.                                                       |
|    |                      | 5. The Public company discloses its communication policy with the Shareholders or investors on the website.                      | Disclosure of Communication policy is the form of transparency on the Public Company's commitment in giving equality to the Shareholders or investors on communication implementation. Information disclosure is aimed to improve the participation and the Shareholders' or investors' role in implementation of communication program of the Public Company.                    | Comply<br><br>The Bank reveals the communication policy clearly on the Annual report that has been published in the Bank's website. The Bank has implemented the openness of information policy based on the Regulation of Financial Services Authority No. 8/POJK.04/2015 about the issuer's website or the Public Company. The Bank reveals the information on the business activities in Indonesian and English where the related information is as followed:<br>1. General information about the Bank;<br>2. Information for the Shareholders or investors;<br>3. Information on corporate governance; and<br>4. Information on the corporate's social responsibility. |

| No                                                                                                               | Prinsip<br>Principle                                                     | Rekomendasi<br>Recommendation                                                                                         | Penjelasan Penerapan di BAGI<br>Explanation of the Implementation in BAGI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Keterangan<br>Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
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| <b>II Aspek 2: Fungsi dan Peran Dewan Komisaris</b><br>Aspect 2: Function and Role of the Board of Commissioners |                                                                          |                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|                                                                                                                  | <b>Prinsip 3</b><br>Memperkuat Keanggotaan dan Komposisi Dewan Komisaris | 6. Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi Perusahaan Terbuka.                              | Jumlah anggota Dewan Komisaris dapat memengaruhi 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 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik. Selain itu, perlu juga mempertimbangkan kondisi Perusahaan Terbuka yang antara lain meliputi karakteristik, kapasitas, dan ukuran, serta pencapaian tujuan dan pemenuhan kebutuhan bisnis yang berbeda di antara perusahaan terbuka. Namun demikian, jumlah anggota Dewan Komisaris yang terlalu besar berpotensi mengganggu efektivitas pelaksanaan fungsi Dewan Komisaris.                           | Sudah dipenuhi<br><br>Bank telah menentukan jumlah anggota Dewan Komisaris dengan mempertimbangkan kompleksitas usaha Bank saat ini dan rencana pengembangan ke depan. Bank memiliki 5 orang anggota Dewan Komisaris yang profesional dan kompeten di bidang perbankan. Dari jumlah seluruh anggota Dewan Komisaris tersebut, 3 orang di antaranya adalah Komisaris Independen, dimana salah satu orang calon anggota Komisaris Independen sedang dalam masa tunggu ( <i>cooling off</i> ). Jumlah tersebut telah sesuai dengan Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik. |
|                                                                                                                  | <b>Principle 3</b><br>Strengthen the Board of Commissioners Membership   | 6. Determination of the number of Board of Commissioners' members shall consider the condition of the Public Company. | The number of the Board of Commissioners can affect the effectiveness of the duty implementation of the Board of Commissioners. Determination of the number of the Board of Commissioners in the Public Company must refer to regulation and laws provisions, at least consists of 2 people based on the regulations of Financial Services Authority about Issuer's Directors and Board of Commissioners or the Public Company. Besides, it is necessary to consider the Public Company's condition that includes characteristics, capacity, and size also purpose achievement and fulfillment of different business needs among public company. However, the number of the Board of Commissioners which are outnumbered potentially interfere the effectiveness of function implementation Board of Commissioners. | Comply<br><br>The Bank has determined the number of the Board of Commissioners by considering the Bank's current business complexity and the plan for future development. The Bank has 5 Board Commissioners members that are professional and competent in the banking industry. From the total number of Board Commissioners members, 3 people are Independent Commissioners, while 1 person is still in cooling off. The number fits the Financial Services Authority Regulations No. 33/POJK.04/2014 about Issuer's Directors and Board of Commissioners or the Public Company.                                                                     |

| No | Prinsip<br>Principle | Rekomendasi<br>Recommendation                                                                                                                                    | Penjelasan Penerapan di BAGI<br>Explanation of the Implementation in BAGI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Keterangan<br>Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
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|    |                      | 7. P e n e n t u a n komposisi anggota Dewan Komisaris memperhatikan keberagaman k e a h l i a n , pengetahuan, dan pengalaman yang dibutuhkan.                  | 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. | Sudah dipenuhi<br><br>Penetapan komposisi anggota Dewan Komisaris telah dilakukan dengan m e m p e r t i m b a n g k a n pengetahuan, keahlian, dan pengalaman yang relevan dalam melaksanakan tugas sesuai dengan bidang masing-masing, khususnya di bidang perbankan atau bidang keuangan, serta m e m p e r t i m b a n g k a n kemampuan melakukan pengelolaan strategis dalam rangka pengembangan Bank yang sehat dengan senantiasa berpedoman kepada peraturan perundang-undangan yang berlaku. |
|    |                      | 7. Determination on the composition of the members of the Board of Commissioners considers the diversity, expertise, knowledge and e x p e r i e n c e required. | Composition of Board of Commissioners is a combination of characteristics, either from organ side of Board of Commissioners or members of Board of Commissioners individually, is suitable with the need of the Public Company. The characteristics can be reflected in skill determination, knowledge, and needed experience implementation of monitoring duty and counseling by Board of Commissioners of the Public Company. Composition which has considered the Public Company needs is a positive matter, specially related to decision making regarding the implementation of monitoring duty which is executed by considering wider various of aspects.          | Comply<br><br>Determination members of Board of Commissioners has been done by considering knowledge, expertise, and needed experience which are relevant in implementing duty based on each field, specially in banking field or financial field, also considering the capability of executing strategic management in order to develop healthy Bank with always be guided by the current regulations.                                                                                               |



| No | Prinsip<br>Principle                                                                                                       | Rekomendasi<br>Recommendation                                                                                     | Penjelasan Penerapan di BAGI<br>Explanation of the Implementation in BAGI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Keterangan<br>Description                                                                                                                                                                                                                                                                                                                                                                                                    |
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|    | <b>Prinsip 4</b><br>Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris.                            | 8. Dewan Komisaris mempunyai kebijakan penilaian sendiri (Self-Assessment) untuk menilai kinerja Dewan Komisaris. | <ul style="list-style-type: none"> <li>- Kebijakan <i>self-assessment</i> Dewan Komisaris merupakan suatu pedoman yang digunakan sebagai bentuk akuntabilitas atas penilaian kinerja Dewan Komisaris secara kolegal. <i>Self-assessment</i> atau penilaian sendiri 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 <i>self-assessment</i> ini diharapkan masing-masing anggota Dewan Komisaris dapat berkontribusi untuk memperbaiki kinerja Dewan Komisaris secara berkesinambungan.</li> <li>- Dalam kebijakan tersebut, tercakup kegiatan penilaian yang dilakukan beserta maksud dan tujuannya, waktu pelaksanaannya secara berkala, dan tolok ukur atau kriteria penilaian yang digunakan sesuai dengan rekomendasi yang diberikan oleh fungsi Nominasi dan Remunerasi Perusahaan Terbuka, dimana adanya fungsi tersebut telah diwajibkan dalam Peraturan Otoritas Jasa Keuangan tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik.</li> </ul>   | <p>Sudah dipenuhi</p> <p><i>Self-assessment</i> Dewan Komisaris telah dilakukan sesuai ketentuan yang diatur dalam Peraturan Otoritas Jasa Keuangan No. 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum dan peraturan turunannya. <i>Self-assessment</i> dilakukan melalui penilaian 3 aspek <i>governance</i> yaitu <i>governance structure</i>, <i>governance process</i>, dan <i>governance outcome</i>.</p> |
|    | <b>Principle 4</b><br>Enhancing the Quality of the Discharge of Duties and Responsibilities by the Board of Commissioners. | 8. Commissioners has a self-assessment policy to evaluate its performance.                                        | <ul style="list-style-type: none"> <li>- The policy of self-assessment Board of Commissioners is a guideline that is used as form of accountability on performance review of Board of Commissioners collegially. Self-Assessment or assessing by itself is done by each of the member to assess the performance implementation of Board of Commissioners collegially and it is not to be used to assess each performance of individual member of Board of Commissioners. As this self-assessment presence it is expected that each member of Board of Commissioners can contribute to improve the performance of Board of Commissioners continuously.</li> <li>- In the policy, is included the assessment activity which is done with its intention and purpose, periodic execution time, and benchmark or assessment criteria which is used based on the given recommendation by Remuneration and Nomination function of the Public Company, where the function is a mandatory in the Regulations of Financial Service Authority about Issuer's Remuneration and Nomination Committee or the Public Company.</li> </ul> | <p>Comply</p> <p>Self-assessment Board of Commissioners has been done based on the Regulations of Financial Service Authority No. 4/POJK.03/2016 about the Level of Health of Public Bank Assessment and the derivative regulations. Self-assessment is done through 3 aspects of governance which are governance structure, governance process, and governance outcome.</p>                                                 |

| No | Prinsip<br>Principle                                                                                                                         | Rekomendasi<br>Recommendation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Penjelasan Penerapan di BAGI<br>Explanation of the Implementation in BAGI | Keterangan<br>Description                                                                                                                                                                          |
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| 9. | Kebijakan penilaian sendiri (self-assessment) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan Perusahaan Terbuka. | Pengungkapan kebijakan (self-ssessment) 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 Dapat mengetahui mekanisme <i>check and balance</i> terhadap kinerja Dewan Komisaris. | Sudah dipenuhi                                                            | Hasil (self-assessment) Dewan Komisaris telah diungkapkan pada Laporan Tahunan ini dalam uraian Penilaian Kinerja Dewan Komisaris dalam bab Tata Kelola Perusahaan.                                |
| 9. | The self-assessment policy on the Board of Commissioners performance is disclosed in the Annual Report of the Public Company.                | Disclosure self-assessment on the performance of Board of Commissioners is done not only to fulfill the transparency aspect as a form of responsibility on duty implementation, but also to assure, specially the Shareholders or investors about efforts that needs to be done in increasing the performance of Board of Commissioners. As there is disclosure, the Shareholders or investors can find out a check and balance mechanism about the performance of Board of Commissioners.                                    | Comply                                                                    | Self-assessment result of Board of Commissioners has been disclosed on the Annual Report in the Performance Assessment description of Board of Commissioners in Good Corporate Governance chapter. |

| No | Prinsip<br>Principle                                                                                                                                      | Rekomendasi<br>Recommendation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Penjelasan Penerapan di BAGI<br>Explanation of the Implementation in BAGI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Keterangan<br>Description                                                                                                                                                                                                                                                                                                                                                                                                        |
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|    |                                                                                                                                                           | 10. Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>- 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 Bank 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.</li><li>- 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 No. 8 tahun 2010 tentang Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang.</li></ul> | Sudah dipenuhi<br><br>Kebijakan pengunduran diri Dewan Komisaris telah diatur dalam Pedoman dan Tata Tertib Kerja Dewan Komisaris PKP No. 0006.04.0 tanggal 20 September 2021 Berdasarkan pedoman tersebut, jika ada anggota Dewan Komisaris yang terlibat dalam tindak kejahatan keuangan, maka akan diberhentikan atau masa jabatannya akan berakhir dengan sendirinya, dan Bank akan menyelenggarakan RUPS atas hal tersebut. |
|    | 10. The Board of Commissioners has a policy related to resignation of the Board of Commissioner's members if such member is involved in financial crimes. | <ul style="list-style-type: none"><li>- Resignation Policy of member of Board of Commissioners who involves in financial crime is a policy that can increase the trust of the Stakeholders to the Public Company, so that the Bank's integrity will remain secure. This policy is needed to assist the continuity of the legal process and so that the legal process doesn't interfere the business activity. Besides, from the morality side, this policy builds up ethical culture in the Public Company's environment. The policy is included in the guidelines or code of ethics which applies to Board of Commissioners.</li><li>- Furthermore, what is meant with involving in financial crime is there is convict status on member of Board of Commissioners from the authorities. What is meant in financial crime is manipulation and various embezzlement in financial service activity and money laundering crime as is mentioned in Laws No. 8 year 2010 about Prevention and Eradication of Money Laundering Crime.</li></ul> | Comply<br><br>Resignation policy of Board of Commissioners has been regulated in the Guidelines and Work Code of Conduct Board of Commissioners PKP No. 0006.04.0 dated September 20, 2021. Based on the guidelines, if there is a member of Board of Commissioners involves in financial crime, therefore the member will be discharged or the length of service will end by itself, and the Bank will hold GMS about it.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                  |

| No | Prinsip<br>Principle | Rekomendasi<br>Recommendation                                                                                                                                             | Penjelasan Penerapan di BAGI<br>Explanation of the Implementation in BAGI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Keterangan<br>Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
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|    |                      | 11. Dewan Komisaris atau Komite yang menjalankan fungsi Nominasi dan Remunerasi menyusun kebijakan suksesi dalam proses Nominasi anggota Direksi.                         | Berdasarkan ketentuan Peraturan Otoritas Jasa Keuangan 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 Bank dalam rangka mempertahankan keberlanjutan bisnis dan tujuan jangka panjang Bank.                | Sudah dipenuhi<br><br>Bank memiliki kebijakan suksesi dalam proses nominasi anggota Direksi sebagaimana diatur dalam Pedoman dan Tata Tertib Kerja Komite Remunerasi dan Nominasi, PKP No. 0005.02.1 tanggal 14 November 2019, Berdasarkan pedoman tersebut, Komite tersebut memberikan rekomendasi kepada Dewan Komisaris mengenai program pengembangan dan kemampuan Direksi, serta memberikan usulan calon yang memenuhi syarat sebagai anggota Direksi kepada Dewan Komisaris untuk disampaikan kepada RUPS.                           |
|    |                      | 11. Board of Commissioners or the Nomination and Remuneration Committee shall prepare the succession policy in the nomination process of the Board of Directors' members. | Based on the regulation of Financial Services Authority about Issuer or Public Company's Remuneration and Nomination Committee, committee that runs function nomination has the duty to arrange policy and criteria which is needed in the process of nominating the candidate of the member of Directors. One of the policies that can support the nomination process as is meant is in the policy of member of Directors succession. The policy about succession is aimed to keep the regeneration process continues or leadership regeneration in the Bank in order to maintain business continuity and the Bank's long-term purpose. | Comply<br><br>The Bank has succession policy in the process of nominating member of Directors as is regulated in the Guidelines and Work Code of Ethics of Remuneration and Nomination Committee PKP No. 0005.02.1 dated November 14, 2019. Based on the guidelines, the committee offers the recommendation to the Board of Commissioners about the program of Directors development and ability, also provide the candidate proposal that meets the terms as a member of Directors to the Board of Commissioners to be delivered in GMS. |

| No                                                                                             | Prinsip<br>Principle                                                               | Rekomendasi<br>Recommendation                                                                                                                     | Penjelasan Penerapan di BAGI<br>Explanation of the Implementation in BAGI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Keterangan<br>Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
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| <b>III Aspek 3: Fungsi dan Peran Direksi</b><br>Aspek 3: Board of Directors Function and Roles |                                                                                    |                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|                                                                                                | <b>Prinsip 5</b><br>Memperkuat Keanggotaan dan Komposisi Direksi.                  | 12. Penentuan jumlah anggota Direksi mempertimbangkan kondisi Perusahaan Terbuka serta efektifitas dalam pengambilan keputusan.                   | Sebagai organ Bank yang berwenang dalam pengurusan Bank, penentuan jumlah Direksi sangat memengaruhi 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 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik paling sedikit terdiri dari 2 orang. Di samping itu, dalam penentuan jumlah Direksi harus berdasar pada kebutuhan untuk mencapai maksud dan tujuan Perusahaan Terbuka serta disesuaikan dengan kondisi Perusahaan Terbuka, meliputi karakteristik, kapasitas, dan ukuran Perusahaan Terbuka, serta bagaimana tercapainya efektifitas pengambilan keputusan Direksi. | Sudah dipenuhi Bank telah menentukan jumlah anggota Direksi dengan mempertimbangkan kompleksitas usaha Bank saat ini dan rencana pengembangan ke depan, serta efektifitas dalam pengambilan keputusan. Bank memiliki 7 orang anggota Direksi yang profesional dan kompeten di bidang perbankan. Jumlah komposisi Direksi tersebut dilakukan dalam rangka proses regenerasi sehingga pada saat RUPS berikutnya akan dilakukan penyesuaian kembali jumlah Direksi tersebut. Bank memiliki Direktur Kepatuhan dan Independen yang bertanggung jawab terhadap penerapan GCG di Bank. Pengangkatan anggota Direksi dilakukan sesuai dengan Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik. |
|                                                                                                | <b>Principle 5</b><br>Strengthen the Board of Directors Membership and Composition | 12. Determination of the number of Board of Directors' members shall considers the Public Company condition and effectiveness of decision making. | As the Bank's organ authorized in the Bank's Management, determination of member of Directors number really affects the Public Company's performance. Therefore, determination of member of Directors number must be done through mature consideration and must refer to the applies regulations, where based on Financial Services Authority Regulations about Directors and Board of Commissioners Issuer or Public Company minimum consists of 2 people. Besides, in determination the number of Directors must be based on the need to achieve intention and purpose of the Public Company also is adjusted with the Public Company's condition, that includes characteristics, capacity, and the Public Company's size, and how to achieve the effectiveness of Directors decision making.                    | Comply<br>The Bank has determined the number of members of the Board of Directors by considering the Bank's current business complexity and future development plans, as well as effectiveness in making decisions. The Bank has 7 professional and competent members of the Board of Directors in the banking sector. Of such number of Board of Directors, the Bank has Compliance and Independent Director who is responsible for implementing GCG in the Bank. The appointment of members of Board of Directors is conducted in accordance with the Financial Services Authority Regulation No. 33/POJK.04/2014 on Board of Directors and Board of Commissioners of Issuers or Public Companies.                                                          |



| No  | Prinsip<br>Principle                                                                                                                                                               | Rekomendasi<br>Recommendation | Penjelasan Penerapan di BAGI<br>Explanation of the Implementation in BAGI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Keterangan<br>Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
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| 13. | P e n e n t u a n<br>k o m p o s i s i<br>anggota Direksi<br>memerhatikan,<br>k e b e r a g a m a n<br>k e a h l i a n ,<br>pengetahuan, dan<br>pengalaman yang<br>dibutuhkan.     |                               | Seperti halnya Dewan Komisaris, keberagaman komposisi anggota Direksi merupakan kombinasi karakteristik yang diinginkan, baik dari 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 kolegal. | Sudah dipenuhi.<br><br>Penetapan komposisi anggota Direksi telah dilakukan dengan m e m p e r t i m b a n g k a n pengetahuan, keahlian, dan pengalaman yang relevan dalam melaksanakan tugas sesuai dengan bidang masing-masing, khususnya di bidang perbankan atau bidang keuangan, serta m e m p e r t i m b a n g k a n kemampuan dalam melakukan pengelolaan strategis dalam rangka pengembangan Bank yang sehat dengan senantiasa berpedoman kepada peraturan perundang-undangan yang berlaku. |
| 13. | Determination on<br>the composition of<br>the members of the<br>Board of Directors<br>considers the<br>diversity, expertise,<br>k n o w l e d g e ,<br>and experience<br>required. |                               | Similar to the Board of Commissioners, the diversity of composition of Board of Directors is a combination of characteristics required in terms of the Board of Directors as an organ and as members of Board of Directors individually, according to the needs of the Public Company. Therefore, the consideration of the combination of such characteristics will have an impact in the accuracy of the nomination process and the individual appointment of members of the Board of Directors or the Board of Directors in a collegial manner.                                                                                  | Comply<br><br>Determination of composition of members of Board of Directors has considered the relevant knowledge, expertise, and experience in carrying out duties in accordance with their respective fields, particularly in the banking or finance sector, as well as considered the ability to carry out strategic management in the framework of developing a sound Bank by always referring to the applicable laws and regulations.                                                           |

| No  | Prinsip<br>Principle                                                                                                      | Rekomendasi<br>Recommendation | Penjelasan Penerapan di BAGI<br>Explanation of the Implementation in BAGI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Keterangan<br>Description                                                                                                                                                                                                                                                                  |
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| 14. | Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi. |                               | <ul style="list-style-type: none"> <li>- 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 Otoritas Jasa Keuangan 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.</li> <li>- 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 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.</li> </ul> | <p>Sudah dipenuhi</p> <p>Direktur yang membawahi <i>Financial</i> dan <i>Accounting</i> mempunyai kualifikasi keahlian dan/atau pengetahuan di bidang akuntansi antara lain dapat dilihat berdasarkan latar belakang pendidikan, pengalaman serta riwayat jabatan yang pernah diemban.</p> |

| No | Prinsip<br>Principle                                                                                                             | Rekomendasi<br>Recommendation | Penjelasan Penerapan di BAGI<br>Explanation of the Implementation in BAGI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Keterangan<br>Description                                                                                                                                                                                                                         |
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|    | 14. Members of the Board of Directors responsible for accounting or finance have a c c o u n t i n g expertise and/or knowledge. |                               | <ul style="list-style-type: none"> <li>- The Financial Statement is management accountability report on the management of resources owned by the Public Company, which must be prepared and presented in accordance with the Generally Accepted Financial Accounting Standards in Indonesia as well as the related Financial Services Authority Regulations, such as the laws and regulations in Capital Market sector governing the presentation and disclosure of Public Company's Financial Statements. Under the laws and regulations of the capital market sector governing the Board of Directors' responsibilities of the Financial Statements, the Board of Directors are jointly and severally liable for the Financial Statements, which are signed by the President Director and members of the Board of Directors in charge of accounting or finance sector.</li> <li>- Thus, the disclosure and preparation of financial information presented in the Financial Statements will largely depend on Board of Directors' expertise and/or knowledge, especially those of members of Board of Directors who are in charge of accounting or finance sector. The qualification of expertise and/or knowledge in accounting sector which at least shall be possessed by such member of Board of Directors can provide confidence in the preparation of Financial Statements can be relied upon by the stakeholders as the basis of economic decision making related to the said Public Company. Such expertise and/or knowledge may be proven by educational background, training certification, and/or related work experience.</li> </ul> | <p>Comply</p> <p>The Director in charge of Finance and Accounting has the qualifications of expertise and/or knowledge in accounting field, among others, based on his educational background, work experience and history of positions held.</p> |

| No | Prinsip<br>Principle                                                                                        | Rekomendasi<br>Recommendation                                                                      | Penjelasan Penerapan di BAGI<br>Explanation of the Implementation in BAGI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Keterangan<br>Description                                                                                                                                                                                                                                                                                                                                                                                                                                            |
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|    | <b>Prinsip 6</b><br>Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi.                     | 15. Direksi mempunyai kebijakan penilaian sendiri (self-assessment) untuk menilai kinerja Direksi. | <ul style="list-style-type: none"> <li>- Seperti halnya pada Dewan Komisaris, kebijakan <i>self-assessment</i> Direksi merupakan suatu pedoman yang digunakan sebagai bentuk akuntabilitas atas penilaian kinerja Direksi secara kolegal. <i>Self-assessment</i> atau penilaian sendiri dilakukan oleh masing-masing anggota Direksi untuk menilai pelaksanaan kinerja Direksi secara kolegal 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.</li> <li>- Kebijakan tersebut dapat mencakup kegiatan penilaian yang dilakukan beserta maksud dan tujuannya, waktu pelaksanaannya secara berkala, serta tolok ukur atau kriteria penilaian yang digunakan sesuai dengan rekomendasi yang diberikan oleh fungsi nominasi dan remunerasi perusahaan terbuka, dimana pembentukan fungsi tersebut telah diwajibkan dalam Peraturan Otoritas Jasa Keuangan tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik.</li> </ul>                         | <p>Sudah dipenuhi.</p> <p><i>Self-assessment</i> Direksi telah dilakukan sesuai ketentuan yang diatur dalam Peraturan Otoritas Jasa Keuangan No. 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum dan Peraturan Turunannya. <i>Self-assessment terhadap</i> Penerapan Tata Kelola Bank umum yang dilakukan melalui penilaian 3 aspek <i>governance</i>, yaitu <i>governance structure</i>, <i>governance process</i>, dan <i>governance outcome</i>.</p> |
|    | <b>Principle 6</b><br>Improve the Quality of the Board of Directors Duties and Responsibilities performance | 15. The Board of Directors has a self-assessment policy to evaluate its own performance.           | <ul style="list-style-type: none"> <li>- Similar to the Board of Commissioners, the Board of Directors' self-assessment policy is a guideline used as a form of accountability for the Board of Directors' performance in a collegial manner. Self-assessment is performed by each member of the Board of Directors to assess the Board of Directors' performance collegially rather than assessing the individual performance of each member of the Board of Directors. with this self-assessment, it is expected that each member of Board of Directors can contribute to improve the Board of Directors performance on an ongoing basis.</li> <li>- The policy may include assessment activities carried out along with the aims and objectives, periodic implementation time, as well as benchmarks or assessment criteria used in accordance with the recommendations given by the Remuneration and Nomination function of a public company, where the formation of these functions is mandatory in the Services Authority Regulation Finance concerning the Remuneration and Nomination Committee of Issuers or Public Companies.</li> </ul> | <p>Comply</p> <p>Board of Directors' self-assessment has been done in accordance with the provisions stipulated in the Financial Services Authority Regulation No. 4/POJK.03/2016 on Sound Level Assessment of Commercial Banks and its derivative regulations. Self-assessment was done by assessing 3 governance aspects, which are governance structure, governance process, and governance outcome.</p>                                                          |

| No | Prinsip<br>Principle | Rekomendasi<br>Recommendation                                                                                                                    | Penjelasan Penerapan di BAGI<br>Explanation of the Implementation in BAGI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Keterangan<br>Description                                                                                                                                                                                      |
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|    |                      | 16. Kebijakan penilaian sendiri ( <i>self-assessment</i> ) untuk menilai kinerja Direksi diungkapkan melalui Laporan Tahunan Perusahaan Terbuka. | Pengungkapan kebijakan <i>self-assessment</i> atas kinerja Direksi dilakukan tidak hanya untuk memenuhi aspek transparansi sebagai bentuk pertanggung jawaban 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 Bank 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. | Sudah dipenuhi<br><br>Hasil <i>self-assessment</i> Direksi telah diungkapkan dalam Laporan Tahunan ini pada uraian Penilaian Kinerja Direksi di bab Tata Kelola Perusahaan.                                    |
|    |                      | 16. The self-assessment policy on the Board of Directors performance is disclosed in the Annual Report of the Public Company.                    | The disclosure of self-assessment policy on Board of Directors' performance is conducted not only to meet the transparency aspect as a form of accountability for the performance of its duties, but also to provide important information on the improvement efforts made in managing the public company. Such information is very useful to give confidence to the Shareholders or investors that there is a certainty that the Bank is continuously managed to a better direction. With such disclosure, the Shareholders or investors may understand the check and balance mechanism on the Board of Directors' performance.         | Comply<br><br>The Board of Directors' self-assessment results have been disclosed in this Annual Report, in the description of Board of Directors Performance Assessment, in the Corporate Governance chapter. |

| No  | Prinsip<br>Principle                                                                                                      | Rekomendasi<br>Recommendation | Penjelasan Penerapan di BAGI<br>Explanation of the Implementation in BAGI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Keterangan<br>Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
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| 17. | Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan.           |                               | <ul style="list-style-type: none"> <li>- Kebijakan pengunduran diri anggota Direksi yang terlibat dalam kejahatan keuangan merupakan kebijakan yang dapat meningkatkan kepercayaan para Pemangku Kepentingan terhadap perusahaan terbuka, sehingga integritas Bank 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.</li> <li>- 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 No. 8 tahun 2010 tentang Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang.</li> </ul> | <p>Sudah dipenuhi</p> <p>Kebijakan pengunduran diri Direksi telah diatur dalam Pedoman dan Tata Tertib Kerja Direksi. PKP No. 0027.03.0 tanggal 20 September 2021, berdasarkan pedoman tersebut, jika ada anggota Direksi yang merugikan Bank atau negara atau apabila yang bersangkutan dinyatakan bersalah oleh putusan pengadilan yang memiliki kekuatan hukum, maka akan diberhentikan atau masa jabatannya akan berakhir dengan sendirinya dan Bank akan menyelenggarakan RUPS atas hal tersebut.</p>       |
| 17. | The Board of Directors has a policy related to resignation of the Board of Directors' members if such member is involved. |                               | <ul style="list-style-type: none"> <li>- The resignation policy of member of Board of Directors involved in financial crime is a policy that improve stakeholders' trust on Public Company, therefore, the Bank's integrity is maintained. This policy is needed to smooth the legal process and so that the legal process does not interfere with the management of business activities. In addition, from a morality point of view, this policy will build an ethical culture in a Public Company environment. These policies can be included in the guidelines or code of ethics that apply to the Board of Directors.</li> <li>- Furthermore, engagement in financial crime constitutes the convicted status of the member of the Board of Directors from the competent authority. The said financial crimes include manipulation and various forms of embezzlement in financial services' activities and the money laundering criminal act as referred to in Law No. 8 year 2010 on the Prevention and Eradication of the Criminal Act of Money Laundering.</li> </ul>                                | <p>Comply</p> <p>Resignation policy of Board of Directors is already regulated in the Board Manual of Board of Directors. Based on this Manual, PKP No. 0027.03.0 dated September 20, 2021. In the event that there is a member of Board of Directors who harm the Bank or the country or that the said member is found guilty by a court decision that already has legal force, then the said member is dismissed or the term of office automatically ends, and the Bank will convene a GMS on such matter.</p> |



| No                                                                               | Prinsip<br>Principle                                                                                    | Rekomendasi<br>Recommendation                                                                | Penjelasan Penerapan di BAGI<br>Explanation of the Implementation in BAGI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Keterangan<br>Description                                                                                                                                                                                                                                                                                                                   |
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| <b>IV Aspek 4: Partisipasi Pemangku Kepentingan   Stakeholders Participation</b> |                                                                                                         |                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                             |
|                                                                                  | <b>Prinsip 7</b><br>Meningkatkan Aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan. | 18. Perusahaan Terbuka memiliki kebijakan untuk mencegah terjadinya <i>insider trading</i> . | 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 <i>insider trading</i> 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.                                                                                                                                   | Sudah dipenuhi<br><br>Bank menjaga kerahasiaan sesuai kaidah yang berlaku dengan tetap memperhatikan seluruh kepentingan Pemegang Saham dan Pemangku Kepentingan.                                                                                                                                                                           |
|                                                                                  | <b>Principle 7</b><br>Improving Corporate Governance through Stakeholders Participation                 | 18. The Public company has a policy to prevent insider trading.                              | Someone who has an insider is prohibited to do an effect transaction by using an insider as is meant in the laws about Capital Market. Public Company can minimize this insider trading through prevention policies, for example by strictly separating the confidential data and/or information from public ones, and dividing the duties and responsibilities for the management of such information in a proportionate and efficient manner.                                                                                                                                                                                                                                 | Comply<br><br>The Bank maintains confidentiality in accordance with the applicable rules and keeps paying attention to all of the interests of the Shareholders and Stakeholders.                                                                                                                                                           |
|                                                                                  |                                                                                                         | 19. Perusahaan Terbuka memiliki kebijakan anti korupsi dan anti <i>fraud</i> .               | Kebijakan anti korupsi bermanfaat untuk memastikan agar kegiatan usaha perusahaan terbuka dilakukan secara legal, <i>prudent</i> , dan sesuai dengan prinsip-prinsip tata kelola yang baik. Kebijakan tersebut dapat merupakan bagian dalam kode etik, ataupun dalam bentuk tersendiri. Kebijakan tersebut antara lain dapat meliputi program dan prosedur yang dilakukan dalam mengatasi praktik korupsi, balas jasa ( <i>kickbacks</i> ), <i>fraud</i> , suap dan/atau gratifikasi dalam perusahaan terbuka. Lingkup dari kebijakan tersebut harus menggambarkan pencegahan Perusahaan Terbuka terhadap segala praktik korupsi, baik memberi maupun menerima dari pihak lain. | Sudah dipenuhi<br><br>Bank memiliki kebijakan anti korupsi dan anti <i>fraud</i> sebagaimana dimuat dalam Pedoman Anti <i>Fraud</i> No. 00001.02.2 tanggal 25 Maret 2021 tentang Pedoman Penerapan Strategi Anti <i>Fraud</i> , yang disosialisasikan secara berkala kepada seluruh kantor cabang agar dapat dilaksanakan secara konsisten. |
|                                                                                  |                                                                                                         | 19. The Public Company has an anti corruptio and anti-fraud policy.                          | Anti-corruption policy is useful to ensure that the public company's business activities are conducted legally, prudently, and in accordance with the principles of good governance. This policy may be part of the code of conduct, or on a separate form. This policy may include, among others, programs and procedures taken in handling corrupt practices, kickbacks, fraud, bribery, and/or gratification in the Public Company. The policy scope must illustrate the prevention of Public Company against all corrupt practices, either giving to or receiving from other parties.                                                                                       | Comply<br><br>The Bank has anti-corruption and anti-fraud policies as contained in the Company's Policy Guidelines No. 00001.02.2 dated March 25, 2021 on Anti-Fraud Strategies, which are regularly disseminated to all branch offices so that they can be implemented consistently.                                                       |

| No  | Prinsip<br>Principle                                                                                 | Rekomendasi<br>Recommendation | Penjelasan Penerapan di BAGI<br>Explanation of the Implementation in BAGI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Keterangan<br>Description                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
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| 20. | Perusahaan Terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor. |                               | <ul style="list-style-type: none"> <li>- 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 Bank akan memengaruhi kualitas <i>output</i> Bank.</li> <li>- Pelaksanaan kebijakan-kebijakan tersebut dapat menjamin kontinuitas pasokan, baik dari segi kuantitas maupun kualitas yang dibutuhkan perusahaan terbuka. 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.</li> </ul> | <p>Sudah dipenuhi</p> <p>Bank memiliki kebijakan seleksi dan peningkatan kemampuan vendor sebagaimana diatur dalam:</p> <ul style="list-style-type: none"> <li>• KTI 025.01.0 tanggal 06 Desember 2017 tentang Kebijakan Teknologi Informasi – Penggunaan Penyedia Jasa IT.</li> <li>• SESDM 013.02.0 tanggal 22 Januari 2020 tentang Ketentuan Penggunaan Alih Daya/<i>Outsourcing</i>.</li> <li>• SEO 116.03.0 tanggal 27 Maret 2018 tentang Pengadaan Jasa Profesional.</li> </ul> |
| 20. | The Public Company has a suppliers or vendors selection and capability improvement policy.           |                               | <ul style="list-style-type: none"> <li>- Policies on selection of suppliers or vendors are useful to ensure that the Public Company acquire the necessary goods or services at competitive prices with good quality. While, the policy of improving suppliers ability or vendors is useful to ensure that supply chain runs efficient and effective. Suppliers or vendors' ability in supplying/fulfilling goods or services which are needed by the Bank will affect the Bank's output quality.</li> <li>- The implementation of these policies can ensure supply continuity, either in terms of quantity and quality required by a public company. This policy scope includes criteria for suppliers or vendors selection, transparent procurement mechanism, supplier or vendor capabilities enhancement, and fulfillment of rights related to suppliers or vendors.</li> </ul>                                                                                                  | <p>Comply</p> <p>The Bank has a policy for vendor selection and improvement of capabilities as stipulated in:</p> <ul style="list-style-type: none"> <li>• KTI 025.01.0 dated December 06, 2017 regarding Information Technology Policy – The Use of IT Service Providers.</li> <li>• SESDM 013.02.0 dated January 22, 2020 regarding Provisions for Outsourcing.</li> <li>• SEO 116.03.0 dated March 27, 2018 concerning Procurement of Professional Services.</li> </ul>            |

| No  | Prinsip<br>Principle                                                                            | Rekomendasi<br>Recommendation | Penjelasan Penerapan di BAGI<br>Explanation of the Implementation in BAGI                                                                                                                                                                                                                                                                                                                                      | Keterangan<br>Description                                                                                                                                                                                                 |
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| 21. | P e r u s a h a a n<br>Terbuka memiliki<br>kebijakan tentang<br>pemenuhan hak-<br>hak kreditur. |                               | 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. Kebijakan tersebut mencakup pertimbangan dalam melakukan perjanjian, serta tindak lanjut dalam pemenuhan kewajiban Perusahaan Terbuka kepada kreditur. | Sudah dipenuhi<br><br>Bank melaksanakan ketentuan dan persyaratan yang dimuat dalam perjanjian antara Bank dengan kreditur secara konsisten. Bank menggunakan dan mengelola dana kredit secara tepat sesuai kebutuhannya. |
| 21. | The Public Company<br>has a policy on<br>the fulfillment of<br>creditor's rights.               |                               | Policies on fulfillment of creditor rights are used as a guideline to provide lending to creditors. The purpose of the policy is to maintain the fulfillment of rights and maintain the creditor trust to the Public Company. The policy includes consideration in entering into agreements, as well as follow-ups in fulfilling the Public Company's obligations to the creditors.                            | Comply<br><br>The Bank implements the terms and conditions contained in the agreement between the Bank and the creditor consistently. The Bank uses and manages credit funds appropriately according to their needs.      |

| No  | Prinsip<br>Principle                                                           | Rekomendasi<br>Recommendation | Penjelasan Penerapan di BAGI<br>Explanation of the Implementation in BAGI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Keterangan<br>Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
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| 22. | P e r u s a h a a n<br>Terbuka memiliki<br>kebijakan sistem<br>whistleblowing. |                               | Kebijakan sistem whistleblowing yang telah disusun dengan baik akan memberikan kepastian perlindungan kepada saksi atau pelapor atas suatu indikasi pelanggaran yang dilakukan karyawan atau manajemen Perusahaan Terbuka. Penerapan kebijakan sistem tersebut akan berdampak pada pembentukan budaya tata kelola perusahaan yang baik. Kebijakan sistem ini antara lain mencakup jenis pelanggaran yang dapat dilaporkan melalui sistem whistleblowing, cara pengaduan, perlindungan, jaminan kerahasiaan pelapor, penanganan pengaduan, pihak yang mengelola aduan, serta hasil penanganan dan tindak lanjut pengaduan.                                     | Sudah dipenuhi<br><br>Bank memiliki kebijakan pelaksanaan whistleblowing system sebagaimana diatur dalam dalam Pedoman Anti Fraud No. 00001.02.2 tanggal 25 Maret 2021 tentang Pedoman Penerapan Strategi Anti Fraud Kebijakan tersebut telah mencakup cara pengaduan, perlindungan dan jaminan kerahasiaan pelapor, penanganan pengaduan, pihak yang mengelola pengaduan, serta hasil penanganan dan tindak lanjut pengaduan. Pengungkapan atas pelaksanaan kebijakan tersebut diuraikan pada bagian Whistleblowing System dalam bab Tata Kelola Perusahaan dalam Laporan Tahunan ini. |
| 22. | The<br>Company has a<br>whistleblowing<br>system policy.                       | Public                        | A well-structured whistleblowing system policy will provide assurance of protection to the witnesses or reporters for an indication of breach by an employee or Public Company's management. The implementation of such system policy will have an impact on the establishment of good corporate governance culture. The whistleblowing system policy includes among others types of violations that can be reported through the whistleblowing system, methods to file a complaint, protection, guarantee of confidentiality of the complainant, complaint handling, party managing complaints, and the results of the handling and follow-up of complaints. | Comply<br>The Bank has a policy on implementation of whistleblowing systems as stipulated in the Company Policy Guidelines No. 0012.02.0 March 25, 2021 on Anti Fraud Strategy. This policy has included the methods to file a complaint, protection and guarantee of confidentiality of the complainant, complaint handling, party managing complaints, and the results of the handling and follow-up of complaints. Disclosure of the policy implementation is described in the Whistleblowing System section, in the Corporate Governance chapter of this Annual Report.             |

| No  | Prinsip<br>Principle                                                                                 | Rekomendasi<br>Recommendation | Penjelasan Penerapan di BAGI<br>Explanation of the Implementation in BAGI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Keterangan<br>Description                                                                                                                                                                                                                                                  |
|-----|------------------------------------------------------------------------------------------------------|-------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 23. | Perusahaan Terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan. |                               | <ul style="list-style-type: none"> <li>- Insentif jangka panjang merupakan insentif yang didasarkan atas pencapaian kinerja jangka panjang. Rencana insentif ini mempunyai dasar pemikiran bahwa kinerja jangka panjang Bank tercermin oleh pertumbuhan nilai dari saham atau target-target jangka panjang Bank 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 Bank dalam jangka panjang.</li> <li>- 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, serta kondisi dan risiko yang harus diperhatikan oleh Perusahaan Terbuka dalam pemberian insentif. Kebijakan tersebut juga dapat tercakup dalam kebijakan remunerasi Perusahaan Terbuka yang ada.</li> </ul> | <p>Belum dipenuhi</p> <p>Masih dalam pengkajian dan pembahasan internal oleh Dewan Komisaris dan Direksi terkait kebijakan insentif jangka panjang kepada Direksi dan karyawan sehubungan dengan kondisi pandemi Covid-19 pada saat ini yang dinilai kurang mendukung.</p> |
| 23. | The Public Company has a long-term incentive policy for the Board of Directors and employees.        |                               | <ul style="list-style-type: none"> <li>- Long-term incentive is incentive based on long-term performance achievement. The incentive plan has a consideration that the Bank's long-term performance is reflected by the growth of the share's value or the others of Bank's long-term targets. The long-term incentive is useful in keeping loyalty and motivating the Directors and employees to improve its performance or productivity which can affect on the enhancement of Bank's long term performance.</li> <li>- The existence of a long-term incentive policy is a public company's real commitment to encourage the implementation of long-term incentive allocation to Directors and employees with provisions, procedure, and format which is adjusted to public company's long-term purpose. The intended policy includes intention and purpose of long term incentive allocation, terms and procedure in incentive allocation, also condition and risks which should be noticed by Public Company in incentive allocation. The policy is also included in Public Company's remuneration policy.</li> </ul>                                                                                                                    | <p>Comply</p> <p>Bank is doing an internal review by the Board of Commissioners and Directors about long-term incentive policy to Directors and employees discussion in connection with the current Covid-19 pandemic which is considered unsupportive.</p>                |

| No                                                               | Prinsip<br>Principle                                                | Rekomendasi<br>Recommendation                                                                                                              | Penjelasan Penerapan di BAGI<br>Explanation of the Implementation in BAGI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Keterangan<br>Description                                                                                                                                                                                                                                                                    |
|------------------------------------------------------------------|---------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>V Aspek 5: Keterbukaan Informasi   Information Disclosure</b> |                                                                     |                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                              |
|                                                                  | <b>Prinsip 8</b><br>Meningkatkan Pelaksanaan Keterbukaan Informasi. | 24. Perusahaan Terbuka memanfaatkan penggunaan teknologi informasi secara lebih luas selain Situs Web sebagai media keterbukaan informasi. | Penggunaan teknologi informasi dapat bermanfaat sebagai media keterbukaan informasi. Keterbukaan informasi yang dilakukan tidak hanya 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 Bank dapat meningkatkan efektivitas penyebaran informasi Bank. Meskipun demikian, pemanfaatan teknologi informasi yang dilakukan tetap memperhatikan manfaat dan biaya Bank. | Sudah dipenuhi<br><br>Bank telah melaksanakan keterbukaan informasi kepada Pemangku Kepentingan melalui:<br>1. Website Bank;<br>2. Paparan Publik;<br>3. Laporan Tahunan & Laporan Keberlanjutan;<br>4. Company Profile;<br>5. Press Release<br>6. Sponsorship; dan<br>7. Edukasi Perbankan. |
|                                                                  | <b>Principle 8</b><br>Improvement on the Information Disclosure.    | 24. The Public Company benefits from the use of broader information technology other than Website as information disclosure channel.       | The use of information technology can be useful as a media to disclose information. By utilizing information technology widely, in addition to the website, it is expected that the effectiveness of the dissemination of the Bank's information can be better. Nevertheless, the utilization of information technology taken still pays attention to Bank's benefits and costs.                                                                                                                                                                                                             | Comply<br><br>The Bank has implemented information disclosure to the stakeholders through:<br>1. Bank's Website;<br>2. Public Expose;<br>3. Annual Report;<br>4. Company Profile;<br>5. Press Release<br>6. Sponsorship; and<br>7. Banking Education.                                        |



| No | Prinsip<br>Principle | Rekomendasi<br>Recommendation                                                                                                                                                                                                                                                                       | Penjelasan Penerapan di BAGI<br>Explanation of the Implementation in BAGI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Keterangan<br>Description                                                                                                                                                |
|----|----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|    |                      | 25. Laporan Tahunan Perusahaan Terbuka mengungkapkan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka paling sedikit 5% (lima persen), selain p e n g u n g k a p a n pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka melalui Pemegang Saham utama dan pengendali. | 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% 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%, selain mengungkapkan pemilik manfaat akhir dari kepemilikan saham oleh Pemegang Saham Utama dan Pengendali. | Sudah dipenuhi<br><br>Bank telah mengungkapkan informasi mengenai Pemegang Saham yang memiliki saham 5% atau lebih pada bab Profil Perusahaan dalam Laporan Tahunan ini. |
|    |                      | 25. The Annual Report of the Public Company discloses share ownership of at least 5% (five percent), other than disclosure of ultimate shareholders of the Public Company through major and controlling.                                                                                            | The laws and regulations in capital market sector governing the submission of public company's Annual Report has regulated the mandatory disclosure of information on Shareholders holding 5% of shares or more of public company, as well as the mandatory disclosure of information on the Main and Controlling Shareholders of public company, either directly or indirectly, to the ultimate beneficial owner in the ownership of such shares. In the governance directive discloses the ultimate beneficial owner of the Public Company's share ownership of at least 5%, in addition to the disclosure of ultimate beneficial owner in the share ownership of Public Company through Main and Controlling Shareholders.                   | The Bank has disclosed information on Shareholders holding 5% or more shares in the Company Profile chapter in this Annual Report.                                       |

# RAPAT UMUM PEMEGANG SAHAM

## GENERAL MEETING OF SHAREHOLDERS

### RAPAT UMUM PEMEGANG SAHAM

Organ tertinggi dalam struktur Tata Kelola Perusahaan adalah Rapat Umum Pemegang Saham (RUPS). RUPS adalah media komunikasi antara Direksi dan Dewan Komisaris dengan para Pemegang Saham sekaligus sebagai organ tertinggi sebuah Perusahaan Terbuka yang mempunyai wewenang yang tidak diberikan kepada Direksi atau Dewan Komisaris sebagaimana dimaksud dalam Undang-undang mengenai perseroan terbatas dan/atau anggaran dasar Perusahaan Terbuka.

### DASAR HUKUM

Dalam menyelenggarakan RUPS, Bank mengacu pada berbagai peraturan dan ketentuan antara lain:

1. Undang-Undang No. 40 tahun 2007 tentang Perseroan Terbatas.
2. Peraturan OJK No. 32/POJK.04/2014 tanggal 8 Desember 2014 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka sebagaimana telah diubah dengan Peraturan OJK No. 10/POJK.04/2017 tanggal 14 Maret 2017.
3. Peraturan OJK No. 15/POJK.04/2020 tentang Rencana dan penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka.
4. Peraturan OJK No. 16/POJK.04/2020 tentang Pelaksanaan Rapat Umum Pemegang Saham Perusahaan Terbuka Secara Elektronik.
5. Prosedur Penyelenggaraan Rapat Umum Pemegang Saham Bank.

### JENIS RUPS

Dalam pelaksanaannya, RUPS terdiri dari RUPS Tahunan dan RUPS Luar Biasa.

1. RUPS Tahunan  
RUPS ini dilaksanakan paling lambat 6 (enam) bulan setelah berakhirnya tahun buku. Agenda utama RUPS Tahunan terdiri dari pengajuan Laporan Keuangan dan Laporan Tahunan dari Direksi untuk disahkan dan disetujui oleh Pemegang Saham, melakukan penunjukan Kantor Akuntan Publik untuk tahun depan, memutuskan penggunaan laba, mengangkat atau memberhentikan anggota Direksi atau anggota Dewan Komisaris dan memutuskan hal-hal lain yang diperlukan; dan

### GENERAL MEETING OF SHAREHOLDERS

The highest organ in the Corporate Governance structure is General Meeting of Shareholders (GMS). GMS is a medium of communication between the Board of Directors and Board of Commissioners with the shareholders as well as as the highest organ of a Public Company having an authority not granted to the Board of Directors or the Board of Commissioners as stipulated in the Law concerning Limited Liability Companies and/or the articles of association of a Public Company.

### LEGAL BASIS

The Bank refers to various rules and regulations to organize GMS amongst others:

1. Law no. 40 of 2007 regarding Limited Liability Companies.
2. OJK Regulation No. 32/POJK.04/2014 dated December 8, 2014 concerning the Plan and Implementation of the General Meeting of Shareholders of a Public Company as amended by OJK Regulation No. 10/POJK.04/2017 dated March 14, 2017.
3. OJK Regulation No. 15/POJK.04/2020 regarding the Plan and organizing the General Meeting of Shareholders of a Public Company.
4. OJK Regulation No. 16/POJK.04/2020 concerning the Implementation of the General Meeting of Shareholders of Public Companies Electronically.
5. General Meeting of Shareholders Procedure of the Bank.

### TYPE OF GMS

In its implementation, the GMS comprises of Annual and Extraordinary GMS.

1. Annual GMS  
This GMS is organized no later than 6 (six) months after the end of the financial year. The main agenda of the Annual GMS consists of submitting Financial Statements and Annual Reports from the Board of Directors for Shareholders' approval, appointing a Public Accounting Firm for next year, determining on the use of profits, appointing or dismissing members of the Board of Directors or members of the Board of Commissioners and deciding other matters. required; and

## 2. RUPS Luar Biasa

Pelaksanaan RUPS Luar Biasa dapat diselenggarakan kapan saja sesuai keperluan Perseroan oleh Direksi ataupun Dewan Komisaris, atas permintaan dari Pemegang Saham.

### TATA CARA PENYELENGGARAAN RUPS

Prosedur penyelenggaraan RUPS Tahunan dan RUPS Luar Biasa adalah sebagai berikut:

1. Penyampaian rencana penyelenggaraan RUPS kepada Otoritas Jasa Keuangan dilakukan selambat-lambatnya 5 hari kerja sebelum pengumuman RUPS;
2. Pengumuman RUPS kepada para Pemegang Saham paling lambat 14 hari sebelum pemanggilan RUPS, tidak termasuk tanggal pengumuman dan pemanggilan RUPS;
3. Pemanggilan RUPS paling lambat 21 hari sebelum tanggal RUPS dengan tidak memperhitungkan tanggal pemanggilan dan pelaksanaan RUPS;
4. Penyampaian bukti pengumuman dan pemanggilan RUPS kepada Otoritas Jasa Keuangan paling lambat 2 hari kerja setelah penerbitan pengumuman dan pemanggilan; dan
5. Kewajiban melakukan pengumuman, pemanggilan, ralat pemanggilan, pemanggilan ulang, dan pengumuman ringkasan risalah RUPS sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan ini, bagi Perusahaan Terbuka yang sahamnya tercatat pada bursa efek wajib dilakukan melalui paling sedikit:
  - situs web penyedia e-RUPS;
  - situs web bursa efek; dan
  - situs web Perusahaan Terbuka.

Penyajian informasi terkait RUPS disajikan dalam bahasa Indonesia dan bahasa asing, dengan ketentuan bahasa asing yang digunakan paling sedikit bahasa Inggris dan memuat informasi yang sama sebagaimana pengumuman yang menggunakan bahasa Indonesia.

### SISTEM PENYELENGGARAAN RAPAT

Penyelenggaraan RUPS secara elektronik atau e-RUPS merupakan sistem atau sarana elektronik yang digunakan untuk mendukung penyelenggaraan RUPS. Melalui penyelenggaraan RUPS ini diharapkan mampu meningkatkan praktik tata kelola yang baik bagi Bank Artha Graha Internasional sehingga dapat semakin meningkatkan kepercayaan Pemegang Saham terhadap Bank, dan pada akhirnya membawa dampak positif terhadap keberlangsungan.

### PELAKSANAAN RUPS TAHUN 2021

Bank Artha Graha Internasional menyelenggarakan RUPS Tahunan (RUPST) pada hari Senin, 23 Agustus 2021, pukul 11.46-12.37 WIB bertempat di Ruang Serbaguna Lobby

## 2. Extraordinary GMS

The Extraordinary GMS can be held at any time according to the needs of the Company by the Board of Directors or the Board of Commissioners, at the request of Shareholders.

### PROCEDURE FOR HOLDING GMS

The procedures for organizing the Annual GMS and Extraordinary GMS are as follows:

1. Submission of the GMS plan to the Financial Services Authority no later than 5 working days prior to the announcement of the GMS;
2. Announcement of the GMS to the Shareholders no later than 14 days prior to the invitation to GMS, excluding the date of announcement and invitation to GMS;
3. Invitation to the GMS no later than 21 days before the date of GMS without considering the date of invitation and implementation of the GMS;
4. Submission of proof of announcement and summons for the GMS to the Financial Services Authority no later than 2 working days after the issuance of the announcement and invitation; and
5. The obligation to make announcements, invitation, corrections for invitation, recalls, and announcement of the summary of the GMS minutes as referred to Financial Services Authority Regulation, for a Public Company whose shares are listed on the stock exchange, must be conducted at least:
  - e-GMS provider website;
  - stock exchange websites; and
  - Public Company website.

The presentation of GMS information is presented in Indonesian and foreign languages, provided that the foreign language used is at least English and contains the same information as announcements in Indonesian.

### MEETING ORGANIZING SYSTEM

The electronic GMS or e-GMS is an electronic system or facility used to support the organizing of GMS. Through the holding of GMS, it is expected to be able to enhance good governance practices for Bank Artha Graha Internasional so as to further increase Shareholder confidence towards the Bank, and ultimately bring a positive impact on its sustainability.

### 2021 GMS IMPLEMENTATION

Bank Artha Graha Internasional organized an Annual GMS (AGMS) on Monday, August 23, 2021, at 11.46-12.37 WIB at Serbaguna Room Lobby, Artha Graha Building Jl. Jend

Gedung Artha Graha Jl. Jend Sudirman Kav. 52-53, Jakarta Selatan, 12190. RUPST dihadiri oleh Pemegang Saham yang mewakili 14.963.340.915 saham atau 93,621% dari seluruh saham dengan hak suara yang sah yang telah dikeluarkan oleh Perseroan, sesuai dengan Anggaran Dasar Perseroan dan Peraturan Perundangan yang berlaku.

Adapun kronologis pelaksanaan RUPST telah tertuang dalam surat Perusahaan yang telah disampaikan ke OJK, serta pemasangan iklan Pemberitahuan, Pemanggilan dan Pengumuman Ringkasan Risalah Rapat, dengan rincian sebagai berikut:

Sudirman Kav. 52-53, South Jakarta, 12190. The AGMS was attended by shareholders representing 14,963,340,915 shares or 93.621% of all shares with valid voting rights issued by the Company, in accordance with the Company's Articles of Association and prevailing laws and regulations.

The AGMS implementation chronology has been stated in the Company's letter that has been submitted to OJK, as well as advertisements for Notification, Invitation and Announcement of Summary of Minutes of Meeting, with details as follows:

| Pemberitahuan<br>Notice                                                                                                                             | Pengumuman<br>Announcement                                                                                      | Pemanggilan<br>Invitation                                                                                       | Pelaksanaan<br>Implementation                                                                                                                                                                               | Hasil dan Keputusan<br>Result and Decision                                                                                                                       |
|-----------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Bank telah menyampaikan pemberitahuan mata acara RUPST dan kepada OJK pada tanggal 8 Juli 2021, sebagaimana dalam surat No. SK/0002/DIRUT/VII/2021. | Bank telah mengumumkan RUPST di harian Media Indonesia pada tanggal 15 Juli 2021 dan website Bank.              | Bank telah melakukan pemanggilan untuk RUPST pada harian Media Indonesia tanggal 30 Juli 2021 dan website Bank. | Bank melaksanakan RUPST pada hari Jumat, tanggal 23 Agustus 2021 pukul 11.46 WIB s.d. 12.37 WIB, bertempat di Ruang Serbaguna Lobby Gedung Artha Graha Jl. Jend Sudirman Kav. 52-53, Jakarta Selatan 12190. | Ringkasan Risalah RUPST telah diumumkan pada harian Media Indonesia tanggal 25 Agustus 2021 dan melalui website Bank dan website Pasar Modal.                    |
| The Bank has submitted notification of AGMS agenda to OJK on July 8, 2021, as mentioned in letter No. SK/0002/DIRUT/VII/2021.                       | The Bank has made announcement regarding AGMS in Media Indonesia daily on July 15, 2021 and the Bank's website. | The Bank has made invitations for the AGMS on Media Indonesia daily on July 30, 2021 and the Bank's website.    | The Bank held AGMS on Friday, August 23, 2021 at 11.46 – 12.37 WIB, at Ruang Serbaguna Lobby Gedung Artha Graha Jl. Jend Sudirman Kav. 52-53, Jakarta Selatan 12190.                                        | Minutes of AGMS Summary have been announced in Media Indonesia daily newspaper on August 25, 2021 and through the Bank's website and the Capital Market website. |

## KEPUTUSAN RUPS TAHUNAN 2021

Pengambilan keputusan dilakukan secara musyawarah untuk mendapatkan mufakat bersama, tidak ada peserta rapat yang bertanya dan keputusan diambil secara bulat dengan suara setuju sebanyak 14.963.340.915 atau mencapai 93,621% dari kuorum kehadiran. Seluruh keputusan RUPS Tahunan dan Luar Biasa Bank Artha Graha Internasional telah disahkan dalam Surat Keputusan Direksi SK/00054/DIRUT/VIII/2021 dan Akta No. 177 Notaris Christina Dwi Utami, S.H., M.Hum., M.Kn tanggal 23 Agustus 2021 dengan ringkasan sebagai berikut:

### Acara Rapat I

Agenda rapat I adalah Persetujuan Laporan Tahunan, termasuk pengesahan Laporan Keuangan dan Laporan Tugas Pengawasan Dewan Komisaris Perseroan tahun buku 2020 dengan hasil keputusan RUPST sebagai berikut:

## 2021 ANNUAL GMS DECISION

Decisions were made by deliberation to obtain mutual consensus, no meeting participants asked questions and decisions were taken unanimously with an agreeing vote of 14,963,340,915 or 93.621% of the attendance quorum. All decisions of Annual and Extraordinary GMS of Bank Artha Graha Internasional have been ratified in the Decree of the Board of Directors SK/00054/DIRUT/VIII/2021 and Deed No. 177 Notary Christina Dwi Utami, S.H., M. Hum., M.Kn dated August 23, 2021 with the following summary:

### First Meeting Agenda

The first meeting agenda was an approval of Annual Report, including the ratification of Financial Statements and Supervisory Report of the Board of Commissioners of the Company for 2020 financial year with the resolutions of the AGMS as follows:

1. Menerima baik dan menyetujui Laporan Tahunan Direksi Perseroan untuk Tahun Buku 2020, termasuk di dalamnya Laporan Kegiatan Perseroan dan Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk Tahun Buku 2020; dan
2. Menerima dan mengesahkan Laporan Keuangan Perseroan untuk Tahun Buku 2020 yang telah diaudit oleh Kantor Akuntan Publik Kanaka Puradiredja, Suhartono dengan laporannya No. Referensi: 00250/3.0409/AU.1/07/1150-1/1/III/2021 tanggal 19 Maret 2021 dengan opini "Wajar Tanpa Pengecualian".

#### Acara Rapat II

Agenda rapat II adalah Penetapan penggunaan laba bersih Perseroan tahun buku 2020 dengan hasil keputusan RUPST sebagai berikut:

1. Menyetujui tidak ada pembagian dividen dari laba bersih Tahun Buku 2020 dan seluruh laba bersih tersebut dipergunakan untuk memperkuat struktur permodalan dan ekspansi usaha Perseroan.

#### Acara Rapat III

Agenda rapat III adalah Penunjukan Kantor Akuntan Publik tahun buku 2021 dengan hasil keputusan RUPST sebagai berikut:

1. Memberikan kuasa dan/atau wewenang kepada Dewan Komisaris Perseroan berdasarkan rekomendasi Komite Audit untuk:
  - a. Menunjuk Akuntan Publik dan/atau Kantor Akuntan Publik untuk melakukan audit atas buku-buku Perseroan Tahun Buku yang berakhir pada tanggal 31 Desember 2021 (dua ribu dua puluh satu), atau Akuntan Publik dan/atau Kantor Akuntan Publik Pengganti (dalam hal terdapat penggantian Akuntan Publik dan/atau Kantor Akuntan Publik), yang telah terdaftar pada Otoritas Jasa Keuangan (OJK), sesuai dengan kriteria POJK No. 13/POJK.03/2017 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan, dan Bank Indonesia serta memiliki reputasi; dan
  - b. Menetapkan honorarium dan persyaratan-persyaratan lain sehubungan dengan Penunjukan Akuntan Publik dan/atau Kantor Akuntan Publik tersebut.

#### Acara Rapat IV

Agenda rapat IV adalah penetapan gaji dan tunjangan anggota Direksi serta gaji atau honorarium dan tunjangan anggota Dewan Komisaris dengan hasil keputusan RUPST sebagai berikut:

1. Tidak adanya kenaikan gaji dan/atau honorarium dan tunjangan bagi Anggota Direksi dan Dewan Komisaris Perseroan.

1. Accepted and approved the Annual Report of the Company's Board of Directors for Fiscal Year 2020, including the Report on the Company's Activities and Board of Commissioners' Supervisory Report for 2020 Fiscal Year 2020; and
2. Received and ratified the Company's Financial Statements for 2020 Financial Year which has been audited by the Public Accounting Firm Kanaka Puradiredja, Suhartono with its report No. Reference: 00250/3.0409/AU.1/07/1150-1/1/III/2021 dated March 19, 2021 with "Unqualified" opinion.

#### Second Meeting Agenda

The second meeting agenda was the determination of the use of the Company's net profit for 2020 financial year with the AGMS resolution as follows:

1. Approved that there was no dividends distribution from the net profit of 2020 Financial Year and that all of the net profit will be used to strengthen the capital structure and expand the Company's business.

#### Third Meeting Agenda

The third meeting agenda was the Appointment of a Public Accounting Firm for 2021 financial year with the AGMS resolution as follows:

1. Granted power and/or authority to the Company's Board of Commissioners based on the recommendation of the Audit Committee to:
  - a. Appoint a Public Accountant and/or Public Accounting Firm to audit the Company's books for Fiscal Year ending on December 31, 2021 (two thousand twenty-one), or a Public Accountant and/or Substitute Public Accountant Firm (in the event that there is a replacement Accountant) Public and/or Public Accounting Firms, which have been registered on the Financial Services Authority (OJK), in accordance with POJK No. 13/POJK.03/2017 concerning the Use of Public Accountant Services and Public Accounting Firms in Financial Services Activities, and Bank of Indonesia as well as having a reputation; and
  - b. Determine the honorarium and other requirements in connection with the Appointment of the Public Accountant and/or the Public Accountant Firm.

#### Fourth Meeting Agenda

The fourth meeting agenda was determination of the salaries and allowances of members of the Board of Directors as well as the salaries or honorarium and allowances of members of the Board of Commissioners the AGMS resolution as follows:

1. There was no increase in the salary and/or honorarium and allowances for Members of the Board of Directors and Board of Commissioners of the Company.



## Acara Rapat V

Agenda rapat V adalah perubahan susunan Kepengurusan Perseroan dengan hasil keputusan RUPST sebagai berikut:

1. a. Mengangkat kembali anggota Direksi dan anggota Dewan Komisaris Perseroan yaitu:

### DEWAN KOMISARIS:

Bapak Nicolaus Eko Riwayanto, selaku Komisaris Independen.

### DIREKSI:

- Ibu Christina Harapan, selaku Wakil Direktur Utama; dan
- Bapak Indrastomo Nugroho, selaku Direktur.

- b. Mengangkat anggota Direksi Perseroan yaitu:

### DIREKSI:

- Bapak Andy Dharma; dan
- Ibu Susana.

Selaku Direktur atau Direktur Independen Perseroan yang berlaku efektif setelah mendapat persetujuan OJK, apabila satu dan lain hal tidak terlaksana maka selanjutnya Bapak Andy Dharma dan Ibu Susana tetap menjadi Direktur Perseroan. Sehingga susunan anggota Direksi dan anggota Dewan Komisaris Perseroan menjadi sebagai berikut:

### DEWAN KOMISARIS

- Komisaris Utama/  
Komisaris Independen : Kiki Syahnakri
- Wakil Komisaris Utama : Tomy Winata
- Wakil Komisaris Utama : Sugianto Kusuma
- Komisaris Independen : Nicolaus Eko Riwayanto
- Komisaris Independen : Elizawatie Simon \*)

\*)Efektif setelah diperolehnya persetujuan *Fit and Proper Test*

### DIREKSI

- Direktur Utama : Andy Kasih
- Wakil Direktur Utama : Christina Harapan
- Direktur Kepatuhan dan  
Direktur Independen : Anas Latief
- Direktur : Indra S. Budianto
- Direktur : Indrastomo Nugroho
- Direktur : Andy Dharma \*)
- Direktur : Susana \*)

\*)Efektif setelah diperolehnya persetujuan *Fit and Proper Test*

## Fifth Meeting Agenda

The fifth meeting agenda is a change in the composition of the Company's Management with the AGMS resolution as follows:

1. a. To reappoint members of the Board of Directors and members of the Board of Commissioners of the Company, namely:

### BOARD OF COMMISSIONERS:

Mr. Nicolaus Eko Riwayanto, as Independent Commissioner.

### BOARD OF DIRECTORS:

- Mrs. Christina Harapan, as Vice President Director; and
- Mr. Indrastomo Nugroho, as Director.

- b. To appoint members of the Company's Board of Directors, namely:

### BOARD OF DIRECTORS:

- Mr. Andy Dharma; and
- Mrs. Susana.

As Director or Independent Director of the Company which is effective after obtaining OJK approval, if one thing or another is not carried out, then Mr. Andy Dharma and Mrs. Susana will remain as Directors of the Company. So that the composition of the members of the Board of Directors and members of the Board of Commissioners of the Company is as follows:

### BOARD OF COMMISSIONERS

- President Commissioner/  
Independent Commissioner : Kiki Syahnakri
- Vice President Commissioner : Tomy Winata
- Vice President Commissioner : Sugianto Kusuma
- Independent Commissioner : Nicolaus Eko Riwayanto
- Independent Commissioner : Elizawatie Simon \*)

\*) Effective after obtaining *Fit and Proper Test* approval

### BOARD OF DIRECTORS

- President Director : Andy Kasih
- Vice President Director : Christina Harapan
- Compliance Director and  
Independent Director : Anas Latief
- Director : Indra S. Budianto
- Director : Indrastomo Nugroho
- Director : Andy Dharma \*)
- Director : Susana \*)

\*) Effective after obtaining *Fit and Proper Test* approval



2. Memberikan kuasa dan wewenang kepada Direksi Perseroan dengan hak substitusi, untuk menuangkan keputusan tentang susunan anggota Dewan Komisaris dan Direksi tersebut di atas dalam akta yang dibuat di hadapan notaris, termasuk menuangkan susunan Dewan Komisaris dan Direksi setelah memperoleh surat persetujuan dari OJK terkait keputusan tersebut di atas dan selanjutnya menyampaikan pemberitahuan pada pihak yang berwenang, serta melakukan semua dan setiap tindakan yang diperlukan sehubungan dengan keputusan tersebut sesuai dengan peraturan perundangan yang berlaku.

#### Realisasi Agenda RUPS Tahunan 2021

Perseroan telah melaksanakan seluruh mandat dalam agenda RUPS Tahunan 2021.

#### PELAKSANAAN RUPS TAHUNAN 2020

Bank Artha Graha Internasional menyelenggarakan RUPS Tahunan dan RUPS Luar Biasa pada hari Jumat tanggal 25 September 2020, pukul 10.00 WIB bertempat di Hotel Borobudur, Jl. Lapangan Banteng Selatan No. 1 Jakarta Pusat. Rapat Umum Pemegang Saham dihadiri oleh Pemegang Saham yang mewakili 14.530.734.031 saham atau 91,98% dari seluruh saham dengan hak suara yang sah yang telah dikeluarkan oleh Perseroan, sesuai dengan Anggaran Dasar Perseroan dan Peraturan Perundangan yang berlaku.

#### KEPUTUSAN RUPS TAHUNAN 2020

Pengambilan keputusan dilakukan secara musyawarah untuk mendapatkan mufakat bersama, tidak ada peserta rapat yang bertanya dan keputusan diambil secara bulat dengan suara setuju sebanyak 14.530.734.031 atau mencapai 91,98% dari kuorum kehadiran. Seluruh keputusan RUPS Tahunan dan Luar Biasa Bank Artha Graha Internasional telah disahkan dalam Surat Keputusan Direksi SK/0028/DIRUT/IX/2020 dan Akta No.21 Notaris M. Nova Faisal, S.H., M.Kn tanggal 25 September 2020 dengan ringkasan sebagai berikut:

1. Menyetujui memberikan dispensasi atas keterlambatan penyelenggaraan RUPST Perseroan tahun buku 2019, sehingga RUPST Perseroan dapat diselenggarakan pada hari ini, Jumat, 25 September 2020;
2. Menerima baik dan mengesahkan Laporan Tahunan Direksi Bank untuk tahun buku 2019, termasuk di dalamnya Laporan Kegiatan Perseroan dan Laporan Tugas Pengawasan Dewan Komisaris Bank untuk tahun buku 2019; serta  
Menerima dan mengesahkan Laporan Keuangan Perseroan untuk tahun buku 2019 yang telah diaudit oleh Kantor Akuntan Publik Kanaka Puradiredja, Suhartono dengan laporannya No. Ref. 00108/3.0409/AU.1/07/0126-3/1/V/2020 tanggal 13 Mei 2020 dengan pendapat wajar tanpa pengecualian.

2. Granted power and authority to the Board of Directors of the Company with substitution rights, to write down the resolution regarding the aforementioned composition of the members of the Board of Commissioners and Board of Directors mentioned above in a deed made before a notary, including setting out the composition of the Board of Commissioners and Board of Directors after obtaining an approval letter from OJK regarding the decision as mentioned above and further submitted notification to the competent authorities, and took all and every necessary action in connection with the resolutions based on the prevailing laws and regulations.

#### Realization of the 2021 Annual GMS Agenda

The Company had implemented all the mandates in the 2021 Annual GMS agenda.

#### IMPLEMENTATION OF 2020 ANNUAL GMS

Bank Artha Graha Internasional held an Annual GMS and Extraordinary GMS on Friday, September 25, 2020, at 10.00 WIB at Hotel Borobudur, Jl. Lapangan Banteng Selatan No.1 Jakarta Pusat. The General Meeting of Shareholders was attended by Shareholders representing 14,530,734,031 shares or 91.98% of all shares with valid voting rights that have been issued by the Company, in accordance with the Company's Articles of Association and prevailing laws and regulations.

#### RESOLUTION OF 2020 ANNUAL GMS

Decisions were made by deliberation to obtain mutual consensus, none of the meeting participants asked questions and decisions were made unanimously as many as 14,530,734,031 or reaching 91.98% of the attendance quorum. All resolutions of the Annual and Extraordinary GMS of Bank Artha Graha Internasional have been ratified in the Decree of the Board of Directors SK/0028/DIRUT/IX/2020 and Deed No.21 Notary M. Nova Faisal, S.H., M.Kn dated September 25, 2020 with the summary as follows:

1. Agreed to provide dispensation for the delay in holding the Company's AGMS for the 2019 financial year, so that the Company's AGMS can be held today, Friday, September 25, 2020;
2. Well-accepted and validated the Bank's Board of Directors Annual Report for the 2019 fiscal year, including the Bank's Activity Report and the Bank's Board of Commissioners Supervisory Report for the fiscal year; and  
Accepted and validated the Bank's Financial Statements for the 2018 fiscal year, which have been audited by the Public Accountant Firm Kanaka Puradiredja, Suhartono, No. Ref. 00108/3.0409/ AU.1/07/0126-3/1/V/2020 dated May 13, 2020 with Unqualified opinion.

3. Tidak membagikan dividen untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2019, karena Perseroan pada Tahun Buku 2019 tidak memperoleh laba bersih.
4. Memberikan kuasa dan/atau wewenang kepada Dewan Komisaris Bank berdasarkan rekomendasi Komite Audit untuk:
  - a. Menunjuk kantor akuntan publik untuk melakukan audit atas buku-buku Bank tahun buku yang berakhir pada 31 Desember 2020 dan/atau Kantor Akuntan Publik Pengganti (dalam hal terdapat penggantian Kantor Akuntan Publik) yang telah terdaftar pada Otoritas Jasa Keuangan (OJK) sesuai dengan kriteria POJK No. 13/POJK.03/2017 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan dan Bank Indonesia serta memiliki reputasi yang baik; dan
  - b. Menetapkan honorarium dan persyaratan-persyaratan lain sehubungan dengan penunjukan kantor akuntan publik tersebut.
5. Menyetujui pemberian kuasa dan wewenang kepada Dewan Komisaris Bank untuk menetapkan gaji dan tunjangan anggota Direksi Bank dengan ketentuan bahwa Dewan Komisaris wajib memperhatikan saran/pendapat yang diberikan oleh Komite Remunerasi dan Nominasi; serta Menyetujui penetapan honorarium dan tunjangan bagi anggota Dewan Komisaris maksimal tidak lebih tinggi dari 20% dibandingkan dengan tahun lalu.
6. a. Mengangkat kembali anggota Direksi dan anggota Dewan Komisaris Perseroan yaitu:

#### DEWAN KOMISARIS

- Komisaris Utama & Komisaris Independen : Kiki Syahnakri
- Wakil Komisaris Utama : Tomy Winata
- Wakil Komisaris Utama : Sugianto Kusuma

#### DIREKSI

- Direktur Utama : Andy Kasih
- Direktur Kepatuhan & Direktur Independen : Anas Latief
- Direktur : Indra S. Budianto

Sehingga susunan anggota Direksi dan anggota Dewan Komisaris Perseroan menjadi sebagai berikut:

#### DEWAN KOMISARIS

- Komisaris Utama & Komisaris Independen : Kiki Syahnakri
- Wakil Komisaris Utama : Tomy Winata
- Wakil Komisaris Utama : Sugianto Kusuma
- Komisaris Independen : Nicolaus Eko Riwayanto

- Komisaris Independen : Elizawatie Simon\*

\*) Efektif setelah *fit and proper test*

3. Agreed that there will be no dividend distribution from for the fiscal year that ends in December 31, 2019 since the Company did not make net profit in the 2019 Fiscal Year.
4. Granting power and/or authority to the Board of Commissioners of the Company based on the recommendations of the Audit Committee for:
  - a. Appointed a public accountant firm to audit the Bank's books for the fiscal year ending on December 31, 2020 and/or a replacement of accountant firm (in the event that the public accountant firm needs to be replaced) that is registered at the Financial Services Authority, in accordance with the criteria of Financial Services Authority Regulation No. 13/POJK.03/2017 on the Use of Public Accountant Services and Public Accountant Firm in Financial Services Activities and Bank Indonesia, as well as has good reputation; and
  - b. Determined the honorarium and other requirements in connection with the appointment of the public accountant firm.
5. Approved the granting of power and authority to the Bank's Board of Commissioners to determine the salary and allowances for members of the Bank's Board of Directors provided that the Board of Commissioners must pay attention to the suggestion or opinion given by the Remuneration and Nomination Committee; and Approved the determination of honorarium and allowances for members of Board of Commissioners at a maximum of 20% compared to that of last year.
6. a. Reappoint members of the Board of Directors and members of the Board of Commissioners of the Company, as follows:

#### BOARD OF COMMISSIONERS

- President Commissioner & Independent Commissioner : Kiki Syahnakri
- Vice President Commissioner : Tomy Winata
- Vice President Commissioner : Sugianto Kusuma

#### BOARD OF DIRECTORS

- President Director : Andy Kasih
- The Director of Compliance & Director of Independent : Anas Latief
- Director : Indra S. Budianto

The Composition of the Company's Board of Commissioners and Board of Directors is as follows:

#### BOARD OF COMMISSIONERS

- President Commissioner & Independent Commissioner : Kiki Syahnakri
- Vice President Commissioner : Tomy Winata
- Vice President Commissioner : Sugianto Kusuma
- Independent Commissioner : Nicolaus Eko Riwayanto

- Independent Commissioner : Elizawatie Simon\*

\*) Effective following *fit and proper test*

#### DIREKSI

- Direktur Utama : Andy Kasih
- Wakil Direktur Utama : Christina Harapan
- Direktur Kepatuhan & Direktur Independen : Anas Latief
- Direktur : Indra S. Budianto
- Direktur : Indrastomo Nugroho

#### BOARD OF DIRECTORS

- President Director : Andy Kasih
- Vice President Director : Christina Harapan
- Director of Compliance & Director of Independent : Anas Latief
- Director : Indra S. Budianto
- Director : Indrastomo Nugroho

- b. Memberikan kuasa kepada Direksi Bank untuk menyatakan keputusan mata acara keenam dengan akta tersendiri di hadapan seorang notaris dan memberitahukan perubahan data Bank kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia.

- b. Granted power to the Company's Board of Directors to state the resolutions of all 6 agenda items in a separate deed before a Notary and to inform the Company's data changes to the Minister of Law and Human Rights of the Republic of Indonesia.

#### Realisasi Agenda RUPS Tahunan 2020

Perseroan telah melaksanakan seluruh mandat dalam agenda RUPS Tahunan 2020.

#### Realization of 2020 Annual GMS Agenda

The Company has conducted all the mandates in the 2020 Annual GMS agenda.

#### KEPUTUSAN RUPS LUAR BIASA

RUPS Luar Biasa memiliki satu mata acara yaitu persetujuan perubahan Anggaran Dasar dengan hasil keputusan sebagai berikut:

1. Menyetujui mengubah Pasal 3 Anggaran Dasar Perseroan dalam rangka penyesuaian dan pemenuhan ketentuan Peraturan Kepala Badan Pusat Statistik No. 19 tahun 2017 tentang Perubahan atas Peraturan Kepala Badan Pusat Statistik No. 95 tahun 2015 tentang Klasifikasi Baku Lapangan Usaha Indonesia dengan No. KBLI64125.
2. Menyetujui mengubah dan menyusun kembali seluruh pasal-pasal dalam Anggaran Dasar Perseroan dari pasal pertama sampai dengan pasal terakhir, dalam rangka penyesuaian dan pemenuhan ketentuan POJK No. 15/POJK.04/2020.
3. Memberi kuasa kepada Direksi Perseroan untuk menyatakan keputusan perubahan Anggaran Dasar Perseroan, dengan akta notaris tersendiri di hadapan Notaris, memohon persetujuan dan/atau memberitahukan perubahan Anggaran Dasar Perseroan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia, dan melakukan segala tindakan yang diperlukan sesuai dengan peraturan perundangan yang berlaku.

#### RESOLUTION OF THE EXTRAORDINARY GMS

The Extraordinary GMS has one agenda, namely the approval of amendments to the Articles of Association with the following resolutions:

1. Agreed to amend Article 3 of the Company's Articles of Association in order to adjust and comply with the provisions of the Regulation of the Head of the Central Statistics Agency (BPS) No. 19 of 2017 concerning Amendments to the Regulation of the Head of the Central Statistics Agency No. 95 of 2015 concerning the Classification of Indonesian Business Field Standards with No. KBLI64125.
2. Agreed to amend and rearrange all articles in the Company's Articles of Association from the first article to the last article, in order to adjust and fulfill the provisions of POJK No. 15/POJK.04/2020.
3. Authorized power to the Board of Directors of the Company to declare a decision on amendments to the Company's Articles of Association, with a separate notary deed made before a Notary, request approval and/or notify the amendments to the Company's Articles of Association to the Minister of Law and Human Rights of the Republic of Indonesia, and take all necessary actions in accordance with the prevailing regulations and laws.

#### Realisasi Agenda RUPS Luar Biasa 2020

Perseroan telah melaksanakan seluruh mandat dalam agenda RUPS Luar Biasa 2020.

#### Realization of 2020 Extraordinary GMS Agenda

The Company has conducted all the mandates in the 2020 Extraordinary GMS Agenda.

## DEWAN KOMISARIS

### BOARD OF COMMISSIONERS

#### DEWAN KOMISARIS

Dewan Komisaris adalah salah satu organ tata kelola Bank yang memiliki fungsi melakukan pengawasan atas tindakan pengelolaan perusahaan yang dilakukan oleh Direksi. Dewan Komisaris juga bertugas memberikan arahan kepada Direksi dalam pengelolaan perusahaan dan penerapan GCG. Dalam menjalankan fungsi pengawasan Dewan Komisaris Bank Artha Graha Internasional dibantu oleh Komite di bawahnya yaitu Komite Audit, Komite Pemantau Risiko, serta Komite Remunerasi dan Nominasi.

#### PEDOMAN KERJA/PIAGAM DEWAN KOMISARIS

Dewan Komisaris telah memiliki pedoman tata laksana kerja (*Board Charter*) No. 0006.04.0 tanggal 20 September 2021 sebagai pedoman dalam menjalankan tugas dan tanggung jawab pelaksanaan fungsi pengawasan. Selain itu, Dewan Komisaris juga mengacu pada pedoman lainnya seperti:

1. Undang-Undang No. 40 tahun 2007 tentang Perseroan Terbatas;
2. Undang-Undang No. 10 tahun 1998 tentang Perbankan;
3. Peraturan Otoritas Jasa Keuangan No. 12/POJK.03/2021 tentang Bank Umum;
4. Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten dan Perusahaan Publik;
5. Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan;
6. Surat Edaran Otoritas Jasa Keuangan No. 39/SE0JK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Calon Pemegang Saham Pengendali, Calon Anggota Direksi, dan Calon Anggota Dewan Komisaris Bank;
7. Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum;
8. Surat Edaran Otoritas Jasa Keuangan No. 13/SE0JK.03/2017 tentang Penerapan Tata Kelola Bank Umum; dan
9. Anggaran Dasar Bank Artha Graha Internasional.

#### BOARD OF COMMISSIONERS

The Board of Commissioners is one of the Bank's governance organs having function of supervising the management actions performed by the Board of Directors. The Board of Commissioners is also tasked with providing direction to the Board of Directors in the Company's management and GCG implementation. In performing supervisory function, the Board of Commissioners' Bank Artha Graha Internasional is assisted by the committees comprising of Audit Committee, Risk Monitoring Committee, and the Remuneration and Nomination Committee.

#### WORK GUIDELINES/BOARD OF COMMISSIONERS CHARTER

The Board of Commissioners has a work management guideline (*Board Charter*) No. 0006.04.0 dated September 20, 2021 as a guideline in carrying out the duties and responsibilities of implementing the supervisory function. In addition, the Board of Commissioners also refers to other guidelines such as:

1. Law No. 40 Year 2007 regarding Limited Liability Companies;
2. Law No. 10 Year 1998 concerning Banking;
3. Financial Services Authority Regulation No. 12/POJK.03/2021 regarding Commercial Banks;
4. Financial Services Authority Regulation No. 33/POJK.04/2014 regarding the Board of Directors and Board of Commissioners of Issuers and Public Companies;
5. Financial Services Authority Regulation No. 27/POJK.03/2016 regarding Fit and Proper Test for the Main Parties of Financial Services Institutions;
6. Financial Services Authority Circular No. 39/SE0JK.03/2016 regarding Fit and Proper Test for Prospective Controlling Shareholders, Candidates for Members of the Board of Directors, and Candidates for Members of the Bank's Board of Commissioners;
7. Financial Services Authority Regulation No. 55/POJK.03/2016 regarding the Implementation of Good Corporate Governance for Commercial Banks;
8. Financial Services Authority Circular No. 13/SE0JK.03/2017 regarding the Implementation of Good Corporate Governance for Commercial Banks; and
9. Articles of Association of Bank Artha Graha Internasional.

## KRITERIA DEWAN KOMISARIS

Seluruh anggota Dewan Komisaris Bank Artha Graha Internasional wajib memenuhi kriteria sebagai berikut:

1. Anggota Dewan Komisaris diangkat oleh RUPS untuk jangka waktu 1 periode masa jabatan paling lama 3 tahun atau sampai dengan penutupan RUPS Tahunan pada akhir periode masa jabatan dimaksud dengan tidak mengurangi hak dari RUPS untuk memberhentikan sewaktu-waktu;
2. Anggota Dewan Komisaris yang masa jabatannya telah berakhir dapat diangkat kembali;
3. Anggota Dewan Komisaris wajib memenuhi:
  - a. Integritas yang paling kurang mencakup:
    - Cakap melakukan perbuatan hukum;
    - Memiliki akhlak dan moral yang baik;
    - Memiliki komitmen untuk memenuhi peraturan perundang-undangan yang berlaku;
    - Memiliki komitmen yang tinggi terhadap pengembangan Lembaga Jasa Keuangan Bank yang sehat; dan
  - b. Kompetensi yang paling kurang mencakup:
    - Pengetahuan di bidang perbankan yang memadai dan relevan dengan jabatannya;
    - Pengalaman dan keahlian di bidang perbankan dan/atau bidang keuangan; dan
    - Kemampuan untuk melakukan pengelolaan strategis dalam rangka pengembangan Bank yang sehat.
  - c. Reputasi keuangan yang paling kurang mencakup:
    - Tidak termasuk dalam daftar kredit macet; dan
    - Tidak pernah dinyatakan pailit atau menjadi anggota Dewan Komisaris yang dinyatakan bersalah menyebabkan suatu Bank dinyatakan pailit dalam waktu 5 tahun sebelum dicalonkan.
4. Anggota Dewan Komisaris wajib memenuhi persyaratan antara lain:
  - a. Tidak termasuk dalam daftar orang-orang yang dilarang menjadi Pemegang Saham dan/atau pengurus Bank dan/atau Bank Perkreditan Rakyat, sesuai dengan ketentuan yang ditetapkan oleh Otoritas Jasa Keuangan;
  - b. Tidak pernah melakukan tindakan tercela di bidang perbankan, keuangan dan usaha lainnya, tidak pernah dihukum karena terbukti melakukan tindak pidana kejahatan, dan tidak sedang dalam masa pengenaan sanksi untuk dilarang menjadi pengurus Bank dan/atau Bank Perkreditan Rakyat sebagaimana diatur dalam ketentuan penilaian kemampuan dan kepatutan (*fit and proper test*);
  - c. Tidak memiliki hubungan keluarga sampai dengan derajat kedua, termasuk besan dengan sesama anggota Dewan Komisaris atau Direksi;

## BOARD OF COMMISSIONERS CRITERIA

All members of Bank Artha Graha Internasional's Board of Commissioners of must meet the following criteria:

1. Members of the Board of Commissioners are appointed by the GMS for a period of 1 maximum term of 3 years or until the closing of Annual GMS at end of the term of office without prejudice to the right of GMS to dismiss at any time;
2. Members of the Board of Commissioners whose term of office has ended may be reappointed;
3. Members of the Board of Commissioners must fulfill:
  - a. Integrity which at least includes:
    - Able to carry out legal actions.
    - Have good character and morals;
    - Have a commitment to comply with the prevailing laws and regulations;
    - Have a high commitment to the development of a sound Bank Financial Services Institution; and
  - b. Competencies that at least include:
    - Knowledge in the field of banking that is adequate and relevant to the position;
    - Experience and expertise in banking and/or finance; and
    - Ability to carry out strategic management in the context of developing a healthy Bank.
  - c. Financial reputation which at least includes:
    - Not included in the list of bad debts; and
    - Never been declared bankrupt or a member of the Board of Commissioners found guilty of causing a Bank to be declared bankrupt within 5 years before being nominated.
4. Members of the Board of Commissioners must meet the following requirements:
  - a. Not included in the list of persons prohibited to become Shareholders and/or management of Banks and/or Rural Banks, in accordance with the provisions as stipulated by the Financial Services Authority;
  - b. Has never committed a disgraceful act in the banking, finance and other business sectors, has never been convicted of a criminal offense, and is not in the period of imposition of sanctions to be prohibited from becoming the management of a Bank and/or Rural Bank as stipulated in the fit and proper test;
  - c. Has no family relationship up to the second degree, including with fellow members of the Board of Commissioners or the Board of Directors;



- d. Tidak pernah dinyatakan pailit dan tidak pernah menjadi Pemegang Saham, Dewan Komisaris yang dinyatakan bersalah menyebabkan suatu Bank dinyatakan pailit berdasarkan ketetapan pengadilan dalam waktu 5 tahun sebelum tanggal pengajuan atau tanggal pencalonan sebagai anggota Dewan Komisaris; dan
- e. Khusus bagi Komisaris Independen merupakan pihak yang independen terhadap pemilik Bank atau Pemegang Saham.

## KETENTUAN MASA JABATAN

Anggota Dewan Komisaris akan berakhir masa jabatan dengan sendirinya apabila anggota Dewan Komisaris tersebut:

- a. Mengundurkan diri dengan pemberitahuan secara tertulis;
- b. Tidak lagi memenuhi persyaratan perundang-undangan yang berlaku;
- c. Meninggal dunia;
- d. Diberhentikan berdasarkan keputusan RUPS; dan
- e. Dinyatakan pailit atau berada di bawah pengampunan berdasarkan suatu penetapan pengadilan.

## PENILAIAN KEMAMPUAN DAN KEPATUTAN

Calon anggota Dewan Komisaris wajib memperoleh persetujuan dari Otoritas Jasa Keuangan sebelum menjalankan tindakan, tugas, dan fungsinya sebagai Dewan Komisaris. Dalam hal ini, seluruh anggota Dewan Komisaris harus memenuhi persyaratan telah lulus penilaian uji kemampuan dan kepatutan sesuai dengan ketentuan yang disyaratkan oleh Regulator sebagaimana yang diatur dalam Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan.

Tabel berikut menjelaskan persetujuan dari Otoritas Jasa Keuangan dan Bank Indonesia terhadap anggota Komisaris Bank:

- d. Has never been declared bankrupt and has never been a Shareholder, a Board of Commissioners found guilty of causing a Bank to be declared bankrupt based on a court decision within 5 years prior to the date of submission or date of nomination as a member of the Board of Commissioners; and
- e. Particularly for the Independent Commissioner is a party that is independent from the owner of the Bank or Shareholders.

## TERMS OF SERVICE

The Board of Commissioners' members will end their term of office automatically if the member of the Board of Commissioners:

- a. Resign with a written notification;
- b. No longer meets the requirements of the prevailing legislation;
- c. Passed away;
- d. Dismissed based GMS resolution; and
- e. Declared bankrupt or is under interdiction based on a court order.

## FIT AND PROPER TEST

Candidates of the Board of Commissioners' members must obtain an approval from the Financial Services Authority before performing their authorities, duties and functions as the Board of Commissioners. In this case, all members of the Board of Commissioners must meet the requirements. In this case, all members of Board of Commissioners must meet the requirements of having passed the fit and proper test based on the provisions required by the regulator as regulated in the Financial Services Authority Regulation No. 27/POJK.03/2016 regarding Fit and Proper Test for the Main Parties of Financial Services Institutions.

The following table describes approvals from the Financial Services Authority and Bank Indonesia for Bank's Board of Commissioners' members:

| Nama<br>Name   | Jabatan<br>Position                                                                                    | Penyelenggara<br>Organizer | Tanggal Kelulusan<br>Date of Passing of<br>the Test | No. Surat<br>Letter No.                                                                                      |
|----------------|--------------------------------------------------------------------------------------------------------|----------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------------------------------------|
| Kiki Syahnakri | Komisaris Utama/<br>Komisaris Independen<br>President<br>Commissioner &<br>Independent<br>Commissioner | Bank Indonesia             | 12 Februari 2013<br>February 12, 2013               | Surat Bank Indonesia<br>No. 15/29/GBI/DPIP/Rahasia<br>Letter of Bank Indonesia<br>No. 15/29/GBI/DPIP/Rahasia |
| Tomy Winata    | Wakil Komisaris<br>Utama<br>Vice President<br>Commissioner                                             | Bank Indonesia             | 15 Juni 2005<br>June 15, 2005                       | Surat Bank Indonesia<br>No. 7/19/GBI/DPIP/Rahasia<br>Letter of Bank Indonesia<br>No. 7/19/GBI/DPIP/Rahasia   |



| Nama<br>Name              | Jabatan<br>Position                                        | Penyelenggara<br>Organizer | Tanggal Kelulusan<br>Date of Passing of<br>the Test | No. Surat<br>Letter No.                                                                                                       |
|---------------------------|------------------------------------------------------------|----------------------------|-----------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|
| Sugianto Kusuma           | Wakil Komisaris<br>Utama<br>Vice President<br>Commissioner | Bank Indonesia             | 15 Juni 2005<br>June 15, 2005                       | Surat Bank Indonesia<br>No. 7/19/GBI/DPIP/Rahasia<br>Letter of Bank Indonesia<br>No. 7/19/GBI/DPIP/Rahasia                    |
| Nicolaus Eko<br>Riwayanto | Komisaris Independen<br>Independent<br>Commissioner        | Otoritas Jasa<br>Keuangan  | 25 Februari 2019<br>February 25, 2019               | Surat Otoritas Jasa<br>Keuangan No. SR-57/<br>PB.12/2019<br>Letter of Financial Service<br>Authority No. SR-57/<br>PB.12/2019 |
| Elizawatie Simon          | Komisaris Independen<br>Independent<br>Commissioner        | Otoritas Jasa<br>Keuangan  | 20 April 2022<br>April 20, 2022                     | Surat Otoritas Jasa<br>Keuangan No. SR-72/<br>PB.12/2022<br>Letter of Financial Service<br>Authority No. SR-72/<br>PB.12/2022 |

## SERTIFIKASI MANAJEMEN RISIKO

Dewan Komisaris Bank wajib memiliki Sertifikat Manajemen Risiko minimal tingkat 4 dan 5 sebagaimana yang diatur dalam Peraturan Bank Indonesia No. 11/19/PBI/2009. Sertifikat tersebut menjadi salah satu indikator dalam penilaian *fit and proper test* yang harus dijalani oleh Dewan Komisaris yang akan menjabat. Pada tahun 2021, seluruh anggota Dewan Komisaris Bank Artha Graha Internasional telah memenuhi ketentuan tersebut.

### Susunan, Jumlah, Komposisi, dan Dasar Pengangkatan Anggota Dewan Komisaris Sepanjang Tahun 2021

Pada tahun 2021, susunan keanggotaan Dewan Komisaris tidak mengalami perubahan dengan pengangkatan kembali Nicolaus Eko Riwayanto sebagai berikut:

## RISK MANAGEMENT CERTIFICATION

The Bank's Board of Commissioners is required to hold a Risk Management Certificate at least level 4 and 5 as regulated in Bank Indonesia Regulation No. 11/19/PBI/2009. The certificate is one of the indicators in the fit and proper test that must be followed by the candidates of Board of Commissioners. In 2021, all members of the Board of Commissioners of Bank Artha Graha Internasional have complied with these provisions.

### Composition, Amount, Composition, and Basis of Appointment of Members of the Board of Commissioners Throughout 2021

In 2021, the membership composition of the Board of Commissioners did not change with the reappointment of Nicolaus Eko Riwayanto as follows:

| Nama<br>Name   | Jabatan<br>Position                                       | Dasar Pengangkatan<br>Basis of Appointment                                                                                                                                                                                                                                  | Masa Jabatan<br>Term of Office |
|----------------|-----------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|
| Kiki Syahnakri | Komisaris Utama/<br>Komisaris<br>Independen               | 1. Akta Pernyataan Keputusan Rapat No. 26 tanggal 12 Juni 2005;<br>2. Akta Pernyataan Keputusan Rapat No. 8 tanggal 3 Juni 2014;<br>3. Akta Pernyataan Keputusan Rapat No. 20 tanggal 16 Juni 2017; dan<br>4. Akta Pernyataan Keputusan Rapat No. 7 tanggal 5 Oktober 2020. | 2020-2023                      |
|                | President<br>Commissioner/<br>Independent<br>Commissioner | 1. Deed of Meeting Resolutions No. 26, dated June 12, 2005;<br>2. Deed of Meeting Resolutions No. 8 dated June 3, 2014;<br>3. Deed of Meeting Resolutions No. 20, dated June 16, 2017; and<br>4. Deed of Meeting Resolutions No. 7, dated October 5, 2020.                  | 2020-2023                      |

| Nama<br>Name           | Jabatan<br>Position         | Dasar Pengangkatan<br>Basis of Appointment                                                                                                                                                                                                                                  | Masa Jabatan<br>Term of Office |
|------------------------|-----------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|
| Tomy Winata            | Wakil Komisaris Utama       | 1. Akta Pernyataan Keputusan Rapat No. 26 tanggal 12 Juni 2005;<br>2. Akta Pernyataan Keputusan Rapat No. 8 tanggal 3 Juni 2014;<br>3. Akta Pernyataan Keputusan Rapat No. 20 tanggal 16 Juni 2017; dan<br>4. Akta Pernyataan Keputusan Rapat No. 7 tanggal 5 Oktober 2020. | 2020-2023                      |
|                        | Vice President Commissioner | 1. Deed of Meeting Resolutions No. 26, dated June 12, 2005;<br>2. Deed of Meeting Resolutions No. 8 dated June 3, 2014;<br>3. Deed of Meeting Resolutions No. 20, dated June 16, 2017; and<br>4. Deed of Meeting Resolutions No. 7, dated October 5, 2020.                  | 2020-2023                      |
| Sugianto Kusuma        | Wakil Komisaris Utama       | 1. Akta Pernyataan Keputusan Rapat No. 26 tanggal 12 Juni 2005;<br>2. Akta Pernyataan Keputusan Rapat No. 8 tanggal 3 Juni 2014;<br>3. Akta Pernyataan Keputusan Rapat No. 20 tanggal 16 Juni 2017; dan<br>4. Akta Pernyataan Keputusan Rapat No. 7 tanggal 5 Oktober 2020. | 2020-2023                      |
|                        | Vice President Commissioner | 1. Deed of Meeting Resolutions No. 26, dated June 12, 2005;<br>2. Deed of Meeting Resolutions No. 8 dated June 3, 2014;<br>3. Deed of Meeting Resolutions No. 20, dated June 16, 2017; and<br>4. Deed of Meeting Resolutions No. 7, dated October 5, 2020.                  | 2020-2023                      |
| Nicolaus Eko Riwayanto | Komisaris Independen        | 1. Akta Pernyataan Keputusan Rapat No. 9 tanggal 17 Juli 2018; dan<br>2. Akta Pernyataan Keputusan Rapat No. 177 tanggal 23 Agustus 2021.                                                                                                                                   | 2021-2024                      |
|                        | Independent Commissioner    | 1. Deed of Meeting Resolutions No. 9 dated July 17, 2018; and<br>2. Deed of Meeting Resolutions No. 177 dated August 23, 2021.                                                                                                                                              | 2021-2024                      |
| Elizawatie Simon *)    | Komisaris Independen        | 1. Akta Pernyataan Keputusan Rapat No. 9 tanggal 17 Juli 2018; dan<br>2. Akta Pernyataan Keputusan Rapat No. 9 tanggal 4 Juli 2019.                                                                                                                                         | 2019-2022                      |
|                        | Independent Commissioner    | 1. Deed of Meeting Resolutions No. 9 on July 17, 2018; and<br>2. Deed of Meeting Resolutions No. 9 dated July 4, 2019.                                                                                                                                                      | 2019-2022                      |

\*) Telah lulus uji kelayakan dan kepatutan OJK pada tanggal 20 April 2022

\*) Has passed fit and proper test conducted by OJK on April 20, 2022

## TUGAS DAN TANGGUNG JAWAB DEWAN KOMISARIS

Berdasarkan Pedoman Dewan Komisaris, tugas dan tanggung jawab Dewan Komisaris adalah sebagai berikut:

1. Dewan Komisaris merupakan majelis dan setiap anggota Dewan Komisaris tidak dapat bertindak sendiri-sendiri, melainkan berdasarkan keputusan Dewan Komisaris.
2. Dewan Komisaris menyetujui kebijakan dan/atau pedoman mengenai tata tertib Direksi dan Laporan Kebijakan Operasional yang telah disetujui Direksi.
3. Dewan Komisaris melakukan pengawasan dan bertanggung jawab atas pengawasan terhadap kebijakan Direksi, jalannya pengurusan pada umumnya, baik mengenai Bank maupun usaha Bank dan memberikan nasihat kepada Direksi.
4. Dewan Komisaris wajib mengarahkan, memantau, dan mengevaluasi pelaksanaan kebijakan strategis Bank.
5. Dewan Komisaris wajib memastikan terselenggaranya pelaksanaan *Good Corporate Governance* dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi.
6. Dalam rangka mendukung efektivitas pelaksanaan tugas dan tanggung jawabnya dalam pengawasan tersebut, Dewan Komisaris wajib membentuk maupun menentukan susunan Komite Audit maupun komite lainnya sebagaimana ditentukan oleh peraturan perundang-undangan yang berlaku dan peraturan yang berlaku di bidang Pasar Modal, serta berkewajiban melakukan evaluasi terhadap kinerja komite-komite tersebut setiap akhir tahun buku Bank.
7. Dewan Komisaris wajib memastikan bahwa Direksi telah menindaklanjuti temuan audit dan rekomendasi dari Satuan Kerja Audit Internal, auditor eksternal, hasil pengawasan OJK dan/atau hasil pengawasan otoritas lain.
8. Tugas Dewan Komisaris yang berkaitan dengan penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU PPT) sekurang-kurangnya mencakup hal-hal sebagai berikut:
  - a. Menyetujui Kebijakan Program APU PPT; dan
  - b. Mengawasi pelaksanaan Program APU PPT oleh Bank.
9. Dalam melakukan pengawasan, Dewan Komisaris dilarang terlibat dalam pengambilan keputusan kegiatan operasional Bank, kecuali:
  - a. Penyediaan dana kepada pihak terkait sebagaimana diatur dalam ketentuan Bank Indonesia tentang Batas Maksimum Pemberian Kredit Bank Umum; dan
  - b. Hal-hal lain yang ditetapkan dalam Anggaran Dasar Bank atau peraturan perundang-undangan yang berlaku.

## DUTIES AND RESPONSIBILITIES OF THE BOARD OF COMMISSIONERS

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

1. The Board of Commissioners is an assembly and each member of the Board of Commissioners cannot act individually, but based on the Board of Commissioners' resolution.
2. The Board of Commissioners approves the policies and/or guidelines regarding the Board of Directors' rules of conduct and Operational Policy Report that has been approved by the Board of Directors.
3. The Board of Commissioners supervises and is responsible for supervising the policies of Board of Directors, general course of management, either regarding the Bank or the Bank's business and provides advice to the Board of Directors.
4. The Board of Commissioners is required to direct, monitor, and evaluate the implementation of the Bank's strategic policies.
5. The Board of Commissioners is required to ensure the Good Corporate Governance implementation in every business activity of the Bank at all levels of the organization.
6. In order to support the effectiveness of implementation of its duties and responsibilities in the supervision, the Board of Commissioners is required to establish or set the composition of the Audit Committee and other committees as stipulated by prevailing laws and regulations and applicable regulations in the Capital Market sector, and is obliged to evaluate the performance of these committees at the end of each financial year of the Bank.
7. The Board of Commissioners is required to ensure that the Board of Directors has followed up audit findings and recommendations from Internal Audit Unit, external auditors, results of OJK supervision and/or results of supervision by other authorities.
8. The Board of Commissioners' duties related to the implementation of the Anti-Money Laundering and Prevention of Terrorism Financing Program (APU PPT) shall at least include the following matters:
  - a. Approve the APU PPT Program Policies; and
  - b. Supervise the implementation of APU PPT Program by the Bank.
9. In conducting supervision, the Board of Commissioners is prohibited from being involved in making decisions on the Bank's operational activities, except:
  - a. Provision of funds to related parties as stipulated in Bank Indonesia regulations concerning Commercial Bank's Legal Lending Limit ; and
  - b. Other matters stipulated in the Bank's Articles of Association or prevailing laws and regulations.

## KEPUTUSAN, REKOMENDASI DAN PELAKSANAAN TUGAS DEWAN KOMISARIS

Selama tahun 2021, Dewan Komisaris Bank Artha Graha Internasional telah mengambil beberapa keputusan yaitu:

1. Menunjuk Bapak Kiki Syahnakri selaku Komisaris Utama/Komisaris Independen untuk memimpin RUPS;
2. Menunjuk Kantor Akuntan Publik Kanaka Puradiredja, Suhartono sebagai kantor akuntan dan/atau kantor akuntan publik yang akan mengaudit buku-buku Bank untuk tahun buku yang berakhir tanggal 31 Desember 2021;
3. Menunjuk anggota Komite Audit, Komite Pemantau Risiko dan Komite Remunerasi dan Nominasi; dan
4. Mengangkat 1 (satu) orang Komisaris Independen dan 2 (dua) orang Direksi baru serta mengangkat kembali 1 (satu) orang Dewan Komisaris Perseroan dan 2 (dua) orang Direksi yaitu:

### Dewan Komisaris

- a. Bapak Nicolaus Eko Riwayanto, selaku Komisaris Independen.
- b. Ibu Elizawatie Simon, selaku Komisaris Independen (dalam masa *cooling off* akan diajukan untuk *fit and proper test* setelah tanggal 22 Februari 2022).

### Direksi

- a. Ibu Christina Harapan, selaku Wakil Direktur Utama;
- b. Bapak Indrastomo Nugroho, selaku Direktur;
- c. Bapak Andy Dharma, selaku Direktur; dan
- d. Ibu Susana, selaku Direktur.

## PROGRAM PENGENALAN PERUSAHAAN BAGI KOMISARIS BARU

Bank Artha Graha Internasional menyelenggarakan program pengenalan perusahaan untuk anggota Dewan Komisaris yang baru diangkat. Program pengenalan perusahaan bagi Dewan Komisaris baru bertujuan untuk memberikan informasi kepada pihak terkait agar mendapatkan pemahaman lebih tentang Bank Artha Graha Internasional guna mendukung pelaksanaan tugas dan tanggung jawabnya.

## PROGRAM PELATIHAN DEWAN KOMISARIS

Bank Artha Graha Internasional menyadari bahwa anggota Dewan Komisaris dan juga seluruh karyawan Bank merupakan aset utama yang memiliki peranan penting bagi Bank. Sebab itu, Bank sangat memperhatikan *Human Capital* untuk memiliki kompetensi yang terus berkembang. Setiap tahun, Bank mengadakan berbagai program peningkatan kompetensi berupa pelatihan, *workshop* ataupun sertifikasi bagi para karyawannya.

## DECISIONS, RECOMMENDATIONS AND IMPLEMENTATION OF THE DUTIES OF THE BOARD OF COMMISSIONERS

Throughout 2021, the Board of Commissioners of Bank Artha Graha Internasional has made several decisions as follows:

1. Appoint Mr. Kiki Syahnakri as President Commissioner/Independent Commissioner to lead the GMS;
2. Appoint Public Accounting Firm Kanaka Puradiredja, Suhartono as an accounting firm and/or public accounting firm that will audit the Bank's books for the financial year ending December 31, 2021;
3. Appoint members of Audit Committee, Risk Monitoring Committee and Remuneration and Nomination Committee; and
4. Appoint 1(one) Independent Commissioner and 2(two) new Directors and reappoint 1(one) Board of Commissioners of the Company and 2(two) Directors, namely:

### Board of Commissioners

- a. Mr. Nicolaus Eko Riwayanto, as Independent Commissioner.
- b. Mrs. Elizawatie Simon, as Independent Commissioner (in the cooling off period will be submitted for a fit and proper test after February 22, 2022).

### Board of Directors

- a. Mrs. Christina Harapan, as Vice President Director;
- b. Mr. Indrastomo Nugroho, as Director;
- c. Mr. Andy Dharma, as Director; and
- d. Mrs. Susana, as Director.

## ORIENTATION PROGRAM FOR NEW COMMISSIONER

Bank Artha Graha Internasional organizes an orientation program for newly appointed members of the Board of Commissioners. The company's orientation program for new Board of Commissioners aims at providing information to related parties in order to gain a better understanding of Bank Artha Graha Internasional to support the implementation of its duties and responsibilities.

## BOARD OF COMMISSIONERS TRAINING PROGRAM

Bank Artha Graha Internasional realizes that members of the Board of Commissioners and all employees of the Bank are key assets having an important role for the Bank. Therefore, the Bank is very concerned about Human Capital to own developing competencies. The Bank holds various competency improvement programs in the form of training, workshops or certifications for its employees annually.

Pada tahun 2021, anggota Dewan Komisaris telah mengikuti program pelatihan yaitu:

In 2021, members of the Board of Commissioners have participated in the following training programs:

| Peserta<br>Participant | Nama Training<br>Training Name | Pihak Penyelenggara<br>Organizer | Tanggal<br>Date                     |
|------------------------|--------------------------------|----------------------------------|-------------------------------------|
| Nicolaus Eko Riwayanto | <i>Sustainable Finance</i>     | LPPI                             | 16 Oktober 2021<br>October 16, 2021 |

## MEKANISME PENGUNDURAN DIRI DAN PEMBERHENTIAN DEWAN KOMISARIS

Sebagaimana yang telah diatur dalam Pedoman dan Tata Tertib Kerja Dewan Komisaris Bank, ketentuan terkait pengunduran diri dan pemberhentian Dewan Komisaris Bank Artha Graha Internasional adalah sebagai berikut:

1. Seorang anggota Dewan Komisaris berhak mengundurkan diri dari jabatannya dan wajib menyampaikan permohonan pengunduran diri kepada Bank mengenai maksud tersebut sedikitnya 90 hari sebelum tanggal pengunduran dirinya;
2. Bank wajib menyelenggarakan RUPS untuk memutuskan permohonan pengunduran diri anggota Dewan Komisaris dalam jangka waktu paling lambat 90 hari setelah diterimanya surat pengunduran diri tersebut. Dewan Komisaris yang mengundurkan diri tetap dapat dimintakan pertanggungjawabannya sejak tanggal pengangkatan sampai dengan pengunduran dirinya dalam RUPS;
3. Bank wajib melakukan keterbukaan informasi kepada masyarakat dan menyampaikan kepada Otoritas Jasa Keuangan terkait pengunduran diri sesuai dengan peraturan perundang-undangan yang berlaku di pasar modal; serta
4. Masa jabatan anggota Dewan Komisaris akan berakhir dengan sendirinya apabila anggota Dewan Komisaris tersebut:
  - a. Mengundurkan diri dengan pemberitahuan secara tertulis;
  - b. Tidak lagi memenuhi persyaratan perundang-undangan yang berlaku;
  - c. Meninggal dunia;
  - d. Diberhentikan berdasarkan keputusan RUPS; dan
  - e. Dinyatakan pailit atau berada di bawah pengampunan berdasarkan suatu penetapan pengadilan.

## PENILAIAN KINERJA KOMITE-KOMITE YANG BERADA DI BAWAH DEWAN KOMISARIS

Dewan Komisaris dalam menjalankan fungsi pengawasan juga melakukan penilaian kinerja terhadap komite-komite di bawah Dewan Komisaris yang dilakukan secara berkala. Penilaian kinerja ini dilakukan untuk mengukur pelaksanaan tujuan yang telah ditetapkan dengan berbagai pertimbangan sebagaimana yang dijelaskan pada tabel berikut:

## MECHANISM OF RESIGNATION AND DISMISSAL OF THE BOARD OF COMMISSIONERS

As stipulated in the Guidelines and Work Rules of the Bank's Board of Commissioners, the provisions regarding the resignation and dismissal of the Board of Commissioners of Bank Artha Graha Internasional are as follows:

1. A member of the Board of Commissioners has a right to resign from his position and must submit a resignation request to the Bank regarding this purpose at least 90 days before the date of his resignation;
2. Bank is required to organize a GMS to decide on the resignation proposal of members of the Board of Commissioners within a period of no later than 90 days after the receipt of the resignation letter. The Board of Commissioners who resigns can still be held accountable from the date of appointment until their resignation at GMS;
3. Bank is required to disclose information to the public and submit to the Financial Services Authority concerning resignations in accordance with the prevailing laws and regulations in the capital market; as well as
4. The term of office of a member of the Board of Commissioners will end automatically if the member of the Board of Commissioners:
  - a. Resign with a written notification;
  - b. No longer meets the requirements of the applicable legislation;
  - c. Passed away;
  - d. Dismissed based on the decision of GMS; and
  - e. Declared bankrupt or is under interdiction based on a court order.

## PERFORMANCE ASSESSMENT OF THE COMMITTEES UNDER THE BOARD OF COMMISSIONERS

The Board of Commissioners in performing its supervisory function also conducts performance assessments of the committees under the Board of Commissioners which are performed regularly. This performance assessment is conducted to measure the goals achievement that have been set with various considerations as described in the following table:



| Uraian<br>Description                                                   | Dasar Penilaian<br>Basis of Assessment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Penilaian Kinerja<br>Performance Assessment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|-------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Komite Audit<br>Audit Committee                                         | <ul style="list-style-type: none"> <li>a. Kehadiran dalam rapat Komite;</li> <li>b. Penguasaan materi yang akan dibahas;</li> <li>c. Kesanggupan dalam menyediakan waktu serta upaya pemenuhan tugas dan tanggung jawab sebagai anggota Komite;</li> <li>d. Kualitas dan saran yang diberikan dalam rapat-rapat;</li> <li>e. Terlaksananya pemantauan dan evaluasi, baik secara berkala maupun tahunan, atas hal-hal yang menjadi bidang tugas dan tanggung jawab masing-masing Komite;</li> <li>f. Pemantauan dan koreksi penyimpangan; dan</li> <li>g. Terlaksananya pemantauan dan evaluasi terhadap divisi/unit yang terkait dengan bidang tugas dan tanggung jawab masing-masing komite.</li> </ul> | <p>Telah melaksanakan tugas dan tanggung jawabnya dalam memantau dan mengevaluasi perencanaan dan pelaksanaan audit dan <i>monitoring</i> tindak lanjut yang dilakukan Direksi atas pemenuhan komitmen hasil temuan pemeriksaan internal maupun eksternal. Dengan demikian, Dewan Komisaris menilai kinerja Komite Audit di tahun 2021 telah efektif.</p> <p>Has performed his duties and responsibilities in monitoring and evaluating the plan and implementation of audit and monitoring the follow-up actions taken by the Board of Directors on the fulfillment of commitments from the findings of internal and external audits. Thus, the Board of Commissioners assesses that the performance of the Audit Committee in 2021 has been effective.</p>                                                                                                                                                 |
| Komite Pemantau Risiko<br>Risk Monitoring Activity                      | <ul style="list-style-type: none"> <li>a. Attendance in the Committee's meetings;</li> <li>b. Mastering materials to be discussed;</li> <li>c. Ability to provide time and effort to fulfil duties and responsibilities as a member of the Committee;</li> <li>d. Quality advice given in the meetings;</li> <li>e. Implementation of monitoring and evaluation, whether periodically or annually, of matters that become the duties and responsibilities of each Committee;</li> <li>f. Monitoring and correction of deviations; and</li> <li>g. Implementation of monitoring and evaluation to the division/unit related to the duties and responsibilities of each Committee.</li> </ul>              | <p>Telah membantu Dewan Komisaris dalam mengevaluasi, mengkaji hal-hal yang berhubungan dengan risiko, serta memberikan arahan dan saran dalam pengembangan manajemen risiko di Bank, dan memantau serta mengevaluasi atas pelaksanaan tugas Komite Manajemen Risiko dan SKMR.</p> <p>Dewan Komisaris menyimpulkan bahwa Komite Pemantau Risiko telah berhasil melakukan tugas dan tanggung jawabnya di tahun 2021.</p> <p>Has assisted the Board of Commissioners in evaluating, reviewing matters related to risk, as well as providing direction and advice the Bank's risk management development, and monitoring and evaluating the implementation of tasks of the Risk Management Committee and Risks.</p> <p>The Board of Commissioners concludes that the Risk Monitoring Committee has successfully performed its duties and responsibilities in 2021.</p>                                          |
| Komite Remunerasi dan Nominasi<br>Remuneration and Nomination Committee |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <p>Telah membantu Dewan Komisaris dalam memberi usulan terkait sistem dan kebijakan remunerasi yang sesuai bagi Dewan Komisaris dan Direksi, serta telah memberikan rekomendasi calon anggota Dewan Komisaris dan/atau Direksi dan calon Pihak Independen yang dapat menjadi anggota Komite kepada Dewan Komisaris. Dewan Komisaris menghargai kinerja yang baik dan efektif di tahun 2021.</p> <p>Has assisted the Board of Commissioners in providing recommendations regarding appropriate remuneration systems and policies for the Board of Commissioners and the Board of Directors, and has provided recommendations for candidates for members of the Board of Commissioners and/or Directors and candidates for Independent Parties who can become members of the Committee to the Board of Commissioners. The Board of Commissioners appreciates their good and effective performance in 2021.</p> |



## KOMISARIS INDEPENDEN

### INDEPENDENT COMMISSIONER

Sebagaimana diatur dalam SEOJK No. 13/SEOJK.03/2017 tentang penerapan tata kelola bagi bank umum, dalam penerapan Tata Kelola, diperlukan keberadaan Komisaris Independen dan Pihak Independen untuk menghindari benturan kepentingan (*conflict of interest*) dalam pelaksanaan tugas seluruh tingkatan atau jenjang organisasi Bank, *check and balance*, serta melindungi kepentingan Pemangku Kepentingan khususnya pemilik dana dan Pemegang Saham non-pengendali. Untuk mendukung independensi dalam pelaksanaan tugas dimaksud, perlu pengaturan mengenai masa tunggu (*cooling off*) bagi pihak yang akan menjadi Pihak Independen.

Selanjutnya diatur ketentuan tentang Komisaris Independen yang ditetapkan paling sedikit 50% (lima puluh persen) dari jumlah anggota Dewan Komisaris. Komisaris Independen adalah anggota Dewan Komisaris yang tidak memiliki hubungan keuangan, hubungan kepengurusan, hubungan kepemilikan, dan/atau hubungan keluarga dengan anggota Direksi, anggota Dewan Komisaris lain, dan/atau Pemegang Saham pengendali, atau hubungan dengan Bank yang dapat memengaruhi kemampuan untuk bertindak independen.

Bank Artha Graha Internasional memiliki 3 (tiga) orang Komisaris Independen (dimana salah satu calon Komisaris Independen masih dalam masa *cooling off* per 31 Desember 2021) dari 5 (lima) anggota Dewan Komisaris yang berarti lebih dari 50% dari seluruh anggota Dewan Komisaris dan telah memenuhi ketentuan tersebut.

#### KRITERIA PENENTUAN KOMISARIS INDEPENDEN

Peraturan OJK No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik mengatur persyaratan pengangkatan anggota Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik. Dalam hal ini, persyaratan diangkatnya anggota Dewan Komisaris Independen minimal sama dengan persyaratan untuk mengangkat anggota Dewan Komisaris non-Independen ditambah dengan beberapa aturan lain di antaranya terkait independensi sebagaimana yang dijelaskan pada tabel berikut ini:

As stipulated in SEOJK No. 13/SEOJK.03/2017 regarding the implementation of good governance for commercial banks, in the implementation of Governance, it is necessary to have an Independent Commissioner and an Independent Party to avoid conflicts of interest in performing duties at all levels the Bank's organization, checks and balances, and protect the interests of stakeholders, especially fund owners and non-controlling shareholders. To support independence in performing the aforementioned tasks, it is necessary to arrange a cooling off period for parties who will become Independent Parties.

Furthermore, provisions regarding Independent Commissioners are set at least 50% (fifty percent) of the total members of the Board of Commissioners. Independent Commissioner is a member of the Board of Commissioners having no financial relationship, management relationship, ownership relationship, and/or family relationship with members of the Board of Directors, other members of the Board of Commissioners, and/or controlling shareholder, or relationship with the Bank that may affect the ability to act independently.

Bank Artha Graha Internasional has 3 (three) Independent Commissioners (of which one candidate for Independent Commissioner was still in the cooling off period as of December 31, 2021) from 5 (five) members of the Board of Commissioners, which means more than 50% of all members of the Board of Commissioners and have met these conditions.

#### CRITERIA FOR DETERMINING INDEPENDENT COMMISSIONERS

OJK Regulation No. 33/POJK.04/2014 regarding the Board of Directors and Board of Commissioners of Issuers or Public Companies regulates the requirements for the appointment of members of the Board of Directors and Board of Commissioners of Issuers or Public Companies. In this case, the requirements of members of the Independent Board of Commissioners are at least the same as the requirements for appointing non-Independent members of the Board of Commissioners plus several other rules, amongst others those related to independence as described in the following table:

| Kriteria<br>Criteria                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Komisaris Independen<br>Independent Commissioner |                           |                       |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|---------------------------|-----------------------|
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Kiki<br>Syahnakri                                | Nicolaus Eko<br>Riwayanto | Elizawatie<br>Simon*) |
| 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 untuk pengangkatan kembali sebagai Komisaris Independen Emiten atau Perusahaan Publik pada periode berikutnya;<br>Not a person who works or has an 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 reappointment as Independent Commissioner of the Issuer or Public Company for the next period; | √                                                | √                         | √                     |
| Tidak mempunyai saham baik langsung maupun tidak langsung pada Emiten atau Perusahaan Publik tersebut;<br>Does not own shares of the Issuer or the related Public Company, either directly or indirectly;                                                                                                                                                                                                                                                                                                                                                                                                                                            | √                                                | √                         | √                     |
| Tidak mempunyai hubungan afiliasi dengan Emiten atau Perusahaan Publik, anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham utama Emiten atau Perusahaan Publik tersebut; dan<br>There is no affiliate relationship with the Board of Commissioners, Board of Directors, as well as Main and Controlling Shareholders of the said Issuer of Public Company; and                                                                                                                                                                                                                                                                            | √                                                | √                         | √                     |
| Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Emiten atau Perusahaan Publik tersebut.<br>Have no business relationship, either directly or indirectly with the said Issuer or Public Company.                                                                                                                                                                                                                                                                                                                                                                                              | √                                                | √                         | √                     |

## DIREKSI

### BOARD OF DIRECTORS

Direksi adalah organ tata kelola Bank yang berperan sangat penting dalam menjalankan pengelolaan usaha Bank. Direksi diangkat dan diberhentikan oleh Pemegang Saham melalui mekanisme RUPS. Oleh karena itu, Direksi harus mempertanggungjawabkan pelaksanaan tugas dan tanggung jawabnya.

#### PEDOMAN KERJA/PIAGAM DIREKSI

Bank telah memiliki Pedoman dan Tata Tertib Kerja Direksi 0027.02.0 tanggal 18 September 2015 sebagai pedoman pelaksanaan tugas dan tanggung jawab Direksi agar sesuai dengan aturan dalam penerapan tata kelola perusahaan yang baik. Direksi juga mengacu pada peraturan perundang-undangan lainnya seperti:

1. Undang-Undang No. 40 tahun 2007 tentang Perseroan Terbatas;
2. Undang-Undang No. 10 tahun 1998 tentang Perbankan;
3. Peraturan Bank Indonesia No. 13/27/PBI/2011 tentang Bank Umum yang telah diubah dengan Peraturan Bank Indonesia;
4. Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum;
5. Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten dan Perusahaan Publik;
6. Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Bank Umum; dan
7. Anggaran Dasar Bank Artha Graha Internasional.

#### KRITERIA DIREKSI

Berdasarkan Pedoman dan Tata Tertib Kerja Direksi, calon anggota Direksi Bank harus memenuhi kriteria sebagai berikut:

1. Anggota Direksi wajib memenuhi integritas seperti:
  - a. Memiliki akhlak dan moral yang baik;
  - b. Memiliki komitmen untuk mematuhi peraturan perundang-undangan yang berlaku;
  - c. Memiliki komitmen tinggi terhadap pengembangan operasional Bank yang sehat; dan
  - d. Tidak termasuk dalam daftar tidak lulus.

The Board of Directors is the Bank's governance organ having a very important role in managing the Bank's business. The Board of Directors is appointed and dismissed by the Shareholders through GMS mechanism. Therefore, the Board of Directors must be accountable for its duties and responsibilities implementation.

#### WORK GUIDELINES/BOARD OF DIRECTORS CHARTER

The Bank already has the Board of Directors Guidelines and Work Rules 0027.02.0 dated September 18, 2015 as a guideline for the implementation of the duties and responsibilities of the Board of Directors to comply with the rules in the good corporate governance implementation. The Board of Directors also refers to other laws and regulations such as:

1. Law No. 40 Year 2007 regarding Limited Liability Companies;
2. Law No. 10 of 1998 regarding Banking;
3. Bank Indonesia Regulation No. 13/27/PBI/2011 concerning Commercial Banks as amended by a Bank Indonesia Regulation;
4. Financial Services Authority Regulation No. 55/POJK.03/2016 concerning the Implementation of Good Corporate Governance for Commercial Banks;
5. Financial Services Authority Regulation No. 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers and Public Companies;
6. Financial Services Authority Circular No. 13/SEOJK.03/2017 concerning the Implementation of Good Corporate Governance for Commercial Banks; and
7. Articles of Association of Bank Artha Graha Internasional.

#### BOARD OF DIRECTORS CRITERIA

Based on the Guidelines and Work Rules of the Board of Directors, prospective members of the Bank's Board of Directors must meet the following criteria:

1. Members of the Board of Directors are required to fulfill such integrity as:
  - a. Have good character and morals;
  - b. Have a commitment to comply with the prevailing laws and regulations;
  - c. Have a high commitment to the development of sound Bank operations; and
  - d. Not included in the list of did not pass.

2. Kompetensi yang paling kurang terdiri dari:
  - a. Pengetahuan di bidang perbankan yang memadai dan relevan dengan jabatannya;
  - b. Pengalaman dan keahlian di bidang perbankan atau bidang keuangan; serta
  - c. Kemampuan untuk melakukan pengelolaan strategis dalam rangka pengembangan Bank yang sehat.
3. Reputasi keuangan yang paling kurang yaitu:
  - a. Tidak termasuk dalam daftar kredit macet;
  - b. Tidak pernah dinyatakan pailit atau menjadi anggota Direksi atau anggota Dewan Komisaris yang dinyatakan bersalah dan menyebabkan suatu Bank dinyatakan pailit dalam waktu 5 tahun sebelum dicalonkan.
4. Tidak termasuk dalam daftar orang yang dilarang menjadi Pemegang Saham atau pengurus Bank atau Bank Perkreditan Rakyat sesuai dengan ketentuan yang ditetapkan oleh Otoritas Jasa Keuangan; serta
5. Tidak pernah melakukan tindakan tercela di bidang perbankan, keuangan dan usaha lainnya, tidak pernah dihukum karena terbukti melakukan tindak pidana kejahatan, serta tidak sedang dalam masa pengenaan sanksi untuk dilarang menjadi pengurus Bank atau Bank Perkreditan Rakyat sebagaimana diatur dalam ketentuan penilaian dan keputusan yang ditetapkan Otoritas Jasa Keuangan.

2. Competencies that at least comprise of:
  - a. Adequate knowledge in banking and relevant to the position;
  - b. Experience and expertise in banking or finance; as well as
  - c. Ability to implement strategic management in the context of developing a healthy Bank.
3. The least financial reputation is:
  - a. Not included in the list of bad debts;
  - b. Never been declared bankrupt or a member of the Board of Directors or a member of the Board of Commissioners who was found guilty of causing a Bank to be declared bankrupt within 5 years prior to being nominated.
4. Not included in the list of persons prohibited from becoming Shareholders or management of a Bank or Rural Bank in accordance with the provisions stipulated by the Financial Services Authority; as well as
5. Has never committed a disgraceful act in banking, finance and other business, has never been convicted of a criminal offense, and is not in the period of imposition of sanctions to be prohibited from becoming the management of a Bank or Rural Bank as regulated in the provisions of the fit and proper assessment set by the Financial Services Authority.

## PENILAIAN KEMAMPUAN DAN KEPATUTAN

Bank Artha Graha Internasional menyatakan bahwa Direksi telah lulus dalam uji kemampuan dan kepatutan seperti dijelaskan dalam tabel berikut ini:

## FIT AND PROPER ASSESSMENT

Bank Artha Graha Internasional states that the Board of Directors has passed the fit and proper test as described in the following table:

| Nama<br>Name      | Jabatan<br>Position                                                                          | Penyelenggara<br>Organizer | Tanggal Kelulusan<br>Date of Passing of the Test | No. Surat<br>Letter No.                                                                                        |
|-------------------|----------------------------------------------------------------------------------------------|----------------------------|--------------------------------------------------|----------------------------------------------------------------------------------------------------------------|
| Andy Kasih        | Direktur Utama<br>President Director                                                         | Bank Indonesia             | 9 Desember 2008<br>December 9, 2008              | Surat Bank Indonesia No. 10/184/GBI/DPIP/Rahasia<br>Letter of Bank Indonesia No. 10/184/GBI/DPIP/Rahasia       |
| Christina Harapan | Wakil Direktur Utama<br>Vice President Director                                              | Otoritas Jasa Keuangan     | 9 Januari 2019<br>January 9, 2019                | Surat Otoritas Jasa Keuangan No. SR-8/PB.12/2019<br>Financial Service Authority Letter No. SR-310/PB.12/2019   |
| Anas Latief       | Direktur Kepatuhan & Direktur Independen<br>Director of Compliance & Director of Independent | Otoritas Jasa Keuangan     | 20 November 2019<br>November 20, 2019            | Surat Otoritas Jasa Keuangan No. SR-310/PB.12/2019<br>Financial Service Authority Letter No. SR-310/PB.12/2019 |
| Indra S. Budianto | Direktur<br>Director                                                                         | Otoritas Jasa Keuangan     | 2 Oktober 2015<br>October 2, 2015                | Surat Otoritas Jasa Keuangan No. SR-183/D.03/2015<br>Financial Service Authority Letter No. SR-183/D.03/2015   |

- Kilas Kinerja Performance Highlights
- Laporan Manajemen Management Report
- Profil Perusahaan Company Profile
- Aspek Pendukung Bisnis Business Supporting Aspects

| Nama<br>Name       | Jabatan<br>Position  | Penyelenggara<br>Organizer | Tanggal Kelulusan<br>Date of Passing of<br>the Test | No. Surat<br>Letter No.                                                                                              |
|--------------------|----------------------|----------------------------|-----------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| Indrastomo Nugroho | Direktur<br>Director | Otoritas Jasa Keuangan     | 15 Mei 2019<br>May 15, 2019                         | Surat Otoritas Jasa Keuangan<br>No. SR-123/PB.12/2019<br>Financial Service Authority Letter<br>No. SR-123/PB.12/2019 |
| Andy Dharma        | Direktur<br>Director | Otoritas Jasa Keuangan     | 27 Januari 2022<br>January 27, 2022                 | Surat Otoritas Jasa Keuangan<br>No. SR-26/PB.12/2022<br>Financial Service Authority Letter<br>No. SR-26/PB.12/2022   |
| Susana             | Direktur<br>Director | Otoritas Jasa Keuangan     | 27 Januari 2022<br>January 27, 2022                 | Surat Otoritas Jasa Keuangan<br>No. SR-26/PB.12/2022<br>Financial Service Authority Letter<br>No. SR-26/PB.12/2022   |

## SERTIFIKASI MANAJEMEN RISIKO

Direksi Bank wajib memiliki Sertifikat Manajemen Risiko, minimal tingkat 4 dan 5 sebagaimana diatur dalam Peraturan Bank Indonesia No. 11/19/PBI/2009 tentang Sertifikasi Manajemen Risiko bagi Pengurus dan Pejabat Bank Umum. Sertifikat tersebut menjadi salah satu indikator dalam penilaian *fit and proper test* yang harus dijalani oleh Direksi yang akan menjabat. Pada tahun 2021, Direksi yang telah lulus sertifikasi manajemen risiko sebagai berikut:

## RISK MANAGEMENT CERTIFICATION

The Bank's Board of Directors is required to have a Risk Management Certificate, at least level 4 and 5 as stipulated in Bank Indonesia Regulation No. 11/19/PBI/2009 regarding Risk Management Certification for Managers and Officials of Commercial Banks. The certificate is one of the indicators in the assessment of the fit and proper test that must be followed by the candidates of the Board of Directors. In 2021, the Directors who have passed the risk management certification are as follows:

| Nama<br>Name       | Jabatan<br>Position                                                                                | Sertifikasi<br>Manajemen Risiko<br>Risk Management<br>Certification | Penyelenggara<br>Organizer                                                                          |
|--------------------|----------------------------------------------------------------------------------------------------|---------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|
| Andy Kasih         | Direktur Utama<br>President Director                                                               | Level 5                                                             | Badan Sertifikasi Manajemen Risiko (BSMR)<br>Risk Management Certification Agency                   |
| Christina Harapan  | Wakil Direktur Utama<br>Vice President Director                                                    | Level 5                                                             | Lembaga Sertifikasi Profesi Perbankan (LSPP)<br>Banking Profession Certification Institution (LSPP) |
| Anas Latief        | Direktur Kepatuhan &<br>Direktur Independen<br>Director of Compliance<br>& Director of Independent | Level 5                                                             | Badan Sertifikasi Manajemen Risiko (BSMR)<br>Risk Management Certification Agency                   |
| Indra S. Budianto  | Direktur   Director                                                                                | Level 5                                                             | Lembaga Sertifikasi Profesi Perbankan (LSPP)<br>Risk Management Certification Agency                |
| Indrastomo Nugroho | Direktur   Director                                                                                | Level 5                                                             | Lembaga Sertifikasi Profesi Perbankan (LSPP)<br>Risk Management Certification Agency                |
| Andy Dharma*)      | Direktur   Director                                                                                | Level 5                                                             | Badan Sertifikasi Manajemen Risiko (BSMR)<br>Risk Management Certification Agency                   |
| Susana*)           | Direktur   Director                                                                                | Level 5                                                             | Lembaga Sertifikasi Profesi Perbankan (LSPP)<br>Risk Management Certification Agency                |

\*) Telah lulus uji kelayakan dan kepatutan OJK pada tanggal 27 Januari 2022

\*) Has passed fit and proper test conducted by OJK on January 27, 2022

## SUSUNAN, JUMLAH, KOMPOSISI DAN DASAR PENGANGKATAN ANGGOTA DIREKSI DI SEPANJANG TAHUN 2021

Komposisi keanggotaan Direksi pada tahun 2021 mengalami perubahan selain mengangkat kembali Christina Harapan dan Indrastomo Nugroho sebagai Direksi, Bank juga mengangkat 2 (dua) anggota direksi baru sebagai berikut:

## COMPOSITION, AMOUNT, COMPOSITION AND BASIS OF APPOINTMENT OF MEMBERS OF THE BOARD OF DIRECTORS IN 2021

The membership composition of the Board of Directors in 2021 was changing in addition to reappointing Christina Harapan and Indrastomo Nugroho as Directors, the Bank also appointed 2 (two) new members of the Board of Directors as follows:

| Nama<br>Name      | Jabatan<br>Position                                                                    | Dasar Pengangkatan<br>Basis of Appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Masa Jabatan<br>Period |
|-------------------|----------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|
| Andy Kasih        | Direktur Utama<br>President Director                                                   | <ul style="list-style-type: none"> <li>Akta Pernyataan Keputusan Rapat No. 95 tanggal 30 Juni 2008.</li> <li>Akta Pernyataan Keputusan Rapat No. 5 tanggal 4 Juli 2014.</li> <li>Akta Pernyataan Keputusan Rapat No. 20 tanggal 16 Juni 2017.</li> <li>Akta Pernyataan Keputusan Rapat No. 7 tanggal 5 Oktober 2020.</li> <li>Deed of Minutes of Annual General Meeting of Shareholders No. 95, dated June 30, 2008.</li> <li>Deed of Meeting Resolutions No. 5 dated July 4, 2014.</li> <li>Deed of Meeting Resolutions No. 20, dated June 16, 2017.</li> <li>Deed of Minutes of Annual General Meeting of Shareholders No. 7 dated October 5, 2020.</li> </ul>                                                                                                     | 2020-2023              |
| Christina Harapan | Wakil Direktur Utama<br>Vice President Director                                        | <ul style="list-style-type: none"> <li>Akta Pernyataan Keputusan Rapat No. 09 tanggal 17 Juli 2018.</li> <li>Akta Pernyataan Keputusan Rapat No. 177 tanggal 23 Agustus 2021.</li> <li>Deed of Meeting Resolutions No. 09, dated July 17, 2018.</li> <li>Deed of Meeting Resolutions No. 177, dated August 23, 2021.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                      | 2021-2024              |
| Anas Latief       | Direktur Kepatuhan & Direktur Independen<br>Compliance Director & Independent Director | <ul style="list-style-type: none"> <li>Akta Pernyataan Keputusan Rapat No. 225 tanggal 28 November 2014.</li> <li>Akta Pernyataan Keputusan Rapat No. 20 tanggal 16 Juni 2017.</li> <li>Akta Pernyataan Keputusan Rapat No. 09 tanggal 17 Juli 2018.</li> <li>Akta Pernyataan Keputusan Rapat No. 09 tanggal 4 Juli 2019.</li> <li>Akta Pernyataan Keputusan Rapat No. 7 tanggal 5 Oktober 2020.</li> <li>Deed of Meeting Resolutions No. 225 dated November 28, 2014.</li> <li>Deed of Meeting Resolutions No. 20 dated June 16, 2017.</li> <li>Deed of Meeting Resolutions No. 09, dated July 17, 2018.</li> <li>Deed of Meeting Resolutions No. 09, dated July 4, 2019.</li> <li>Deed of Statement of Meeting Resolutions No. 7 dated October 5, 2020.</li> </ul> | 2020-2023              |



| Nama<br>Name       | Jabatan<br>Position  | Dasar Pengangkatan<br>Basis of Appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Masa Jabatan<br>Period |
|--------------------|----------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|
| Indra S. Budianto  | Direktur<br>Director | <ul style="list-style-type: none"> <li>Akta Pernyataan Keputusan Rapat No. 225 tanggal 28 November 2014.</li> <li>Akta Pernyataan Keputusan Rapat No. 20 tanggal 16 Juni 2017.</li> <li>Akta Pernyataan Keputusan Rapat No. 7 tanggal 5 Oktober 2020.</li> <li>Deed of Meeting Resolutions No. 225 dated November 28, 2014.</li> <li>Deed of Meeting Resolutions No. 20 dated June 16, 2017.</li> <li>Deed of Minutes of Annual General Meeting of Shareholders No. 7 dated October 5, 2020.</li> </ul> | 2020-2023              |
| Indrastomo Nugroho | Direktur<br>Director | <ul style="list-style-type: none"> <li>Akta Pernyataan Keputusan Rapat No. 09 tanggal 17 Juli 2018.</li> <li>Akta Pernyataan Keputusan Rapat No. 177 tanggal 23 Agustus 2021.</li> <li>Deed of Meeting Resolutions No. 09, dated July 17, 2018.</li> <li>Deed of Meeting Resolutions No. 177, dated August 23, 2021.</li> </ul>                                                                                                                                                                         | 2021-2024              |
| Andy Dharma*)      | Direktur<br>Director | <ul style="list-style-type: none"> <li>Akta Pernyataan Keputusan Rapat No. 177 tanggal 23 Agustus 2021.</li> <li>Deed of Meeting Resolutions No. 177, dated August 23, 2021.</li> </ul>                                                                                                                                                                                                                                                                                                                 | 2021-2024              |
| Susana*)           | Direktur<br>Director | <ul style="list-style-type: none"> <li>Akta Pernyataan Keputusan Rapat No. 177 tanggal 23 Agustus 2021.</li> <li>Deed of Meeting Resolutions No. 177, dated August 23, 2021.</li> </ul>                                                                                                                                                                                                                                                                                                                 | 2021-2024              |

\*) Telah lulus uji kelayakan dan kepatutan OJK pada tanggal 27 Januari 2022

\*) Has passed fit and proper test conducted by OJK on January 27, 2022

## TUGAS DAN TANGGUNG JAWAB DIREKSI

Sesuai dengan ketentuan dalam Pedoman dan Tata Tertib Kerja Direksi, Direksi mengemban tugas dan tanggung jawab sebagai berikut:

- Bertanggung jawab untuk melaksanakan kepengurusan untuk kepentingan Bank sesuai dengan tugas pokok Direksi yaitu:
  - Memimpin dan mengurus sesuai dengan tujuan Bank; serta
  - Menguasai, memelihara, dan mengurus kekayaan Bank.
- Setiap anggota Direksi wajib dengan itikad baik dan penuh tanggung jawab menjalankan tugasnya dengan mengindahkan peraturan perundang-undangan yang berlaku;
- Pembagian tugas dan wewenang di antara para anggota Direksi ditetapkan oleh RUPS dan dalam hal RUPS tidak menetapkan, pembagian tugas, dan wewenang anggota Direksi ditetapkan berdasarkan keputusan Direksi;

## DUTIES AND RESPONSIBILITIES OF THE BOARD OF DIRECTORS

In accordance with the provisions in the Board of Directors' Guidelines and Work Rules, Board of Directors performs the following duties and responsibilities:

- Responsible for conducting management for the benefit of the Bank in accordance with the main duties of the Board of Directors, namely:
  - Leading and managing in accordance with the Bank's objectives; as well as
  - Control, maintain, and manage the assets of the Bank.
- Each member of the Board of Directors must in good faith and full responsibility conduct their duties with due observance of the prevailing laws and regulations;
- The division of duties and authorities among the members of the Board of Directors shall be determined by GMS and in the event that the GMS does not determine, the division of duties, and authorities of the members of the Board of Directors shall be set based on the decision of the Board of Directors;

- |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ol style="list-style-type: none"> <li>4. Direksi bertanggung jawab penuh dalam melaksanakan tugasnya yang ditujukan untuk kepentingan Bank dalam mencapai maksud dan tujuannya;</li> <li>5. Bertanggung jawab untuk merumuskan ketercapaian visi, misi, serta strategi jangka pendek, menengah dan jangka panjang Bank melalui koordinasi kerja serta pemantauan kinerja dan prestasi setiap unit kerja;</li> <li>6. Bertanggung jawab merumuskan arah kebijakan dan sasaran bidang kepatuhan dan manajemen risiko Bank dalam memenuhi seluruh peraturan Otoritas Jasa Keuangan dan peraturan perundang-undangan lain yang berlaku dalam rangka prinsip kehati-hatian;</li> <li>7. Wajib menindaklanjuti temuan audit dan rekomendasi dari Satuan Kerja Audit Intern (SKAI), auditor eksternal, hasil pengawasan Otoritas Jasa Keuangan atau hasil pengawasan otoritas lain; dan</li> <li>8. Wajib mempertanggungjawabkan pelaksanaan tugasnya kepada Pemegang Saham melalui RUPS.</li> </ol> | <ol style="list-style-type: none"> <li>4. The Board of Directors is fully responsible for carrying out its duties aimed at the interest of the Bank in achieving its goals and objectives;</li> <li>5. Responsible for formulating the achievement of the Bank's vision, mission, medium and long term strategy through work coordination and monitoring the performance and achievements of each work unit;</li> <li>6. Responsible for formulating policy directions and targets for compliance and Bank risk management in complying with all Financial Services Authority regulations and other prevailing laws and regulations in the context of prudential principles;</li> <li>7. Obligation to follow up audit findings and recommendations from the Internal Audit Unit (SKAI), external auditors, the results of the supervision of the Financial Services Authority or the results of the supervision of other authorities; and</li> <li>8. Obligated to account for the implementation of their duties to Shareholders through the GMS.</li> </ol> |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

#### Tugas dan Tanggung Jawab Masing-Masing Direksi | Duties and Responsibilities of Each Member of the Board of Directors

| Nama   Name | Jabatan   Position                   | Tanggung Jawab   Responsibility                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|-------------|--------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Andy Kasih  | Direktur Utama<br>President Director | <ol style="list-style-type: none"> <li>1. Mengoordinasikan pelaksanaan pengurusan Bank sesuai yang ditetapkan dalam Anggaran Dasar dan keputusan RUPS dengan memperhatikan ketentuan yang berlaku;</li> <li>2. Mengoordinasikan, mengarahkan, dan melakukan supervisi direktorat-direktorat dalam Bank secara berkesinambungan sesuai dengan bidangnya masing-masing agar berjalan dengan lancar, efektif, efisien, dan tetap dalam strategi jangka panjang Bank;</li> <li>3. Mengarahkan proses-proses perubahan yang diperlukan untuk memenuhi tantangan persaingan pasar dengan mendorong unit bisnis memasarkan produk dan jasa dengan lebih dinamis dan kompetitif, dengan pengkajian yang komprehensif dari Direktorat Manajemen Risiko dan Kepatuhan;</li> <li>4. Meningkatkan citra Bank di tingkat nasional dan internasional serta turut membina hubungan baik dengan bank koresponden, <i>investment bank</i>, lembaga keuangan, Nasabah, dan otoritas moneter, baik di dalam maupun di luar negeri;</li> <li>5. Bertanggung jawab atas bidang Admin Kredit dan Legal;</li> <li>6. Bertanggung jawab atas bidang Operasi;</li> <li>7. Bertanggung jawab atas bidang Audit Internal dan Anti <i>Fraud</i>;</li> <li>8. Bertanggung jawab atas bidang HC;</li> <li>9. Bertanggung jawab atas bidang Umum; dan</li> <li>10. Bertanggung jawab atas bidang Sekretaris Perusahaan.</li> <li>1. Coordinating the management of the Bank as set out in the Articles of Association and the GMS resolutions by observing the applicable provisions;</li> <li>2. Coordinating, directing, and supervising the directorates in the Bank on an ongoing basis in accordance with the respective field so that they run smoothly, effectively, efficiently, and remains in the Bank's long-term strategy;</li> <li>3. Directing the change process needed to meet the challenges of market competition by encouraging business units to market products and services more dynamically and competitively, with a comprehensive assessment from the Risk Management and Compliance Directorate;</li> <li>4. Improving the Bank's image at national and international level and also fostering good relationship with correspondent banks, investment banks, financial institutions, customers, and monetary authorities, both at home and abroad;</li> <li>5. Responsible for Credit Admin and Legal;</li> <li>6. Responsible for Operations;</li> <li>7. Responsible for Internal Audit and Anti Fraud;</li> <li>8. Responsible for Human Capital;</li> <li>9. Responsible for General Affairs; and</li> <li>10. Responsible for Corporate Secretary.</li> </ol> |

## Tugas dan Tanggung Jawab Masing-Masing Direksi | Duties and Responsibilities of Each Member of the Board of Directors

| Nama   Name        | Jabatan   Position                                                                           | Tanggung Jawab   Responsibility                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|--------------------|----------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Christina Harapan  | Wakil Direktur Utama<br>Vice President Director                                              | <ol style="list-style-type: none"> <li>1. Bersama-sama dengan Direktur Utama mengoordinasikan pelaksanaan pengurusan Bank sesuai penetapan dalam Anggaran Dasar dan keputusan RUPS, dengan memperhatikan ketentuan yang berlaku;</li> <li>2. Bersama-sama dengan Direktur Utama mengoordinasikan, mengarahkan, serta melakukan supervisi Direktorat-Direktorat dalam Bank secara berkesinambungan sesuai dengan bidangnya masing-masing agar berjalan dengan lancar, efektif, efisien, dan tetap dalam strategi jangka panjang Bank;</li> <li>3. Bersama-sama dengan Direktur Utama meningkatkan citra Bank di tingkat nasional dan internasional, serta turut membina hubungan baik dengan bank koresponden, <i>investment bank</i>, lembaga keuangan, Nasabah, dan otoritas moneter, baik di dalam maupun di luar negeri;</li> <li>4. Bersama-sama dengan Direktur Utama mengoordinasikan pelaksanaan kegiatan dalam mengarahkan dan membina jaringan kantor untuk mencapai target pangsa pasar dan meningkatkan volume bisnis (dana dan kredit);</li> <li>5. Bertanggung jawab atas bidang Bisnis dan <i>Treasury</i>; serta</li> <li>6. Bertanggung jawab atas bidang <i>Digital and Network</i>.</li> </ol> |
| Anas Latief        | Direktur Kepatuhan & Direktur Independen<br>Director of Compliance & Director of Independent | <ol style="list-style-type: none"> <li>1. Bertanggung jawab atas bidang Kepatuhan;</li> <li>2. Bertanggung jawab atas bidang APU-PPT; dan</li> <li>3. Bertanggung jawab atas bidang Manajemen Risiko.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Indra S. Budianto  | Direktur<br>Director                                                                         | <ol style="list-style-type: none"> <li>1. Bertanggung jawab atas bidang Remedial dan Litigasi;</li> <li>2. Bertanggung jawab atas bidang SAM;</li> <li>3. Bertanggung jawab atas bidang Restrukturisasi dan Penagihan; serta</li> <li>4. Bertanggung jawab atas Tim Biro Aset.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Indrastomo Nugroho | Direktur<br>Director                                                                         | <ol style="list-style-type: none"> <li>1. Bertanggung jawab atas bidang <i>Retail Banking</i>;</li> <li>2. Bertanggung jawab atas bidang Perbankan Digital; dan</li> <li>3. Bertanggung jawab atas bidang <i>Digital Insight &amp; Acquisition</i>.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |

### Tugas dan Tanggung Jawab Masing-Masing Direksi | Duties and Responsibilities of Each Member of the Board of Directors

| Nama   Name    | Jabatan   Position   | Tanggung Jawab   Responsibility                                                                                                                                                                                                               |
|----------------|----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Andy Dharma**) | Direktur<br>Director | <ol style="list-style-type: none"> <li>1. Bertanggung jawab atas bidang <i>Treasury</i>;</li> <li>2. Bertanggung jawab atas bidang <i>Business Banking</i>; dan</li> <li>3. Bertanggung jawab atas bidang <i>Business Analyst</i>.</li> </ol> |
| Susana**)      | Direktur<br>Director | <ol style="list-style-type: none"> <li>1. Bertanggung jawab atas bidang <i>Financial Control &amp; Budgeting</i>; dan</li> <li>2. Bertanggung jawab atas bidang Admin Kredit &amp; Legal.</li> </ol>                                          |
|                |                      | <ol style="list-style-type: none"> <li>1. Responsible for <i>Treasury</i>;</li> <li>2. Responsible for <i>Business Banking</i>; and</li> <li>3. Responsible for <i>Business Analyst</i>.</li> </ol>                                           |
|                |                      | <ol style="list-style-type: none"> <li>1. Bertanggung jawab atas bidang <i>Financial Control &amp; Budgeting</i>; dan</li> <li>2. Bertanggung jawab atas bidang Admin Kredit &amp; Legal.</li> </ol>                                          |
|                |                      | <ol style="list-style-type: none"> <li>1. Responsible for <i>Financial Control &amp; Budgeting</i>; and</li> <li>2. Responsible for <i>Credit Administration &amp; Legal</i>.</li> </ol>                                                      |

\*\*\*) Telah lulus uji kelayakan dan kepatutan OJK pada tanggal 27 Januari 2022

\*\*) Has passed fit and proper test conducted by OJK on January 27, 2022

### PROGRAM PENGENALAN PERUSAHAAN BAGI DIREKSI BARU

Bank memiliki program pengenalan kepada Direksi yang baru diangkat untuk memberikan pengetahuan mengenai Bank, sehingga mampu memahami tugas dan tanggung jawab sebagai Direksi dan proses bisnis Bank yang dilaksanakan oleh Direksi selain dapat bekerja selaras dengan Organ Perseroan lainnya. Pada tahun 2021, Bank Artha Graha Internasional mengadakan program pengenalan perusahaan bagi Direksi sehubungan dengan penambahan 2 (dua) anggota baru Direksi.

### PROGRAM PELATIHAN DIREKSI

Bank Artha Graha Internasional menyadari bahwa anggota Direksi adalah salah satu aset utama yang memiliki peranan penting bagi Bank. Oleh karena itu, Bank sangat memperhatikan *human capital* dengan kompetensi yang terus berkembang. Bank mengadakan berbagai program peningkatan kompetensi berupa pelatihan, *workshop* ataupun sertifikasi bagi para karyawannya setiap tahun.

Pada tahun 2021, anggota Direksi telah mengikuti program pelatihan yaitu:

### ORIENTATION PROGRAM FOR NEW DIRECTORS

The Bank has an orientation program for newly appointed Directors to provide knowledge about the Bank, so that they are able to understand the duties and responsibilities as the Board of Directors and the Bank's business processes performed by the Board of Directors apart from working in harmony with other Company organs. In 2021, Bank Artha Graha Internasional organized an orientation program for the Board of Directors in connection with an addition of 2 (two) new members of the Board of Directors.

### BOARD OF DIRECTORS TRAINING PROGRAM

Bank Artha Graha Internasional realizes that members of the Board of Directors are one of the main assets having an important role for the Bank. Therefore, the Bank pays great attention to human capital with continuously developing competencies. The Bank holds various competency improvement programs in the form of training, workshops or certifications for its employees annually.

In 2021, members of the Board of Directors participated in the following training programs:

| Peserta<br>Participant | Nama Training<br>Training Name                                                                                                                                                                                                                                                                           | Pihak Penyelenggara<br>Organizer                                                          | Tanggal<br>Date                                                                                                                                    |
|------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|
| Andy Kasih             | <ul style="list-style-type: none"> <li>Operasional Risk Management di Era Covid-19 (<i>Refreshment</i> Manajemen Risiko)</li> <li><i>Sustainable Finance</i></li> <li>Operasional Risk Management di Era Covid-19 (<i>Refreshment</i> of Risk Management)</li> <li><i>Sustainable Finance</i></li> </ul> | <ul style="list-style-type: none"> <li>PT Raharja Duta Solusindo</li> <li>LPPI</li> </ul> | <ul style="list-style-type: none"> <li>15 September 2021</li> <li>16 Oktober 2021</li> <li>September 15, 2021</li> <li>October 16, 2021</li> </ul> |

| Peserta<br>Participant | Nama Training<br>Training Name                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Pihak Penyelenggara<br>Organizer                                                                                                                                                                                                                                                                                                                     | Tanggal<br>Date                                                                                                                                                                                                                                                                                   |
|------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Christina Harapan      | <ul style="list-style-type: none"> <li>Strategi Bertumbuh Dalam Pengelolaan Risiko Kredit di Era Pandemi Covid-19 (<i>Refreshment</i> Manajemen Risiko)</li> <li><i>Sustainable Finance</i></li> <li><i>Selling Skill Approach</i> Pialang Berjangka 2021</li> <li>Strategy for Growth in Credit Risk Management in the Era of the Covid-19 Pandemic (<i>Refreshment</i> of Risk Management)</li> <li><i>Sustainable Finance</i></li> <li><i>Selling Skill Approach</i> of Futures Broker 2021</li> </ul>                                                                                                                                      | <ul style="list-style-type: none"> <li>PT Raharja Duta Solusindo</li> <li>LPPI</li> <li>Tim dari Jakarta Futures Exchange (JFX)</li> <li>PT Raharja Duta Solusindo</li> <li>LPPI</li> <li>Team from Jakarta Futures Exchange</li> </ul>                                                                                                              | <ul style="list-style-type: none"> <li>26 Juni 2021</li> <li>16 Oktober 2021</li> <li>29 Oktober 2021</li> <li>June 26, 2021</li> <li>October 16, 2021</li> <li>October 29, 2021</li> </ul>                                                                                                       |
| Anas Latief            | <ul style="list-style-type: none"> <li>Sertifikasi Kepatuhan Level Eksekutif (Level 3) bagi Direktur Kepatuhan</li> <li><i>Refreshment</i> Manajemen Risiko- Batch 2</li> <li><i>Sustainable Finance</i></li> <li>Executive Level Compliance Certification (Level 3) for Compliance Director</li> <li>Risk Management Refreshment- Batch 2</li> <li><i>Sustainable Finance</i></li> </ul>                                                                                                                                                                                                                                                      | <ul style="list-style-type: none"> <li>FKDKP dan LSPP</li> <li>Risk Management Guard (RMG)</li> <li>LPPI</li> <li>FKDKP and LSPP</li> <li>Risk Management Guard (RMG)</li> <li>LPPI</li> </ul>                                                                                                                                                       | <ul style="list-style-type: none"> <li>18-20 Februari 2021</li> <li>14 Agustus 2021</li> <li>16 Oktober 2021</li> <li>February 18-20, 2021</li> <li>August 14, 2021</li> <li>October 16, 2021</li> </ul>                                                                                          |
| Indra S. Budianto      | <ul style="list-style-type: none"> <li>Penerapan Anti <i>Fraud</i> yang Terintegrasi</li> <li>Review Berkala Penerapan Manajemen Risiko 2021: Kebijakan Pengelolaan Risiko Kredit, Operasional Pasar dan Likuiditas Pasca New Normal dan/atau <i>Back To Normal</i> (<i>Refreshment</i> Manajemen Risiko)</li> <li><i>Sustainable Finance</i></li> <li>Integrated Anti-Fraud Implementation</li> <li>Periodic Review of Risk Management Implementation 2021: Credit Risk Management Policy, Market Operations and Liquidity Post New Normal and/or Back To Normal (Risk Management Refreshment)</li> <li><i>Sustainable Finance</i></li> </ul> | <ul style="list-style-type: none"> <li>Risk Management Guard (RMG)</li> <li>Risk Management Guard (RMG)</li> <li>LPPI</li> <li>Risk Management Guard (RMG)</li> <li>Risk Management Guard (RMG)</li> <li>LPPI</li> </ul>                                                                                                                             | <ul style="list-style-type: none"> <li>16 Maret 2021</li> <li>25 Maret 2021</li> <li>23 Oktober 2021</li> <li>March 16, 2021</li> <li>March 25, 2021</li> <li>October 23, 2021</li> </ul>                                                                                                         |
| Indrastomo Nugroho     | <ul style="list-style-type: none"> <li><i>Sustainable Finance</i></li> <li><i>Selling Approach</i> Pialang Berjangka 2021</li> <li><i>Sustainable Finance</i></li> <li><i>Selling Approach</i> Futures Brokers 2021</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                 | <ul style="list-style-type: none"> <li>LPPI</li> <li>Tim dari Jakarta Futures Exchange (JFX)</li> <li>LPPI</li> <li>Team from Jakarta Futures Exchange (JFX)</li> </ul>                                                                                                                                                                              | <ul style="list-style-type: none"> <li>23 Oktober 2021</li> <li>29 Oktober 2021</li> <li>October 23, 2021</li> <li>October 29, 2021</li> </ul>                                                                                                                                                    |
| Andy Dharma*)          | <ul style="list-style-type: none"> <li>Pasar Komoditas</li> <li>Sertifikasi <i>General Banking</i> Level 3</li> <li><i>Refreshment Treasury Dealer</i> Level Advanced</li> <li><i>Sustainable Finance</i></li> <li><i>Selling Approach</i> Pialang Berjangka 2021</li> <li>Commodity Market</li> <li>Level 3 General Banking Certification</li> <li>Refreshment of Treasury Dealer Advanced Level</li> <li><i>Sustainable Finance</i></li> <li><i>Selling Approach</i> Futures Brokers 2021</li> </ul>                                                                                                                                         | <ul style="list-style-type: none"> <li>Tim dari Jakarta Futures Exchange (JFX)</li> <li>LPPI</li> <li>ACI Indonesia</li> <li>LPPI</li> <li>Tim dari Jakarta Futures Exchange (JFX)</li> <li>Team from Jakarta Futures Exchange (JFX)</li> <li>LPPI</li> <li>ACI Indonesia</li> <li>LPPI</li> <li>Team from Jakarta Futures Exchange (JFX)</li> </ul> | <ul style="list-style-type: none"> <li>16-17 Maret 2021</li> <li>7 April 2021</li> <li>2 Oktober 2021</li> <li>16 Oktober 2021</li> <li>19 Oktober 2021</li> <li>March 16-17, 2021</li> <li>April 7, 2021</li> <li>October 2, 2021</li> <li>October 16, 2021</li> <li>October 19, 2021</li> </ul> |

| Peserta<br>Participant | Nama Training<br>Training Name                                                                                                                                                                                                                                                                          | Pihak Penyelenggara<br>Organizer                                                              | Tanggal<br>Date                                                                                                                                                                                             |
|------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Susana*)               | <ul style="list-style-type: none"> <li>• Sustainable Finance</li> <li>• Sertifikasi General Banking Level 3</li> <li>• Sertifikasi Manajemen Risiko Level 5</li> <li>• Sustainable Finance</li> <li>• Level 3 General Banking Certification</li> <li>• Level 5 Risk Management Certification</li> </ul> | <ul style="list-style-type: none"> <li>• LPPI</li> <li>• LPPI</li> <li>• LPPI-LSPP</li> </ul> | <ul style="list-style-type: none"> <li>• 17 Februari 2021</li> <li>• 7 April 2021</li> <li>• 11 Desember 2021</li> <li>• February 17, 2021</li> <li>• April 7, 2021</li> <li>• December 11, 2021</li> </ul> |

\*) Telah lulus uji kelayakan dan kepatutan OJK pada tanggal 27 Januari 2022  
\*) Has passed fit and proper test conducted by OJK on January 27, 2022

## MEKANISME PENGUNDURAN DIRI DAN PEMBERHENTIAN DIREKSI

Pedoman dan Tata Tertib Kerja Direksi mengatur mekanisme terkait pengunduran diri dan pemberhentian Direksi Bank Artha Graha Internasional yang melalui tahapan sebagai berikut:

1. Seorang anggota Direksi berhak mengundurkan diri dari jabatannya dan wajib menyampaikan permohonan pengunduran diri tersebut kepada Bank mengenai maksudnya itu sekurang-kurangnya 90 hari sebelum tanggal pengunduran dirinya;
2. Bank wajib menyelenggarakan RUPS untuk memutuskan permohonan pengunduran diri anggota Direksi dalam jangka waktu paling lambat 90 hari setelah diterimanya surat pengunduran diri tersebut;
3. Kepada anggota Direksi yang mengundurkan diri sebagaimana tersebut tetap dapat dimintakan pertanggungjawabannya sejak pengangkatan yang bersangkutan sampai dengan pengunduran dirinya dalam RUPS berikutnya;
4. Bank wajib melakukan keterbukaan informasi kepada masyarakat dan menyampaikan hal tersebut kepada Otoritas Jasa Keuangan paling lambat 2 hari kerja setelah:
  - a. Diterimanya permohonan pengunduran diri Direksi; dan
  - b. Diterimanya keputusan atas hasil penyelenggaraan RUPS mengenai permohonan pengunduran diri anggota Direksi.
5. Masa jabatan anggota Direksi dengan sendirinya berakhir apabila anggota Direksi tersebut:
  - a. Mengundurkan diri dengan pemberitahuan secara tertulis;
  - b. Tidak lagi memenuhi persyaratan perundang-undangan yang berlaku;
  - c. Meninggal dunia;
  - d. Diberhentikan berdasarkan keputusan RUPS; dan
  - e. Dinyatakan pailit atau berada di bawah pengampunan berdasarkan suatu penetapan pengadilan.
6. Dalam hal terdapat anggota Direksi yang diberhentikan untuk sementara, Dewan Komisaris harus menyelenggarakan RUPS untuk mencabut atau menguatkan keputusan pemberhentian sementara tersebut.

## MECHANISM OF RESIGNATION AND DISMISSAL OF DIRECTORS

The Board of Directors' Guidelines and Work Procedures stipulates the mechanism related to the resignation and dismissal of the Board of Directors of Bank Artha Graha Internasional which goes through the following stages:

1. A member of the Board of Directors has a right to resign from his position and is obliged to submit a request for resignation to the Bank regarding his intention at least 90 days prior to the date of his resignation;
2. Banks are required to organize a GMS to decide on the application for resignation of members of the Board of Directors within a period of no later than 90 days after receipt of the resignation letter;
3. Members of the Board of Directors who resign as mentioned above can still be held accountable from the appointment in question until his/her resignation at the next GMS;
4. Banks are required to disclose information to the public and submit the matter to the Financial Services Authority no later than 2 working days after:
  - a. Receipt of the resignation of the Board of Directors; and
  - b. The acceptance of the decision on the results of GMS regarding the resignation of members of the Board of Directors.
5. The term of office of a member of the Board of Directors automatically ends if the member of the Board of Directors:
  - a. Resign with a written notification;
  - b. No longer meets the requirements of the applicable legislation;
  - c. Passes away;
  - d. Dismissed based on the decision of the GMS; and
  - e. Is declared bankrupt or is placed under custody based on a court verdict.
6. In the event that a member of the Board of Directors is temporarily dismissed, the Board of Commissioners must organize a GMS to revoke or strengthen the decision on the temporary dismissal.



- Kilas Kinerja Performance Highlights
- Laporan Manajemen Management Report
- Profil Perusahaan Company Profile
- Aspek Pendukung Bisnis Business Supporting Aspects

## PENILAIAN KINERJA KOMITE DAN UNIT KERJA YANG BERADA DI BAWAH DIREKSI

Direksi melakukan penilaian terhadap kinerja unit kerja di bawahnya dengan mengevaluasi pemenuhan tugas dan tanggung jawab pada setiap akhir periode. Komite Kredit, Komite ALCO, Komite Manajemen Risiko, dan Komite Pengarah Teknologi Informasi dipandang telah memberikan kinerja yang baik dalam pelaksanaan tugas dan tanggung jawab masing-masing yang sejalan dengan strategi dan Rencana Bisnis Bank pada tahun 2021.

## PERFORMANCE ASSESSMENT OF COMMITTEES AND WORK UNITS UNDER THE BOARD OF DIRECTORS

The Board of Directors evaluates the performance of the work units under it by evaluating the fulfillment of duties and responsibilities at end of each period. The Credit Committee, ALCO Committee, Risk Management Committee, and Information Technology Steering Committee are deemed to have provided good performance in performing their respective duties and responsibilities in line with the Bank's strategy and Business Plan in 2021.

## DEWAN PENGAWAS SYARIAH SHARIA SUPERVISORY BOARD

Bank Artha Graha Internasional tidak memiliki Dewan Pengawas Syariah karena sampai dengan periode yang berakhir pada tanggal 31 Desember 2021, Bank tidak memiliki Unit Usaha Syariah atau Bank Syariah. Oleh karena itu, Bank tidak menyajikan informasi terkait Dewan Pengawas Syariah.

Bank Artha Graha Internasional does not have a Sharia Supervisory Board because until the period ending on December 31, 2021, the Bank did not have a Sharia Business Unit or Sharia Bank. Therefore, the Bank does not disclose information regarding the Sharia Supervisory Board.

# INDEPENDENSI DAN TRANSPARANSI DEWAN KOMISARIS DAN DIREKSI

## INDEPENDENCE AND TRANSPARENCY OF THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

### PENGELOLAAN BENTURAN KEPENTINGAN DEWAN KOMISARIS DAN DIREKSI

Anggota Direksi, anggota Dewan Komisaris, dan Pejabat Eksekutif dilarang mengambil tindakan yang dapat merugikan Bank atau mengurangi keuntungan Bank dan wajib mengungkapkan benturan kepentingan dalam setiap keputusan jika terdapat benturan kepentingan dalam pengelolaan Bank. Oleh karena itu, dengan mengacu kepada Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 Bab X Pasal 63, anggota Direksi maupun Dewan Komisaris hendaknya senantiasa harus:

1. Mengutamakan kepentingan Perseroan dan tidak mengurangi keuangan Perseroan dalam hal terjadi benturan kepentingan.
2. Menghindari diri dari pengambilan keputusan dalam situasi dan kondisi adanya benturan kepentingan.
3. Melakukan pengungkapan hubungan kekeluargaan, hubungan keuangan, hubungan kepengurusan, hubungan kepemilikan dengan Anggota Komisaris lain dan/atau anggota Direksi dan/atau Pemegang Saham pengendali Bank dan/atau pihak lainnya dalam rangka bisnis Perseroan.
4. Melakukan pengungkapan dalam hal pengambilan keputusan tetap harus diambil pada kondisi adanya benturan kepentingan.

### KEPEMILIKAN SAHAM DEWAN KOMISARIS DAN DIREKSI

Dengan berpedoman kepada Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tentang Penerapan Tata Kelola Bagi Bank Umum, Bank Artha Graha Internasional mengungkapkan kepemilikan saham anggota Dewan komisaris dan Direksi. Pasal 29 ayat 1 secara spesifik menyatakan bahwa anggota Dewan Komisaris wajib mengungkapkan kepemilikan saham yang mencapai 5% (lima persen) atau lebih, baik pada Bank yang bersangkutan maupun pada bank dan perusahaan lain, yang berkedudukan di dalam dan di luar negeri.

### MANAGEMENT OF CONFLICTS OF INTEREST FOR THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS

Members of the Board of Directors, members of the Board of Commissioners, and Executive Officers are prohibited from taking actions that can harm the Bank or reduce the Bank's profits and must disclose conflicts of interest in every decision if there is a conflict of interest in the management of the Bank. Therefore, referring to the Financial Services Authority Regulation No. 55/POJK.03/2016 Chapter X Article 63, members of the Board of Directors and the Board of Commissioners should always:

1. Prioritize the interests of the Company and does not reduce the Company's finances in the event of a conflict of interest.
2. Avoid making decisions in situations and conditions of a conflict of interest.
3. Disclosure of family relationships, financial relationships, management relationships, ownership relationships with other members of the Board of Commissioners and/or members of the Board of Directors and/or controlling shareholders of the Bank and/or other parties in the context of the Company's business.
4. Disclosure in terms of decision making must still be taken in conditions of a conflict of interest.

### SHARE OWNERSHIP OF THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS

By referring to the Financial Services Authority Regulation No. 55/POJK.03/2016 regarding Good Corporate Governance Implementation for Commercial Banks, Bank Artha Graha Internasional disclosed a share ownership of members of the Board of Commissioners and Board of Directors. Article 29 paragraph 1 specifically states that members of the Board of Commissioners are required to disclose share ownership of 5% (five percent) or more, either in the Bank concerned or in other banks and companies, domiciled at home and abroad.

Kepemilikan saham Dewan Komisaris dan Direksi pada tahun 2021 adalah sebagai berikut:

The shareholdings of the Board of Commissioners and the Board of Directors in 2021 are as follows:

| Nama<br>Name                                    | Jabatan<br>Position                                                                          | Kepemilikan Saham di Bank Artha Graha Internasional Tbk<br>Ownership of Bank Artha Graha Internasional Tbk Share |
|-------------------------------------------------|----------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|
| <b>Dewan Komisaris   Board of Commissioners</b> |                                                                                              |                                                                                                                  |
| Kiki Syahnakri                                  | Komisaris Utama/Komisaris Independen<br>President Commissioner/<br>Independent Commissioner  | Nihil<br>Nil                                                                                                     |
| Tomy Winata                                     | Wakil Komisaris Utama<br>Vice President Commissioner                                         | Nihil<br>Nil                                                                                                     |
| Sugianto Kusuma                                 | Wakil Komisaris Utama<br>Vice President Commissioner                                         | 2,227%                                                                                                           |
| Nicolaus Eko Riwayanto                          | Komisaris Independen<br>Independent Commissioner                                             | Nihil<br>Nil                                                                                                     |
| Elizawatie Simon *)                             | Komisaris Independen<br>Independent Commissioner                                             | Nihil<br>Nil                                                                                                     |
| <b>Direksi   Board of Directors</b>             |                                                                                              |                                                                                                                  |
| Andy Kasih                                      | Direktur Utama<br>President Director                                                         | Nihil<br>Nil                                                                                                     |
| Christina Harapan                               | Wakil Direktur Utama<br>Vice President Director                                              | 0,004%                                                                                                           |
| Anas Latief                                     | Direktur Kepatuhan &<br>Direktur Independen<br>Compliance Director &<br>Independent Director | Nihil<br>Nil                                                                                                     |
| Indra S. Budianto                               | Direktur   Director                                                                          | Nihil   Nil                                                                                                      |
| Indrastomo Nugroho                              | Direktur   Director                                                                          | Nihil   Nil                                                                                                      |
| Andy Dharma**)                                  | Direktur   Director                                                                          | Nihil   Nil                                                                                                      |
| Susana**)                                       | Direktur   Director                                                                          | Nihil   Nil                                                                                                      |

\*) Telah lulus uji kelayakan dan kepatutan OJK pada tanggal 20 April 2022

\*) Has passed fit and proper test conducted by OJK on April 20, 2022

\*\*) Telah lulus uji kelayakan dan kepatutan OJK pada tanggal 27 Januari 2022

\*\*) Has passed fit and proper test conducted by OJK on January 27, 2022

## RANGKAP JABATAN DEWAN KOMISARIS DAN DIREKSI

Sebagaimana diatur di dalam Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tentang Penerapan Tata Kelola Bagi Bank Umum, pasal 28 dinyatakan bahwa:

1. Anggota Dewan Komisaris dilarang melakukan rangkap jabatan sebagai anggota Direksi, anggota Dewan Komisaris atau Pejabat Eksekutif:
  - Pada lembaga keuangan atau perusahaan keuangan, baik bank maupun bukan bank.
  - Pada lebih dari 1 (satu) lembaga bukan keuangan atau perusahaan bukan keuangan, baik yang berkedudukan di dalam maupun di luar negeri.

## CONCURRENT POSITION OF THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS

As regulated in the Financial Services Authority Regulation No. 55/POJK.03/2016 regarding Implementation of Good Corporate Governance for Commercial Banks, article 28 mentions that:

1. Members of the Board of Commissioners are prohibited from holding concurrent positions as members of the Board of Directors, members of the Board of Commissioners or Executive Officers:
  - In financial institutions or financial companies, either bank or non-bank.
  - In more than 1 (one) non-financial institution or non-financial company, both domiciled at home and abroad.

2. Tidak termasuk rangkap jabatan sebagaimana dimaksud pada ayat (1) dalam hal:
  - 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.
  - Komisaris Non-Independen menjalankan tugas fungsional dari Pemegang Saham Bank yang berbentuk badan hukum pada kelompok usaha Bank dan/atau.
  - Anggota Dewan Komisaris menduduki jabatan pada organisasi atau lembaga nirlaba.
3. Tugas dalam jabatan dan fungsi sebagaimana dimaksud pada ayat (2) dapat dilaksanakan sepanjang yang bersangkutan tidak mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Dewan Komisaris Bank.

Berikut informasi rangkap jabatan Dewan Komisaris dan Direksi Bank Artha Graha Internasional tahun 2021:

2. It does not include concurrent positions as referred to in paragraph (1) in terms of:
  - Members of the Board of Commissioners serve as members of the Board of Directors, members of the Board of Commissioners or Executive Officers conducting supervisory functions in 1 (one) non-bank subsidiary company controlled by the Bank.
  - Non-Independent Commissioners perform the functional duties of the Bank's shareholders in the form of legal entities in the Bank's business group and/or.
  - Members of the Board of Commissioners hold positions in non-profit organizations or institutions.
3. The duties and functions as referred to in paragraph (2) may be carried out as long as the person concerned does not neglect the implementation of his duties and responsibilities as a member of the Bank's Board of Commissioners.

The following is information on the concurrent positions of the Board of Commissioners and the Board of Directors of Bank Artha Graha Internasional in 2021:

| Rangkap Jabatan   Concurrent Position           |                                                                                              |                    |                                                                          |
|-------------------------------------------------|----------------------------------------------------------------------------------------------|--------------------|--------------------------------------------------------------------------|
| Nama   Name                                     | Jabatan   Position                                                                           | Jabatan   Position | Nama Perusahaan/<br>Instansi lain<br>The Name of Other<br>Company/Agency |
| <b>Dewan Komisaris   Board of Commissioners</b> |                                                                                              |                    |                                                                          |
| Kiki Syahnakri                                  | Komisaris Utama/Komisaris Independen<br>President Commissioner/<br>Independent Commissioner  | Tidak Ada   None   | Tidak Ada   None                                                         |
| Tomy Winata                                     | Wakil Komisaris Utama<br>Vice President Commissioner                                         | Tidak Ada   None   | Tidak Ada   None                                                         |
| Sugianto Kusuma                                 | Wakil Komisaris Utama<br>Vice President Commissioner                                         | Tidak Ada   None   | Tidak Ada   None                                                         |
| Nicolaus Eko Riwayanto                          | Komisaris Independen<br>Independent Commissioner                                             | Tidak Ada   None   | Tidak Ada   None                                                         |
| Elizawatie Simon *)                             | Komisaris Independen<br>Independent Commissioner                                             | Tidak Ada   None   | Tidak Ada   None                                                         |
| <b>Direksi   Board of Directors</b>             |                                                                                              |                    |                                                                          |
| Andy Kasih                                      | Direktur Utama   President Director                                                          | Tidak Ada   None   | Tidak Ada   None                                                         |
| Christina Harapan                               | Wakil Direktur Utama  <br>Vice President Director                                            | Tidak Ada   None   | Tidak Ada   None                                                         |
| Anas Latief                                     | Direktur Kepatuhan & Direktur<br>Independen<br>Compliance Director &<br>Independent Director | Tidak Ada   None   | Tidak Ada   None                                                         |
| Indra S. Budianto                               | Direktur   Director                                                                          | Tidak Ada   None   | Tidak Ada   None                                                         |
| Indrastomo Nugroho                              | Direktur   Director                                                                          | Tidak Ada   None   | Tidak Ada   None                                                         |
| Andy Dharma**)                                  | Direktur   Director                                                                          | Tidak Ada   None   | Tidak Ada   None                                                         |
| Susana**)                                       | Direktur   Director                                                                          | Tidak Ada   None   | Tidak Ada   None                                                         |

\*) Telah lulus uji kelayakan dan kepatutan OJK pada tanggal 20 April 2022

\*) Has passed fit and proper test conducted by OJK on April 20, 2022

\*\*) Telah lulus uji kelayakan dan kepatutan OJK pada tanggal 27 Januari 2022

\*\*) Has passed fit and proper test conducted by OJK on January 27, 2022

- Kilas Kinerja Performance Highlights
- Laporan Manajemen Management Report
- Profil Perusahaan Company Profile
- Aspek Pendukung Bisnis Business Supporting Aspects

## HUBUNGAN AFILIASI DEWAN KOMISARIS DAN DIREKSI

Bank melakukan pengelolaan dengan baik hubungan afiliasi yang dimiliki Dewan Komisaris dan Direksi supaya dalam menjalankan tugas dan mengambil keputusan terbebas dari benturan kepentingan. Tabel berikut menjelaskan hubungan afiliasi yang dimiliki Dewan Komisaris dan Direksi Bank Artha Graha Internasional di tahun 2021 adalah sebagai berikut:

## AFFILIATION OF THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS

The Bank properly manages the affiliation relationship owned by the Board of Commissioners and the Board of Directors so that in performing their duties and making decisions they are free from conflicts of interest. The following table describes the affiliation relationship between the Board of Commissioners and the Board of Directors of Bank Artha Graha Internasional in 2021 as follows:

| Nama<br>Name                             | Jabatan<br>Position                                                                                         | Hubungan Keuangan<br>Financial Relationship with |                                  |                                                     | Hubungan Keluarga<br>Family Relationship with   |                                  |                                                     | Hubungan Kepemilikan Saham<br>Share Ownership Relationship with |                                  |                                                     |
|------------------------------------------|-------------------------------------------------------------------------------------------------------------|--------------------------------------------------|----------------------------------|-----------------------------------------------------|-------------------------------------------------|----------------------------------|-----------------------------------------------------|-----------------------------------------------------------------|----------------------------------|-----------------------------------------------------|
|                                          |                                                                                                             | Dewan<br>Komisaris<br>Board of<br>Commissioners  | Direksi<br>Board of<br>Directors | Pemegang<br>Saham Utama<br>Majority<br>Shareholders | Dewan<br>Komisaris<br>Board of<br>Commissioners | Direksi<br>Board of<br>Directors | Pemegang<br>Saham Utama<br>Majority<br>Shareholders | Dewan<br>Komisaris<br>Board of<br>Commissioners                 | Direksi<br>Board of<br>Directors | Pemegang<br>Saham Utama<br>Majority<br>Shareholders |
| Dewan Komisaris   Board of Commissioners |                                                                                                             |                                                  |                                  |                                                     |                                                 |                                  |                                                     |                                                                 |                                  |                                                     |
| Kiki Syahnakri                           | Komisaris<br>Utama/<br>Komisaris<br>Independen<br>President<br>Commissioner/<br>Independent<br>Commissioner | x                                                | x                                | x                                                   | x                                               | x                                | x                                                   | x                                                               | x                                | x                                                   |
| Tomy Winata                              | Wakil Komisaris<br>Utama<br>Vice President<br>Commissioner                                                  | x                                                | x                                | √                                                   | x                                               | x                                | x                                                   | √                                                               | x                                | √                                                   |
| Sugianto<br>Kusuma                       | Wakil Komisaris<br>Utama<br>Vice President<br>Commissioner                                                  | x                                                | x                                | √                                                   | x                                               | x                                | x                                                   | √                                                               | x                                | √                                                   |
| Nicolaus Eko<br>Riwayanto                | Komisaris<br>Independen<br>Independent<br>Commissioner                                                      | x                                                | x                                | x                                                   | x                                               | x                                | x                                                   | x                                                               | x                                | x                                                   |
| Elizawatie<br>Simon*)                    | Komisaris<br>Independen<br>Independent<br>Commissioner                                                      | x                                                | x                                | x                                                   | x                                               | x                                | x                                                   | x                                                               | x                                | x                                                   |
| Direksi   Board of Directors             |                                                                                                             |                                                  |                                  |                                                     |                                                 |                                  |                                                     |                                                                 |                                  |                                                     |
| Andy<br>Kasih                            | Direktur Utama<br>President<br>Director                                                                     | x                                                | x                                | x                                                   | x                                               | x                                | x                                                   | x                                                               | x                                | x                                                   |
| Christina<br>Harapan                     | Wakil Direktur<br>Utama<br>Vice President<br>Director                                                       | x                                                | x                                | x                                                   | x                                               | x                                | x                                                   | x                                                               | x                                | √                                                   |
| Anas<br>Latief                           | Direktur<br>Kepatuhan<br>& Direktur<br>Independen<br>Compliance<br>Director &<br>Independent<br>Director    | x                                                | x                                | x                                                   | x                                               | x                                | x                                                   | x                                                               | x                                | x                                                   |
| Indra S.<br>Budianto                     | Direktur<br>Director                                                                                        | x                                                | x                                | x                                                   | x                                               | x                                | x                                                   | x                                                               | x                                | x                                                   |

| Nama<br>Name       | Jabatan<br>Position  | Hubungan Keuangan<br>Financial Relationship with |                               |                                               | Hubungan Keluarga<br>Family Relationship with |                               |                                               | Hubungan Kepemilikan Saham<br>Share Ownership Relationship with |                               |                                               |
|--------------------|----------------------|--------------------------------------------------|-------------------------------|-----------------------------------------------|-----------------------------------------------|-------------------------------|-----------------------------------------------|-----------------------------------------------------------------|-------------------------------|-----------------------------------------------|
|                    |                      | Dewan Komisaris<br>Board of Commissioners        | Direksi<br>Board of Directors | Pemegang Saham Utama<br>Majority Shareholders | Dewan Komisaris<br>Board of Commissioners     | Direksi<br>Board of Directors | Pemegang Saham Utama<br>Majority Shareholders | Dewan Komisaris<br>Board of Commissioners                       | Direksi<br>Board of Directors | Pemegang Saham Utama<br>Majority Shareholders |
| Indrastomo Nugroho | Direktur<br>Director | x                                                | x                             | x                                             | x                                             | x                             | x                                             | x                                                               | x                             | x                                             |
| Andy Dharma**)     | Direktur<br>Director | x                                                | x                             | x                                             | x                                             | x                             | x                                             | x                                                               | x                             | x                                             |
| Susana**)          | Direktur<br>Director | x                                                | x                             | x                                             | x                                             | x                             | x                                             | x                                                               | x                             | x                                             |

\*) Telah lulus uji kelayakan dan kepatutan OJK pada tanggal 20 April 2022  
\*) Has passed fit and proper test conducted by OJK on April 20, 2022  
\*\*) Telah lulus uji kelayakan dan kepatutan OJK pada tanggal 27 Januari 2022  
\*\*) Has passed fit and proper test conducted by OJK on January 27, 2022

### Dewan Komisaris

Pelaksanaan penilaian kinerja Dewan Komisaris Bank Artha Graha Internasional dilaksanakan secara berkala yaitu 1 kali dalam 1 tahun, penilaian dilakukan bersamaan dengan penilaian sendiri (*Self-Assessment*) Tata Kelola atau GCG terhadap pelaksanaan tugas dan tanggung jawab Dewan Komisaris yang mencakup 3 (aspek) *governance* terdiri dari *governance structure*, *governance process* dan *governance outcome*.

### Direksi

RUPS akan melakukan peninjauan dan persetujuan atas pelaksanaan penilaian kinerja Direksi Bank dengan memberikan pembebasan tanggung jawab sepenuhnya kepada Direksi atas pengurusan yang telah dijalankan selama satu periode yang tercermin dalam Laporan Tahunan. *Self-assessment* GCG juga turut berperan dalam penilaian kinerja Direksi yang dilakukan oleh Direktorat Kepatuhan dan Kredit Review. Penilaian terhadap Direksi Bank Artha Graha Internasional dilaksanakan oleh RUPS dan Dewan Komisaris.

### Kriteria Penilaian Kinerja Dewan Komisaris

Berdasarkan hasil penilaian terhadap Kinerja Dewan Komisaris selama tahun 2021 yang dilakukan berdasarkan penilaian sendiri (*self-assessment*) berdasarkan penilaian *governance structure*, *governance process* dan *governance outcome* dengan Kinerja Sangat Baik.

### Kriteria Penilaian Kinerja Direksi

Berdasarkan hasil penilaian terhadap Kinerja Direksi selama tahun 2021 yang dilakukan berdasarkan penilaian sendiri (*self-assessment*) berdasarkan penilaian *governance structure*, *governance process* dan *governance outcome* dengan Kinerja Sangat Baik.

### Board of Commissioners

The implementation of performance appraisal of the Board of Commissioners of Bank Artha Graha Internasional is performed periodically, i.e. once in 1 year. The assessment is conducted simultaneously with a Self-Assessment of Governance or GCG on the implementation of the duties and responsibilities of the Board of Commissioners which includes 3 (aspects) of governance comprising of from governance structure, governance process and governance outcome.

### Board of Directors

The GMS will review and approve the implementation of performance assessment of the Bank's Board of Directors by granting full release of responsibility to the Board of Directors for the management that has been performed for a period as reflected in the Annual Report. GCG self-assessment also plays a role in the Board of Directors' performance assessment conducted by the Compliance and Credit Review Directorate. Assessment of the Board of Directors of Bank Artha Graha Internasional is conducted by the GMS and the Board of Commissioners.

### Performance Assessment Criteria of Board of Commissioners

Based on the performance assessment result of the Board of Commissioners throughout 2021 which was conducted based on a self-assessment based on an assessment of governance structure, governance process and governance outcome with Very Good Performance.

### Performance Assessment Criteria of Board of Directors

Based on the results of the assessment on the performance of the Board of Directors during 2021 which was carried out based on a self-assessment based on the assessment of the governance structure, governance process and governance outcome with Very Good Performance.



### Prosedur Pelaksanaan Penilaian Kinerja | Performance Appraisal Implementation Procedure

| No | Kriteria- Indikator   Criteria- Indicators                                                                                          | Peringkat Komposit   Composite Rating |                                       |
|----|-------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|---------------------------------------|
|    |                                                                                                                                     | 30 Juni 2021<br>June 30, 2021         | 31 Desember 2021<br>December 31, 2021 |
| 1  | Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris<br>Implementation of Duties and Responsibilities of the Board of Commissioners | 1,31                                  | 1,29                                  |
| 2  | Pelaksanaan Tugas dan Tanggung Jawab Direksi<br>Implementation of the Duties and Responsibilities of the Board of Directors         | 1,44                                  | 1,43                                  |

## KEBIJAKAN KEBERAGAMAN DEWAN KOMISARIS DAN DIREKSI

### DIVERSITY POLICY OF THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS

Bank Artha Graha Internasional senantiasa memegang erat prinsip keberagaman yaitu dengan memberikan kesempatan yang sama bagi semua orang, tanpa memandang perbedaan etnik, agama, ras, kelas, dan gender guna mendukung efektivitas pelaksanaan tugas Dewan Komisaris maupun Direksi.

Hal tersebut berpedoman pada ketentuan Otoritas Jasa Keuangan yang tercantum dalam Lampiran Surat Edaran Otoritas Jasa Keuangan No. 32/SE/0JK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka.

Di tahun 2021, komposisi Dewan Komisaris dan Direksi Bank telah mempertimbangkan keberagaman baik dari aspek usia, gender, latar belakang pendidikan, keahlian dan pengalaman kerja. Keberagaman anggota Dewan Komisaris dan Direksi dijelaskan di tabel berikut ini:

Bank Artha Graha Internasional consistently adheres to the principle of diversity, namely by providing equal opportunities for everyone, regardless of ethnicity, religion, race, class, and gender in order to support the effectiveness of the implementation of the duties of the Board of Commissioners and the Board of Directors.

This is guided by the provisions of Financial Services Authority as mentioned in the Attachment to the Circular Letter of the Financial Services Authority No. 32/SE/0JK.04/2015 regarding Guidelines for the Governance of Public Companies.

In 2021, the composition of the Bank's Board of Commissioners and Board of Directors has considered diversity in terms of age, gender, educational background, expertise and work experience. The diversity of members of the Board of Commissioners and Board of Directors is described in the following table:

| Aspek Keberagaman<br>Aspect of Diversity        | Keberagaman<br>Diversity                                                                                                                                                                                                                                                                                                                                                                                                       |
|-------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Dewan Komisaris   Board of Commissioners</b> |                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Keahlian<br/>Skill</b>                       | Memiliki keahlian dan kompetensi di bidang Militer, Hukum, dan <i>Organization Development</i> .<br>Have expertise and competence in the fields of Military, Law, and Organizational Development.                                                                                                                                                                                                                              |
| <b>Pendidikan<br/>Education</b>                 | Latar pendidikan S1 hingga S2.<br>S1 to S2 educational background.                                                                                                                                                                                                                                                                                                                                                             |
| <b>Pengalaman Kerja<br/>Work Experience</b>     | Pihak yang ditunjuk sebagai anggota Dewan Komisaris memiliki pengalaman di berbagai bidang, seperti militer, hukum, perbankan, konsultan <i>organization development</i> , dan asisten staf khusus presiden.<br>Those appointed as members of the Board of Commissioners have experience in various fields, such as military, law, banking, organization development consultant, and assistant special staff to the president. |
| <b>Usia<br/>Age</b>                             | Rata-rata usia Dewan Komisaris berada pada usia yang memungkinkan seseorang untuk terus bekerja dan berkarya, yaitu antara 60-73 tahun.<br>The average age of the Board of Commissioners is at the age allowing a person to work continuously, which is between 60-73 years.                                                                                                                                                   |

| Aspek Keberagaman<br>Aspect of Diversity    | Keberagaman<br>Diversity                                                                                                                                                                                                                                                                                                                                                        |
|---------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Jenis Kelamin<br/>Gender</b>             | Perseroan memiliki 1(satu) anggota Dewan Komisaris yang berjenis kelamin perempuan.<br>The Company has 1(one) female member of the Board of Commissioners.                                                                                                                                                                                                                      |
| <b>Direksi   Board of Directors</b>         |                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Keahlian<br/>Skill</b>                   | Memiliki keahlian dan kompetensi di bidang Ekonomi, Bisnis Administrasi, Pertahanan, dan Manajemen.<br>Have expertise and competence in the fields of Economics, Business Administration, Defense, and Management.                                                                                                                                                              |
| <b>Pendidikan<br/>Education</b>             | Latar pendidikan S1 hingga S2.<br>S1 to S2 educational background.                                                                                                                                                                                                                                                                                                              |
| <b>Pengalaman Kerja<br/>Work experience</b> | Pihak yang ditunjuk sebagai anggota Direksi memiliki pengalaman di berbagai bidang, seperti akuntan, keuangan, IT, manajemen risiko, dan jabatan lainnya di industri perbankan.<br>Those who was appointed as members of the Board of Directors has experience in various fields such as accounting, finance, IT, risk management, and other positions in the banking industry. |
| <b>Usia<br/>Age</b>                         | Rata-rata usia Direksi berada pada usia yang memungkinkan seseorang untuk terus bekerja dan berkarya, yaitu antara 43-66 tahun.<br>The average age of the Board of Directors is at the age allowing a person to work continuously, which is between 43-66 years.                                                                                                                |
| <b>Jenis Kelamin<br/>Gender</b>             | Perseroan memiliki 2 anggota Direksi yang berjenis kelamin perempuan.<br>The Company has 2 female members of the Board of Directors.                                                                                                                                                                                                                                            |

## KEBIJAKAN REMUNERASI DEWAN KOMISARIS DAN DIREKSI

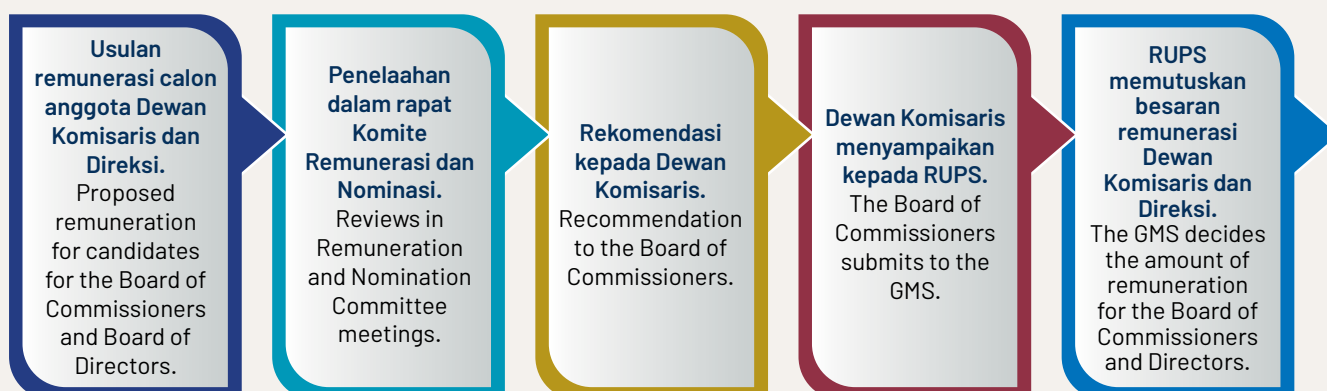
### REMUNERATION POLICY OF THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS

#### PROSEDUR PENGUSULAN DAN PENETAPAN

Komite Remunerasi dan Nominasi memberikan kajian dan rekomendasi atas remunerasi bagi Dewan Komisaris dan Direksi Bank Artha Graha Internasional untuk selanjutnya akan ditinjau ulang oleh RUPS sebagai organ tertinggi untuk penentuan dan persetujuannya. Remunerasi Direksi yang telah disetujui RUPS akan didelegasikan implementasinya kepada Dewan Komisaris.

#### PROPOSAL AND DETERMINATION PROCEDURE

The Remuneration and Nomination Committee provides reviews and recommendations on the remuneration for the Board of Commissioners and Directors of Bank Artha Graha Internasional to be further reviewed by the GMS as the highest organ for its determination and approval. The remuneration of the Board of Directors that has been approved by the GMS will be delegated to the Board of Commissioners for its implementation.



## DASAR PENETAPAN REMUNERASI DEWAN KOMISARIS DAN DIREKSI

Dalam menetapkan remunerasi Dewan Komisaris dan Direksi, Bank Artha Graha Internasional berpedoman kepada Peraturan Otoritas Jasa Keuangan No. 45/POJK.03/2015 dan Surat Edaran Otoritas Jasa Keuangan No. 40/SEOJK.03/2016 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum.

## PENGUNGKAPAN INDIKATOR PENETAPAN REMUNERASI DEWAN KOMISARIS DAN DIREKSI

Beberapa indikator yang menjadi dasar penetapan remunerasi Dewan Komisaris dan Direksi Bank Artha Graha Internasional yang mengacu kepada pencapaian kinerja Bank dan individual adalah sebagai berikut:

1. Kinerja keuangan dan pemenuhan cadangan, sebagaimana diatur dalam peraturan perundang-undangan;
2. Prestasi kerja individu;
3. Kewajaran dengan *peer group*; serta
4. Pertimbangan dan strategi jangka panjang Bank.

## PENANGGUHAN ATAU PENARIKAN KEMBALI REMUNERASI DEWAN KOMISARIS DAN DIREKSI

Penangguhan atau penarikan kembali remunerasi Dewan Komisaris dan Direksi berlaku apabila Bank mengalami kerugian. Kerugian tersebut menyebabkan Bank tidak dapat membagikan remunerasi secara penuh ataupun yang bersifat variabel dengan nilai yang relatif kecil. Hal ini sebagaimana diatur dalam peraturan pemberian remunerasi bagi Bank Umum.

Selain itu, Bank juga wajib menangguhkan pembayaran remunerasi Dewan Komisaris dan Direksi yang bersifat variabel (*malus*) atau menarik kembali remunerasi yang bersifat variabel yang sudah dibayarkan (*clawback*), jika kondisi Bank mengalami kerugian. Kerugian yang dimaksud dalam hal ini adalah yang berdampak negatif terhadap keuangan Bank, seperti *fraud* yang dilakukan oleh pihak yang menjadi material *risk takers* sehingga merugikan Bank, atau kondisi lainnya. Penangguhan dapat dilaksanakan dengan jangka waktu minimal selama 3 tahun dan dapat disesuaikan menjadi lebih panjang, sesuai dengan jangka waktu risiko. Apabila hal tersebut terjadi, maka Dewan Komisaris dan Direksi dilarang melakukan tindakan lindung nilai atas remunerasi yang bersifat variabel yang ditangguhkan.

Bank melaporkan tidak ada remunerasi bagi Dewan Komisaris maupun Direksi yang ditangguhkan atau ditarik kembali pada tahun 2021.

## BASIS FOR DETERMINING THE REMUNERATION FOR THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS

In determining the remuneration for the Board of Commissioners and Board of Directors, Bank Artha Graha Internasional refers to the Financial Services Authority Regulation No. 45/POJK.03/2015 and Circular Letter of the Financial Services Authority No. 40/SEOJK.03/2016 regarding Implementation of Good Corporate Governance in Providing Remuneration for Commercial Banks.

## DISCLOSURE OF REMUNERATION DETERMINATION INDICATORS FOR THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS

Several indicators that become the basis for determining the remuneration of the Board of Commissioners and Directors of Bank Artha Graha Internasional which refers to the achievement of the Bank's and individual performance are as follows:

1. Financial performance and fulfillment of reserves, as regulated in laws and regulations;
2. Individual work performance;
3. Fairness with peer groups; as well as
4. Long-term considerations and strategies of the Bank.

## SUSPENSION OR WITHDRAWAL OF REMUNERATION FOR THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS

The suspension or withdrawal of the remuneration of the Board of Commissioners and the Board of Directors applies if the Bank suffers a loss. This loss causes the Bank to be unable to distribute full or variable remuneration with a relatively small value. This is as stipulated in the regulations for providing remuneration for Commercial Banks.

In addition, the Bank is also required to suspend the payment of variable remuneration for the Board of Commissioners and the Board of Directors (*malus*) or withdraw the variable remuneration that has been paid (*clawback*), if the Bank suffers a loss. The losses referred to in this case are those that have a negative impact on the Bank's finances, such as fraud committed by parties who are material risk takers to the detriment of the Bank, or other conditions. The suspension can be implemented with a minimum period of 3 years and can be adjusted to be longer, according to the risk period. If this happens, the Board of Commissioners and the Board of Directors are prohibited from hedging the variable remuneration that is deferred.

The Bank reports that there was no remuneration for the Board of Commissioners or Directors that has been suspended or withdrawn in 2021.

## KAITAN REMUNERASI DEWAN KOMISARIS DAN DIREKSI DENGAN RISIKO DAN KINERJA

Sebagaimana telah dijelaskan dalam penangguhan atau penarikan kembali remunerasi Dewan Komisaris dan Direksi, Remunerasi Dewan Komisaris dan Direksi erat kaitannya dengan risiko dan kinerja Bank. Risiko-risiko akan selalu ada, akan tetapi tergantung dari seberapa besar dampak yang ditimbulkan dan lamanya jangka waktu risiko tersebut.

### PENGUNGKAPAN MATERIAL RISK TAKER

Dengan mengacu kepada POJK No. 45/POJK.03/2015 tentang Penerapan Tata Kelola dalam pemberian Remunerasi bagi Bank Umum, pihak yang menjadi material risk taker sesuai Pedoman Kebijakan Perusahaan No. 0033.02.1 tanggal 21 Februari 2020 perihal Penerapan Tata Kelola Dalam Pemberian Remunerasi PT Bank Artha Graha Internasional Tbk sebagai berikut:

1. Seluruh Direksi.
2. Pejabat dan business unit, yaitu:
  - a. Business UMKM & Konsumer (Deputy Director & Executive Officer).
  - b. Business Korporasi & Komersil dan Treasury (Deputy Director & Executive Officer).
3. Deputy Director, Executive Officer, dan Senior Officer KPNO maupun cabang yang memiliki BWMK (Batas Wewenang Memutus Kredit) di luar daftar pejabat pada poin 2 di atas.

### STRUKTUR REMUNERASI DEWAN KOMISARIS DAN DIREKSI

Pada tahun 2021, Bank Artha Graha Internasional menentukan struktur remunerasi Dewan Komisaris dan Direksi yang terdiri dari honorarium, benefit yang sesuai dengan ketentuan Bank yang besarnya pada tahun 2021 adalah sebagai berikut:

#### Struktur Remunerasi | Remuneration Structure

|                                                                                                                                                                                                                | Dewan Komisaris<br>Board of Commissioners |                           | Direksi<br>Board of Directors |                           |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|---------------------------|-------------------------------|---------------------------|
|                                                                                                                                                                                                                | Jumlah   Amount                           | Rp (juta)   IDR (million) | Jumlah   Amount               | Rp (juta)   IDR (million) |
| Remunerasi (gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non-natura)<br>Remuneration (salary, bonuses, routine benefits, bonuses, and other facilities in the form of non-nature) | 5                                         | 9.614                     | 7                             | 9.749                     |
| Fasilitas lain dalam bentuk natura (perumahan, transportasi dan sebagainya) dalam ekuivalen Rupiah yang:<br>Other facilities in kind/natura (housing, transportation, etc.) in Rupiah equivalent that are:     |                                           |                           |                               |                           |
| Dapat dimiliki   Owned                                                                                                                                                                                         | -                                         | -                         | -                             | -                         |
| Tidak dimiliki   Not owned                                                                                                                                                                                     |                                           |                           |                               |                           |
| Perumahan   Housing                                                                                                                                                                                            | -                                         | -                         | -                             | -                         |
| Transportasi   Transportation                                                                                                                                                                                  | 3                                         | 1.334                     | 6                             | 1.256                     |
| Asuransi Kesehatan   Insurance                                                                                                                                                                                 | 3                                         | 392                       | 7                             | 610                       |

## RELATION OF THE REMUNERATION OF THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS TO RISK AND PERFORMANCE

As explained in the suspension or withdrawal of the remuneration of the Board of Commissioners and the Board of Directors, the remuneration of the Board of Commissioners and Board of Directors is closely related to the risks and performance of the Bank. There will always be risks, but it depends on how big the impact is and the length of the risk period.

### DISCLOSURE OF MATERIAL RISK TAKERS

Referring to POJK No. 45/POJK.03/2015 regarding Good Corporate Governance Implementation in providing remuneration for Commercial Banks, parties who are material risk takers in accordance with Company Policy Guidelines No. 0033.02.1 dated February 21, 2020 regarding the Implementation of Governance in the Provision of Remuneration for PT Bank Artha Graha Internasional Tbk as follows:

1. All Directors.
2. Officials and business units, namely:
  - a. MSME & Consumer Business (Deputy Director & Executive Officer).
  - b. Corporate & Commercial Business and Treasury (Deputy Director & Executive Officer).
3. Deputy Directors, Executive Officers, and Senior Officers of KPNO as well as branches that have BWMK (Limits of Authority to Make Credit) outside the list of officials in point 2 above.

### REMUNERATION STRUCTURE FOR THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS

In 2021, Bank Artha Graha Internasional determines the remuneration structure of the Board of Commissioners and Directors comprising of honorarium and benefits in accordance with Bank regulations, the amount of which in 2021 is as follows:

#### Kisaran Jumlah Remunerasi per Tahun | Range of Total Remuneration per Year

|                                                                     | Jumlah Dewan Komisaris<br>Number of Board of Commissioners | Jumlah Direksi<br>Number of Board of Directors |
|---------------------------------------------------------------------|------------------------------------------------------------|------------------------------------------------|
| Di atas Rp2 miliar   Above IDR2 billion                             | 2                                                          | 2                                              |
| Di atas Rp1 miliar-Rp2 miliar<br>Above IDR1 billion- IDR2 billion   | 3                                                          | 5                                              |
| Di atas Rp500 juta-Rp1 miliar<br>Above IDR500 million- IDR1 billion | -                                                          | -                                              |
| Rp500 juta ke bawah   Below IDR500 million                          | -                                                          | -                                              |

#### Rasio Gaji Tertinggi dan Terendah | Ratio of Highest and Lowest Salary

|                                                                                                                                       | Rasio   Ratio |
|---------------------------------------------------------------------------------------------------------------------------------------|---------------|
| 1 Rasio Gaji Pegawai yang Tertinggi dan Terendah<br>Ratio of the Highest and Lowest Salary of Board of Commissioners                  | 35,32:1       |
| 2 Rasio Gaji Direksi yang Tertinggi dan Terendah<br>Ratio of the Highest and Lowest Salary of Board of Directors                      | 2,83:1        |
| 3 Rasio Gaji Dewan Komisaris yang Tertinggi dan Terendah<br>Ratio of the Highest and Lowest Salary of Employees                       | 2,60:1        |
| 4 Rasio Gaji Direksi yang Tertinggi dan Pegawai Tertinggi<br>Ratio of the Highest Salary of Directors and Highest Salary of Employees | 2,61:1        |

(Dalam Rp juta)

(In Rp million)

|                 | 2021          | 2020          |                        |
|-----------------|---------------|---------------|------------------------|
| Dewan Komisaris | 10.006        | 11.483        | Board of Commissioners |
| Direksi         | 10.359        | 11.305        | Board of Directors     |
| <b>Jumlah</b>   | <b>20.365</b> | <b>22.788</b> | <b>Total</b>           |

## RAPAT DEWAN KOMISARIS DAN DIREKSI

### MEETINGS OF THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS

#### RAPAT DEWAN KOMISARIS

Dewan Komisaris menyelenggarakan rapat sebanyak 19 kali di sepanjang tahun 2021 dengan pelaksanaan rapat Dewan Komisaris minimal 2 bulan satu kali. Tabel berikut menjelaskan frekuensi kehadiran dan agenda rapat:

#### BOARD OF COMMISSIONERS MEETING

The Board of Commissioners organized 19 meetings throughout 2021 with the Board of Commissioners meeting at least once every 2 months. The following table describes the frequency of attendance and meeting agenda:

### Frekuensi Kehadiran | Frequency of Attendance

| Nama<br>Name                             | Jabatan<br>Position                                                                     | Rapat   Meeting         |                          |
|------------------------------------------|-----------------------------------------------------------------------------------------|-------------------------|--------------------------|
|                                          |                                                                                         | Kehadiran<br>Attendance | Persentase<br>Percentage |
| Dewan Komisaris   Board of Commissioners |                                                                                         |                         |                          |
| Kiki Syahnakri                           | Komisaris Utama/Komisaris Independen<br>President Commissioner/Independent Commissioner | 19                      | 100%                     |
| Tomy Winata                              | Wakil Komisaris Utama   Vice President Commissioner                                     | 2                       | 10,53%                   |
| Sugianto Kusuma                          | Wakil Komisaris Utama   Vice President Commissioner                                     | 2                       | 10,53%                   |
| Nicolaus Eko Riwayanto                   | Komisaris Independen   Independent Commissioner                                         | 19                      | 100%                     |
| Direksi   Board of Directors             |                                                                                         |                         |                          |
| Andy Kasih                               | Direktur Utama   President Director                                                     | 11                      | 57,89%                   |
| Christina Harapan                        | Wakil Direktur Utama   Vice President Director                                          | 13                      | 68,42%                   |
| Anas Latief                              | Direktur Kepatuhan & Direktur Independen<br>Compliance Director & Independent Director  | 18                      | 94,74%                   |
| Indra S. Budianto                        | Direktur   Director                                                                     | 13                      | 68,42%                   |
| Indrastomo Nugroho                       | Direktur   Director                                                                     | 13                      | 68,42%                   |

### Agenda Rapat | Meeting Agenda

| No. | Tanggal   Date                      | Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|-----|-------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1.  | 28 Januari 2021<br>January 28, 2021 | 1. Pembukaan.<br>2. Tindak lanjut rapat sebelumnya.<br>3. Kinerja keuangan s.d. 31 Desember 2020 dan Rencana Pencapaian Target 2021.<br>4. Pemenuhan Komitmen OJK selama 2020, kendala dan solusi serta Komitmen OJK yang harus diselesaikan pada tahun 2021.<br>5. <i>Stress testing</i> relaksasi tahap pertama s.d. Maret 2021 beserta dampak penyiapan CKPN, permodalan, dan likuiditas.<br>6. Strategi Pengelolaan AYDA dan hapus buku.<br>7. Pengelolaan <i>Human Capital</i> tahun 2021 sebagai implementasi anggaran 70%:30%.<br>8. Surat-surat OJK yang perlu mendapat atensi dan Pelaporan yang harus diselesaikan sesuai tepat waktu.<br>9. Penutup. | 1. Opening.<br>2. Follow up on the previous meeting.<br>3. Financial performance as of December 31, 2020 and the 2021 Target Achievement Plan.<br>4. Fulfillment of OJK Commitments during 2020, obstacles and solutions as well as OJK Commitments that must be completed in 2021.<br>5. Stress testing of the first relaxation phase until March 2021 along with the impact of preparing CKPN, capital, and liquidity.<br>6. AYDA Management Strategy and write-off.<br>7. Human Capital Management in 2021 as budget implementation 70%:30%.<br>8. OJK letters that need attention and reports that must be completed in a timely manner.<br>9. Closing. |



### Agenda Rapat | Meeting Agenda

| No. | Tanggal   Date                        | Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-----|---------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2.  | 26 Februari 2021<br>February 26, 2021 | <ol style="list-style-type: none"> <li>1. Pembukaan.</li> <li>2. Tindak lanjut rapat sebelumnya.</li> <li>3. Kinerja keuangan bulan Januari 2021 dan Realisasi s.d. 22 Februari 2021 serta Rencana Kegiatan Prioritas bulan Maret 2021.</li> <li>4. Pemenuhan Komitmen OJK di bulan Januari dan Februari 2021 serta Komitmen OJK yang harus diselesaikan di Bulan Maret 2021.</li> <li>5. Penjualan AYDA di bulan Januari dan bulan berjalan Februari 2021 dan Maret 2021 serta pengelolaan Debitur hapus buku s.d. 22 Februari 2021 dan estimasi perolehan di bulan Maret 2021.</li> <li>6. Perkembangan penyelesaian KUR s.d. 22 Februari 2021 dan rencana kegiatan di bulan Maret 2021.</li> <li>7. Progres pengelolaan <i>Human Capital</i> s.d. 22 Februari dan rencana kegiatan di bulan Maret 2021.</li> <li>8. Kewajiban Bank yang harus diselesaikan pada bulan Maret 2021 termasuk surat-surat dari Bank Indonesia, OJK, Pasar Modal, atau lembaga keuangan lainnya yang perlu menjadi atensi bersama.</li> <li>9. Penutup.</li> </ol> | <ol style="list-style-type: none"> <li>1. Opening.</li> <li>2. Follow up on previous meeting.</li> <li>3. Financial Performance per January 2021 and Realization until February 22, 2021 and Priority Activity Plans for March 2021.</li> <li>4. Fulfillment of OJK Commitments in January and February 2021 and OJK Commitments which must be completed in March 2021.</li> <li>5. Sales of AYDA in January and the current month of February 2021 and March 2021 as well as management of Debtors written off until February 22, 2021 and estimated earnings in March 2021.</li> <li>6. Development of KUR completion until February 22, 2021 and planned activities in March 2021.</li> <li>7. Progress of Human Capital management until February 22 and planned activities in March 2021.</li> <li>8. Bank's obligations that must be settled by March 2021 include letters from Bank Indonesia, OJK, Capital Market, or other financial institutions that need mutual attention.</li> <li>9. Closing.</li> </ol> |
| 3.  | 23 Maret 2021<br>March 23, 2021       | <ol style="list-style-type: none"> <li>1. Pembukaan.</li> <li>2. Tindak lanjut rapat sebelumnya.</li> <li>3. Kinerja keuangan s.d. 15 Maret 2021 dan Rencana Pencapaian Target di bulan April 2021.</li> <li>4. Gambaran Debitur yang akan memperoleh Relaksasi Tahap 2 dan yang tidak dapat memperoleh Relaksasi Tahap 2 (termasuk CKPN yang harus dibentuk).</li> <li>5. <i>Stress testing</i> Risiko Kredit beserta dampak penyiapan CKPN, permodalan (termasuk Modal Inti), dan Likuiditas.</li> <li>6. <i>Update Progress</i> Pengelolaan <i>Human Capital</i> s.d. bulan Maret 2021.</li> <li>7. Pemenuhan Komitmen OJK selama 2021, kendala dan solusi.</li> <li>8. Surat-surat OJK yang perlu mendapat atensi dan pelaporan yang harus diselesaikan sesuai tepat waktu.</li> <li>9. Penutup.</li> </ol>                                                                                                                                                                                                                                  | <ol style="list-style-type: none"> <li>1. Opening.</li> <li>2. Follow up on the previous meeting.</li> <li>3. Financial performance up to March 15, 2021 and Target Achievement Plan in April 2021.</li> <li>4. Description of Debtors who will receive Stage 2 Relaxation and those who cannot obtain Stage 2 Relaxation (including CKPN that must be formed).</li> <li>5. Stress testing of Credit Risk and the impact of CKPN preparation, capital (including Core Capital), and Liquidity.</li> <li>6. Update on Human Capital Management Progress until March 2021.</li> <li>7. Fulfillment of OJK commitments during 2021, constraints and solutions.</li> <li>8. OJK letters that need attention and reports that must be completed in a timely manner.</li> <li>9. Closing.</li> </ol>                                                                                                                                                                                                                         |

### Agenda Rapat | Meeting Agenda

| No. | Tanggal   Date                  | Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|-----|---------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 4.  | 22 April 2021<br>April 22, 2021 | <ol style="list-style-type: none"> <li>1. Pembukaan.</li> <li>2. Tindak lanjut rapat sebelumnya.</li> <li>3. Kinerja Keuangan bulan Maret dan s.d. 15 April 2021.</li> <li>4. Rencana Pencapaian Target di bulan April 2021.</li> <li>5. Evaluasi Pelaksanaan Relaksasi Tahap Pertama/Maret 2021.</li> <li>6. Progres Pengelolaan AYDA dari Januari s.d. 15 April 2021 dan pengaruhnya kepada besaran Modal Inti Minimum.</li> <li>7. Progres penanganan KUR dan hasil penagihan hapus buku dari Januari s.d. 15 April 2021.</li> <li>8. <i>Stress testing</i> risiko kredit s.d. bulan Juni 2021 dan likuiditas data dasar per tanggal 15 April 2021.</li> <li>9. Pemenuhan Komitmen OJK s.d. bulan April 2021, kendala dan solusi serta Komitmen OJK yang harus diselesaikan selama tahun 2021.</li> <li>10. Progres Pengelolaan <i>Human Capital</i> tahun 2021 sebagai implementasi anggaran 70%:30%.</li> <li>11. Surat-surat OJK yang perlu mendapat atensi dan Pelaporan yang harus diselesaikan sesuai tepat waktu.</li> <li>12. Penutup.</li> </ol> | <ol style="list-style-type: none"> <li>1. Opening.</li> <li>2. Follow up on the previous meeting.</li> <li>3. Financial Performance for March and up to April 15, 2021.</li> <li>4. Target Achievement Plan in April 2021.</li> <li>5. Evaluation of the First Stage of Relaxation Implementation/March 2021.</li> <li>6. Progress of AYDA Management from January to April 15, 2021 and its effect on the Minimum Core Capital.</li> <li>7. Progress of KUR handling and write-off collection results from January to April 15, 2021.</li> <li>8. Credit risk stress testing until June 2021 and basic data liquidity as of April 15, 2021.</li> <li>9. Fulfillment of OJK Commitments until April 2021, obstacles and solutions as well as OJK Commitments that must be completed during 2021.</li> <li>10. Progress of Human Capital Management in 2021 as budget implementation 70%:30%.</li> <li>11. OJK letters that need attention and reports that must be completed in a timely manner.</li> <li>12. Closing.</li> </ol> |
| 5.  | 31 Mei 2021<br>May 31, 2021     | <ol style="list-style-type: none"> <li>1. Pembukaan.</li> <li>2. Tindak lanjut rapat sebelumnya.</li> <li>3. Kinerja keuangan s.d. April 2021 dan Rencana Pencapaian Target 2021.</li> <li>4. Pemenuhan Komitmen OJK selama 2021, kendala dan solusi.</li> <li>5. <i>Stress testing</i> risiko kredit beserta dampak penyiapan CKPN, permodalan, dan likuiditas.</li> <li>6. Strategi Pengelolaan AYDA dan hapus buku.</li> <li>7. Perkembangan penyelesaian KUR.</li> <li>8. Pengelolaan <i>Human Capital</i> tahun 2021 sebagai implementasi anggaran 70%:30%.</li> <li>9. Surat-surat OJK yang perlu mendapat atensi dan Pelaporan yang harus diselesaikan sesuai tepat waktu.</li> <li>10. Penutup.</li> </ol>                                                                                                                                                                                                                                                                                                                                           | <ol style="list-style-type: none"> <li>1. Opening.</li> <li>2. Follow up on previous meeting.</li> <li>3. Financial performance up to April 2021 and the 2021 Target Achievement Plan.</li> <li>4. Fulfillment of OJK Commitments during 2021, constraints and solutions.</li> <li>5. Stress testing of credit risk and the impact of CKPN preparation, capital and liquidity.</li> <li>6. AYDA Management Strategy and write-off.</li> <li>7. Progress of KUR completion.</li> <li>8. Human Capital Management in 2021 as budget implementation 70%:30%.</li> <li>9. OJK letters that need attention and reports that must be completed in a timely manner.</li> <li>10. Closing.</li> </ol>                                                                                                                                                                                                                                                                                                                                     |

### Agenda Rapat | Meeting Agenda

| No. | Tanggal   Date                | Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|-----|-------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 6.  | 23 Juni 2021<br>June 23, 2021 | <ol style="list-style-type: none"> <li>Pembukaan.</li> <li>Tindak lanjut rapat sebelumnya.</li> <li>Kinerja keuangan s.d. 15 Juni 2021 dan Progres Revisi RBB 2021.</li> <li>Rencana <i>corporate action</i> penambahan modal Bank.</li> <li>Progres pemenuhan Komitmen OJK dan rencana tindak lanjut apabila komitmen OJK yang tidak terpenuhi sesuai batas waktunya.</li> <li>Update simulasi <i>stress testing</i> terkait Modal Inti dengan kondisi terkini (penjualan AYDA atau hal-hal lain yang dapat berpengaruh pada nilai Modal Inti).</li> <li>Progres Penanganan beberapa Debitur besar yang menjadi prioritas peningkatan kinerja keuangan Bank.</li> <li>Progres pengelolaan <i>Human Capital</i> tahun 2021.</li> <li>Surat-surat OJK yang perlu mendapat atensi dan pelaporan yang harus diselesaikan sesuai tepat waktu.</li> <li>Penutup.</li> </ol>                                                                                          | <ol style="list-style-type: none"> <li>Opening.</li> <li>Follow up on the previous meeting.</li> <li>Financial performance up to June 15, 2021 and 2021 RBB Revision Progress.</li> <li>Corporate action plan to increase the Bank's capital.</li> <li>Progress of fulfilling OJK commitments and follow-up plans if OJK commitments are not fulfilled within the time limit.</li> <li>Update the stress testing simulation related to Core Capital with the latest conditions (sales of AYDA or other things that can affect the value of Core Capital).</li> <li>Progress of Handling several large Debtors who are a priority for improving the Bank's financial performance.</li> <li>Progress of Human Capital management in 2021.</li> <li>OJK letters that need attention and reports that must be completed in a timely manner.</li> <li>Closing.</li> </ol>                                                                      |
| 7.  | 28 Juli 2021<br>July 28, 2021 | <ol style="list-style-type: none"> <li>Pembukaan.</li> <li>Tindak lanjut rapat sebelumnya.</li> <li>Kinerja keuangan s.d. 15 Juli 2021 dan Progres Revisi RBB 2021.</li> <li>Rencana <i>corporate action</i> penambahan modal Bank.</li> <li>Progres pemenuhan Komitmen OJK dan rencana tindak lanjut apabila komitmen OJK yang tidak terpenuhi sesuai batas waktunya.</li> <li>Update simulasi <i>stress testing</i> terkait Modal Inti dengan kondisi terkini (penjualan AYDA, kredit yang dihapus buku atau hal-hal lain yang dapat berpengaruh pada nilai Modal Inti).</li> <li>Progres Penanganan beberapa Debitur besar yang menjadi prioritas peningkatan kinerja keuangan Bank.</li> <li>Perkembangan penyelesaian KUR hingga bulan Juli 2021.</li> <li>Progres pengelolaan <i>Human Capital</i> tahun 2021.</li> <li>Surat-surat OJK yang perlu mendapat atensi dan Pelaporan yang harus diselesaikan sesuai tepat waktu.</li> <li>Penutup.</li> </ol> | <ol style="list-style-type: none"> <li>Opening.</li> <li>Follow up on the previous meeting.</li> <li>Financial performance up to July 15, 2021 and 2021 RBB Revision Progress.</li> <li>Corporate action plan to increase the Bank's capital.</li> <li>Progress of fulfilling OJK commitments and follow-up plans if OJK commitments are not fulfilled within the time limit.</li> <li>Update stress testing simulation related to Core Capital with the latest conditions (sales of AYDA, written-off credit or other things that can affect the value of Core Capital).</li> <li>Progress of Handling several large Debtors who are a priority for improving the Bank's financial performance.</li> <li>Progress of KUR completion until July 2021.</li> <li>Progress of Human Capital management in 2021.</li> <li>OJK letters that need attention and reports that must be completed in a timely manner.</li> <li>Closing.</li> </ol> |

### Agenda Rapat | Meeting Agenda

| No. | Tanggal   Date                          | Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|-----|-----------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 8.  | 18 Agustus 2021<br>August 18, 2021      | <ol style="list-style-type: none"> <li>1. Pembukaan.</li> <li>2. Tindak lanjut rapat sebelumnya.</li> <li>3. Kinerja keuangan s.d. 13 Agustus 2021.</li> <li>4. Progres pemenuhan Komitmen OJK dan <i>action plan</i> apabila komitmen OJK yang tidak terpenuhi sesuai batas waktunya.</li> <li>5. Progres Penanganan beberapa Debitur besar yang menjadi prioritas peningkatan kinerja keuangan Bank, terutama yang dapat meningkatkan kinerja keuangan Bank s.d. Desember 2021.</li> <li>6. Progres penyelesaian AYDA.</li> <li>7. Progres persiapan RUPS Bank tahun 2021.</li> <li>8. Progres pengelolaan <i>Human Capital</i> Tahun 2021.</li> <li>9. Surat-surat OJK yang perlu mendapat atensi dan pelaporan yang harus diselesaikan sesuai tepat waktu (<i>early warning</i>).</li> <li>10. Penutup.</li> </ol>                                                                                                                           | <ol style="list-style-type: none"> <li>1. Opening.</li> <li>2. Follow up on the previous meeting.</li> <li>3. Financial performance until August 13, 2021.</li> <li>4. Progress of fulfilling OJK commitments and action plans if OJK commitments are not fulfilled within the time limit.</li> <li>5. Progress of Handling several large Debtors who are a priority for improving the Bank's financial performance, especially those that can improve the Bank's financial performance until December 2021.</li> <li>6. Progress of AYDA completion.</li> <li>7. Progress of preparation for the Bank's GMS in 2021.</li> <li>8. Progress of Human Capital management in 2021.</li> <li>9. OJK letters that need attention and reports that must be completed in a timely manner (<i>early warning</i>).</li> <li>10. Closing.</li> </ol>                                                                                                 |
| 9.  | 22 September 2021<br>September 22, 2021 | <ol style="list-style-type: none"> <li>1. Pembukaan.</li> <li>2. Tindak lanjut rapat sebelumnya.</li> <li>3. Kinerja keuangan s.d. 15 September 2021.</li> <li>4. Progres pemenuhan Komitmen OJK dan <i>action plan</i> apabila komitmen OJK yang tidak terpenuhi sesuai batas waktunya.</li> <li>5. <i>Update</i> simulasi <i>stress testing</i> terkait Modal Inti dengan kondisi terkini (penjualan AYDA, kredit yang dihapus buku, proyeksi debitur bermasalah atau hal-hal lain yang dapat berpengaruh pada nilai Modal Inti).</li> <li>6. Progres Penanganan beberapa Debitur besar yang menjadi prioritas peningkatan kinerja keuangan Bank, terutama yang dapat meningkatkan kinerja keuangan Bank s.d. Desember 2021.</li> <li>7. Progres pengelolaan <i>Human Capital</i> Tahun 2021.</li> <li>8. Surat-surat OJK yang perlu mendapat atensi dan Pelaporan yang harus diselesaikan sesuai tepat waktu.</li> <li>9. Penutup.</li> </ol> | <ol style="list-style-type: none"> <li>1. Opening.</li> <li>2. Follow up on the previous meeting.</li> <li>3. Financial performance until September 15, 2021.</li> <li>4. Progress of fulfilling OJK commitments and action plans if OJK commitments are not fulfilled within the time limit.</li> <li>5. Update stress testing simulations related to Core Capital with the latest conditions (sales of AYDA, write-off loans, projections of troubled debtors or other things that can affect the value of Core Capital).</li> <li>6. Progress of Handling several large Debtors who are a priority for improving the Bank's financial performance, especially those that can improve the Bank's financial performance until December 2021.</li> <li>7. Progress of Human Capital management in 2021.</li> <li>8. OJK letters that need attention and reports that must be completed in a timely manner.</li> <li>9. Closing.</li> </ol> |
| 10. | 27 September 2021<br>September 27, 2021 | Pembahasan pemenuhan komitmen pemeriksaan OJK.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Discussion on fulfilling OJK audit commitments.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 11. | 4 Oktober 2021<br>October 4, 2021       | Pembahasan pemenuhan komitmen pemeriksaan OJK.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Discussion on fulfilling OJK audit commitments.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 12. | 11 Oktober 2021<br>October 11, 2021     | Pembahasan pemenuhan komitmen pemeriksaan OJK.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Discussion on fulfilling OJK audit commitments.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

### Agenda Rapat | Meeting Agenda

| No. | Tanggal   Date                        | Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|-----|---------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 13. | 26 Oktober 2021<br>October 26, 2021   | <ol style="list-style-type: none"> <li>Pembukaan.</li> <li>Tindak lanjut rapat sebelumnya.</li> <li>Kinerja keuangan s.d. 15 Oktober 2021.</li> <li>Progres pemenuhan Komitmen OJK dan <i>action plan</i> apabila komitmen OJK yang tidak terpenuhi sesuai batas waktunya.</li> <li>Progres Penanganan beberapa Debitur besar yang menjadi prioritas peningkatan kinerja keuangan Bank.</li> <li>Perkembangan penyelesaian kredit bermasalah, kredit yang telah dihapus buku, AYDA dan KUR hingga Oktober 2021.</li> <li>Progres pembinaan Kader hingga Oktober 2021.</li> <li>Rekomendasi Komite Audit atas penunjukan Akuntan Publik dan/atau Kantor Akuntan Publik.</li> <li>Surat-surat OJK yang perlu mendapat atensi dan Pelaporan yang harus diselesaikan sesuai tepat waktu (<i>early warning</i>).</li> <li>Penutup.</li> </ol> | <ol style="list-style-type: none"> <li>Opening.</li> <li>Follow up on the previous meeting.</li> <li>Financial performance until October 15, 2021.</li> <li>Progress of fulfilling OJK commitments and action plans if OJK commitments are not fulfilled within the time limit.</li> <li>Progress of Handling several large Debtors who are a priority for improving the Bank's financial performance.</li> <li>The progress of the settlement of non-performing loans, written-off loans, AYDA and KUR until October 2021.</li> <li>Cadre development progress until October 2021.</li> <li>Recommendation of the Audit Committee on the appointment of a Public Accountant and/or Public Accounting Firm.</li> <li>OJK letters that need attention and reports that must be completed in a timely manner (<i>early warning</i>).</li> <li>Closing</li> </ol> |
| 14. | 27 Oktober 2021<br>October 27, 2021   | Pembahasan pemenuhan komitmen pemeriksaan OJK.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Discussion on fulfilling OJK audit commitments.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 15. | 3 November 2021<br>November 3, 2021   | Pembahasan pemenuhan komitmen pemeriksaan OJK.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Discussion on fulfilling OJK audit commitments.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 16. | 16 November 2021<br>November 16, 2021 | Pembahasan pemenuhan komitmen pemeriksaan OJK.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Discussion on fulfilling OJK audit commitments.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 17. | 18 November 2021<br>November 18, 2021 | Pembahasan proyeksi kinerja keuangan Desember 2021 dan RBB 2022.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Discussion of projected financial performance in December 2021 and RBB 2022.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 18. | 8 Desember 2021<br>December 8, 2021   | <ol style="list-style-type: none"> <li>Pembukaan.</li> <li>Tindak lanjut rapat.</li> <li>Kinerja keuangan s.d. 15 November 2021.</li> <li>Progres Penanganan beberapa Debitur besar yang menjadi prioritas peningkatan kinerja keuangan Bank.</li> <li>Perkembangan penyelesaian kredit bermasalah, kredit yang telah dihapus buku, AYDA dan KUR hingga November 2021.</li> <li>Progres pembinaan Kader hingga November 2021.</li> <li>Surat-surat OJK yang perlu mendapat atensi dan Pelaporan yang harus diselesaikan sesuai tepat waktu (<i>early warning</i>).</li> <li>Penutup.</li> </ol>                                                                                                                                                                                                                                          | <ol style="list-style-type: none"> <li>Opening.</li> <li>Follow up meeting.</li> <li>Financial performance until November 15, 2021.</li> <li>Progress of Handling several large Debtors who are a priority for improving the Bank's financial performance.</li> <li>The progress of the settlement of non-performing loans, written-off loans, AYDA and KUR until November 2021.</li> <li>Cadre development progress until November 2021.</li> <li>OJK letters that need attention and reports that must be completed on time (<i>early warning</i>).</li> <li>Closing.</li> </ol>                                                                                                                                                                                                                                                                             |

### Agenda Rapat | Meeting Agenda

| No. | Tanggal   Date                        | Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|-----|---------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 19. | 21 Desember 2021<br>December 21, 2021 | <ol style="list-style-type: none"> <li>Pembukaan.</li> <li>Tindak lanjut rapat sebelumnya.</li> <li>Kinerja keuangan s.d. 15 Desember 2021.</li> <li>Progres Penanganan beberapa Debitur besar yang menjadi prioritas peningkatan kinerja keuangan Bank.</li> <li>Perkembangan penyelesaian kredit bermasalah, kredit yang telah dihapus buku, AYDA dan KUR hingga Desember 2021.</li> <li>Progres pembinaan Kader hingga Desember 2021.</li> <li>Surat-surat OJK yang perlu mendapat atensi dan Pelaporan yang harus diselesaikan sesuai tepat waktu.</li> <li>Penutup.</li> </ol> | <ol style="list-style-type: none"> <li>Opening.</li> <li>Follow up on the previous meeting.</li> <li>Financial performance until December 15, 2021.</li> <li>Progress of Handling several large Debtors who are a priority for improving the Bank's financial performance.</li> <li>Progress on the settlement of non-performing loans, written-off loans, AYDA and KUR until December 2021.</li> <li>Cadre development progress until December 2021.</li> <li>OJK letters that need attention and reports that must be completed in a timely manner.</li> <li>Closing.</li> </ol> |

### RAPAT DIREKSI

Direksi berkewajiban menyelenggarakan rapat paling tidak sebulan sekali dan selanjutnya risalah rapat akan dibuat oleh Sekretaris Perusahaan ditandatangani oleh seluruh anggota Direksi untuk kemudian diarsipkan. Direksi Bank Artha Graha Internasional melangsungkan rapat Direksi sebanyak 15 kali dengan agenda dan frekuensi kehadiran di sepanjang tahun 2021 adalah sebagai berikut:

### BOARD OF DIRECTORS MEETING

The Board of Directors is obliged to organized a meeting at least once a month and then the minutes of meeting will be made by the Corporate Secretary and signed by all members of the Board of Directors to be archived. The Board of Directors of Bank Artha Graha Internasional organized 15 meetings of the Board of Directors with the agenda and frequency of attendance throughout 2021 as follows:

### Frekuensi Kehadiran | Attendance Frequency

| Nama<br>Name                 | Jabatan<br>Position                                                                    | Rapat   Meeting         |                          |
|------------------------------|----------------------------------------------------------------------------------------|-------------------------|--------------------------|
|                              |                                                                                        | Kehadiran<br>Attendance | Persentase<br>Percentage |
| Direksi   Board of Directors |                                                                                        |                         |                          |
| Andy Kasih                   | Direktur Utama   President Director                                                    | 14                      | 93,33%                   |
| Christina Harapan            | Wakil Direktur Utama   Vice President Director                                         | 14                      | 93,33%                   |
| Anas Latief                  | Direktur Kepatuhan & Direktur Independen<br>Compliance Director & Independent Director | 15                      | 100%                     |
| Indra S. Budianto            | Direktur   Director                                                                    | 15                      | 100%                     |
| Indrastomo Nugroho           | Direktur   Director                                                                    | 15                      | 100%                     |

### AGENDA RAPAT

Agenda rapat dari Rapat Direksi Bank Artha Graha Internasional pada tahun 2021 sebagai berikut:

1. Realisasi angka utama setiap bulan;
2. Kinerja kantor cabang setiap bulan;
3. Pelaksanaan kepatuhan Bank;
4. Rencana Bisnis Bank; dan
5. Debitur Inti Bank.

### MEETING AGENDA

The meeting agenda for the Board of Directors of Bank Artha Graha Internasional in 2021 is as follows:

1. Realization of main figures monthly;
2. Branch office performance monthly;
3. Implementation of Bank compliance;
4. Bank Business Plan; and
5. Core Debtor of the Bank.



## RAPAT GABUNGAN

Rapat gabungan antara Dewan Komisaris dan Direksi diselenggarakan sebanyak 18 kali pada tahun 2021. Penyelenggaraan Rapat Gabungan Dewan Komisaris-Direksi terkait dengan tanggal, agenda, peserta, dan frekuensi kehadiran dijelaskan pada tabel berikut ini:

## JOINT MEETING

Joint meetings between the Board of Commissioners and the Board of Directors were organized 18 times in 2021. The implementation of the Joint Meetings of the Board of Commissioners-Directors related to the date, agenda, participants, and frequency of attendance is described in the following table:

**Frekuensi Kehadiran | Attendance Frequency**

| Nama<br>Name                             | Jabatan<br>Position                                                                     | Rapat   Meeting         |                          |
|------------------------------------------|-----------------------------------------------------------------------------------------|-------------------------|--------------------------|
|                                          |                                                                                         | Kehadiran<br>Attendance | Persentase<br>Percentage |
| Dewan Komisaris   Board of Commissioners |                                                                                         |                         |                          |
| Kiki Syahnakri                           | Komisaris Utama/Komisaris Independen<br>President Commissioner/Independent Commissioner | 18                      | 100%                     |
| Tomy Winata                              | Wakil Komisaris Utama<br>Vice President Commissioner                                    | 2                       | 11,11%                   |
| Sugianto Kusuma                          | Wakil Komisaris Utama<br>Vice President Commissioner                                    | 2                       | 11,11%                   |
| Nicolaus Eko Riwayanto                   | Komisaris Independen<br>Independent Commissioner                                        | 18                      | 100%                     |
| Direksi   Board of Directors             |                                                                                         |                         |                          |
| Andy Kasih                               | Direktur Utama   President Director                                                     | 11                      | 61,11%                   |
| Christina Harapan                        | Wakil Direktur Utama   Vice President Director                                          | 13                      | 72,22%                   |
| Anas Latief                              | Direktur Kepatuhan & Direktur Independen<br>Compliance Director & Independent Director  | 18                      | 100%                     |
| Indra S. Budianto                        | Direktur   Director                                                                     | 13                      | 72,22%                   |
| Indrastomo Nugroho                       | Direktur   Director                                                                     | 13                      | 72,22%                   |

### Agenda Rapat | Meeting Agenda

| No. | Tanggal   Date                        | Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|-----|---------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1.  | 28 Januari 2021<br>January 28, 2021   | <ol style="list-style-type: none"> <li>1. Pembukaan.</li> <li>2. Tindak lanjut rapat sebelumnya.</li> <li>3. Kinerja keuangan s.d. 31 Desember 2020 dan Rencana Pencapaian Target 2021.</li> <li>4. Pemenuhan Komitmen OJK selama 2020, kendala dan solusi serta Komitmen OJK yang harus diselesaikan pada tahun 2021.</li> <li>5. <i>Stress testing</i> relaksasi tahap pertama s.d. Maret 2021 beserta dampak penyiapan CKPN, permodalan dan likuiditas.</li> <li>6. Strategi Pengelolaan AYDA dan hapus buku.</li> <li>7. Pengelolaan <i>Human Capital</i> tahun 2021 sebagai implementasi anggaran 70%:30%.</li> <li>8. Surat-surat OJK yang perlu mendapat atensi dan Pelaporan yang harus diselesaikan sesuai tepat waktu.</li> <li>9. Penutup.</li> </ol>                                                                                                                                                                                                                                                                                 | <ol style="list-style-type: none"> <li>1. Opening.</li> <li>2. Follow up on the previous meeting.</li> <li>3. Financial performance up to December 31, 2020 and the 2021 Target Achievement Plan.</li> <li>4. Fulfillment of OJK Commitments during 2020, obstacles and solutions as well as OJK Commitments that must be completed in 2021.</li> <li>5. Stress testing of the first relaxation phase until March 2021 along with the impact of preparing CKPN, capital and liquidity.</li> <li>6. AYDA Management Strategy and write-off.</li> <li>7. Management of Human Capital in 2021 as budget implementation 70%:30%.</li> <li>8. OJK letters that need attention and reports that must be completed in a timely manner.</li> <li>9. Closing.</li> </ol>                                                                                                                                                                                                                                                              |
| 2.  | 26 Februari 2021<br>February 26, 2021 | <ol style="list-style-type: none"> <li>1. Pembukaan.</li> <li>2. Tindak lanjut rapat sebelumnya.</li> <li>3. Kinerja keuangan bulan Januari 2021 dan Realisasi s.d. 22 Februari 2021 serta Rencana Kegiatan Prioritas bulan Maret 2021.</li> <li>4. Pemenuhan Komitmen OJK di bulan Januari dan Februari 2021 serta Komitmen OJK yang harus diselesaikan di bulan Maret 2021.</li> <li>5. Penjualan AYDA di bulan Januari dan bulan berjalan Februari 2021 dan Maret 2021 serta pengelolaan Debitur hapus buku s.d. 22 Februari 2021 dan estimasi perolehan di bulan Maret 2021.</li> <li>6. Perkembangan penyelesaian KUR s.d. 22 Februari 2021 dan rencana kegiatan di bulan Maret 2021.</li> <li>7. Progres pengelolaan <i>Human Capital</i> s.d. 22 Februari dan rencana kegiatan di bulan Maret 2021.</li> <li>8. Kewajiban Bank yang harus diselesaikan pada bulan Maret 2021 termasuk surat-surat dari Bank Indonesia, OJK, Pasar Modal, atau lembaga keuangan lainnya yang perlu menjadi atensi bersama.</li> <li>9. Penutup.</li> </ol> | <ol style="list-style-type: none"> <li>1. Opening.</li> <li>2. Follow up on the previous meeting.</li> <li>3. Financial Performance for January 2021 and Realization up to February 22, 2021 and Priority Activity Plans for March 2021.</li> <li>4. Fulfillment of OJK Commitments in January and February 2021 and OJK Commitments which must be completed in March 2021.</li> <li>5. Sales of AYDA in January and the current month of February 2021 and March 2021 as well as management of Debtors written off until February 22, 2021 and estimated earnings in March 2021.</li> <li>6. Development of KUR completion until February 22, 2021 and planned activities in March 2021.</li> <li>7. Progress of Human Capital management until February 22 and planned activities in March 2021.</li> <li>8. Bank's obligations that must be completed by March 2021 include letters from Bank Indonesia, OJK, Capital Market, or other financial institutions that need mutual attention.</li> <li>9. Closing.</li> </ol> |

### Agenda Rapat | Meeting Agenda

| No. | Tanggal   Date                  | Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
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| 3.  | 23 Maret 2021<br>March 23, 2021 | <ol style="list-style-type: none"> <li>1. Pembukaan.</li> <li>2. Tindak lanjut rapat sebelumnya.</li> <li>3. Kinerja keuangan s.d. 15 Maret 2021 dan Rencana Pencapaian Target di bulan April 2021.</li> <li>4. Gambaran Debitur yang akan memperoleh Relaksasi Tahap 2 dan yang tidak dapat memperoleh Relaksasi Tahap 2 (termasuk CKPN yang harus dibentuk).</li> <li>5. <i>Stress testing</i> Risiko Kredit beserta dampak penyiapan CKPN, permodalan (termasuk Modal Inti), dan Likuiditas.</li> <li>6. <i>Update Progress</i> Pengelolaan <i>Human Capital</i> s.d. bulan Maret 2021.</li> <li>7. Pemenuhan Komitmen OJK selama 2021, kendala dan solusi.</li> <li>8. Surat-surat OJK yang perlu mendapat atensi dan Pelaporan yang harus diselesaikan sesuai tepat waktu.</li> <li>9. Penutup.</li> </ol>                                                                                                                                                                                                                                    | <ol style="list-style-type: none"> <li>1. Opening.</li> <li>2. Follow up on the previous meeting.</li> <li>3. Financial performance up to March 15, 2021 and Target Achievement Plan in April 2021.</li> <li>4. Description of Debtors who will receive Stage 2 Relaxation and those who cannot obtain Stage 2 Relaxation (including CKPN that must be established).</li> <li>5. Stress testing of Credit Risk and the impact of CKPN preparation, capital (including Core Capital), and Liquidity.</li> <li>6. Update on Human Capital Management Progress until March 2021.</li> <li>7. Fulfillment of OJK commitments during 2021, constraints and solutions.</li> <li>8. OJK letters that need attention and reports that must be completed in a timely manner.</li> <li>9. Closing.</li> </ol>                                                                                                                                                                                                                                  |
| 4.  | 22 April 2021<br>April 22, 2021 | <ol style="list-style-type: none"> <li>1. Pembukaan.</li> <li>2. Tindak lanjut rapat sebelumnya.</li> <li>3. Kinerja Keuangan bulan Maret dan s.d. 15 April 2021 dan Rencana Pencapaian Target di bulan April 2021.</li> <li>4. Evaluasi Pelaksanaan Relaksasi Tahap Pertama/Maret 2021.</li> <li>5. Progres Pengelolaan AYDA dari Januari s.d. 15 April 2021 dan pengaruhnya kepada besaran Modal Inti Minimum.</li> <li>6. Progres penanganan KUR dan hasil penagihan hapus buku dari Januari s.d. 15 April 2021.</li> <li>7. <i>Stress testing</i> risiko kredit s.d. bulan Juni 2021 dan likuiditas data dasar per tanggal 15 April 2021.</li> <li>8. Pemenuhan Komitmen OJK s.d. bulan April 2021, kendala dan solusi serta Komitmen OJK yang harus diselesaikan selama tahun 2021.</li> <li>9. Progres Pengelolaan <i>Human Capital</i> tahun 2021 sebagai implementasi anggaran 70%:30%.</li> <li>10. Surat-surat OJK yang perlu mendapat atensi dan Pelaporan yang harus diselesaikan sesuai tepat waktu.</li> <li>11. Penutup.</li> </ol> | <ol style="list-style-type: none"> <li>1. Opening.</li> <li>2. Follow up on the previous meeting.</li> <li>3. Financial Performance for March and up to April 15, 2021 and Target Achievement Plan for April 2021.</li> <li>4. Evaluation of the Implementation of the First Stage of Relaxation/March 2021.</li> <li>5. Progress of AYDA Management from January to April 15, 2021 and its effect on the Minimum Core Capital.</li> <li>6. The progress of handling KUR and collection of write-offs from January to April 15, 2021.</li> <li>7. Stress testing of credit risk until June 2021 and basic data liquidity as of April 15, 2021.</li> <li>8. Fulfillment of OJK Commitments until April 2021, constraints and solutions as well as OJK Commitments that must be completed during 2021.</li> <li>9. Progress of Human Capital Management in 2021 as budget implementation 70%:30%.</li> <li>10. OJK letters that need attention and reports that must be completed in a timely manner.</li> <li>11. Closing.</li> </ol> |

### Agenda Rapat | Meeting Agenda

| No. | Tanggal   Date                | Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----|-------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 5.  | 31 Mei 2021<br>May 31, 2021   | <ol style="list-style-type: none"> <li>1. Pembukaan.</li> <li>2. Tindak lanjut rapat sebelumnya.</li> <li>3. Kinerja keuangan s.d. April 2021 dan Rencana Pencapaian Target 2021.</li> <li>4. Pemenuhan Komitmen OJK selama 2021, kendala dan solusi.</li> <li>5. <i>Stress testing</i> risiko kredit beserta dampak penyiapan CKPN, permodalan, dan likuiditas.</li> <li>6. Strategi Pengelolaan AYDA dan hapus buku.</li> <li>7. Perkembangan penyelesaian KUR.</li> <li>8. Pengelolaan <i>Human Capital</i> tahun 2021 sebagai implementasi anggaran 70%:30%.</li> <li>9. Surat-surat OJK yang perlu mendapat atensi dan Pelaporan yang harus diselesaikan sesuai tepat waktu.</li> <li>10. Penutup.</li> </ol>                                                                                                                                                                                           | <ol style="list-style-type: none"> <li>1. Opening.</li> <li>2. Follow up on the previous meeting.</li> <li>3. Financial performance up to April 2021 and the 2021 Target Achievement Plan.</li> <li>4. Fulfillment of OJK Commitments during 2021, constraints and solutions.</li> <li>5. Stress testing of credit risk and the impact of CKPN preparation, capital and liquidity.</li> <li>6. AYDA Management Strategy and write-off.</li> <li>7. Development of KUR settlement.</li> <li>8. Human Capital Management in 2021 as budget implementation 70%:30%.</li> <li>9. OJK letters that need attention and reports that must be completed in a timely manner.</li> <li>10. Closing.</li> </ol>                                                                                                                                                                                                |
| 6.  | 23 Juni 2021<br>June 23, 2021 | <ol style="list-style-type: none"> <li>1. Pembukaan.</li> <li>2. Tindak lanjut rapat sebelumnya.</li> <li>3. Kinerja keuangan s.d. 15 Juni 2021 dan Progres Revisi RBB 2021.</li> <li>4. Rencana <i>corporate action</i> penambahan modal Bank.</li> <li>5. Progres pemenuhan Komitmen OJK dan rencana tindak lanjut apabila komitmen OJK yang tidak terpenuhi sesuai batas waktunya.</li> <li>6. <i>Update</i> simulasi <i>stress testing</i> terkait Modal Inti dengan kondisi terkini (penjualan AYDA atau hal-hal lain yang dapat berpengaruh pada nilai Modal Inti).</li> <li>7. Progres Penanganan beberapa Debitur besar yang menjadi prioritas peningkatan kinerja keuangan Bank.</li> <li>8. Progres pengelolaan <i>Human Capital</i> tahun 2021.</li> <li>9. Surat-surat OJK yang perlu mendapat atensi dan pelaporan yang harus diselesaikan sesuai tepat waktu.</li> <li>10. Penutup.</li> </ol> | <ol style="list-style-type: none"> <li>1. Opening.</li> <li>2. Follow up on the previous meeting.</li> <li>3. Financial performance up to June 15, 2021 and 2021 RBB Revision Progress.</li> <li>4. Corporate action plan to increase the Bank's capital.</li> <li>5. Progress of fulfilling OJK commitments and follow-up plans if OJK commitments are not fulfilled within the time limit.</li> <li>6. Update the stress testing simulation related to Core Capital with the latest conditions (sales of AYDA or other things that can affect the value of Core Capital).</li> <li>7. Progress of Handling several large Debtors who are a priority for improving the Bank's financial performance.</li> <li>8. Progress of Human Capital management in 2021.</li> <li>9. OJK letters that need attention and reports that must be completed in a timely manner.</li> <li>10. Closing.</li> </ol> |

### Agenda Rapat | Meeting Agenda

| No. | Tanggal   Date                     | Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|-----|------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 7.  | 28 Juli 2021<br>July 28, 2021      | <ol style="list-style-type: none"> <li>1. Pembukaan.</li> <li>2. Tindak lanjut rapat sebelumnya.</li> <li>3. Kinerja keuangan s.d. 15 Juli 2021 dan Progres Revisi RBB 2021.</li> <li>4. Rencana <i>corporate action</i> penambahan modal Bank.</li> <li>5. Progres pemenuhan Komitmen OJK dan rencana tindak lanjut apabila komitmen OJK yang tidak terpenuhi sesuai batas waktunya.</li> <li>6. <i>Update</i> simulasi <i>stress testing</i> terkait Modal Inti dengan kondisi terkini (penjualan AYDA, kredit yang dihapus buku atau hal-hal lain yang dapat berpengaruh pada nilai Modal Inti).</li> <li>7. Progres Penanganan beberapa Debitur besar yang menjadi prioritas peningkatan kinerja keuangan Bank.</li> <li>8. Perkembangan penyelesaian KUR hingga bulan Juli 2021.</li> <li>9. Progres pengelolaan <i>Human Capital</i> tahun 2021.</li> <li>10. Surat-surat OJK yang perlu mendapat atensi dan pelaporan yang harus diselesaikan sesuai tepat waktu.</li> <li>11. Penutup.</li> </ol> | <ol style="list-style-type: none"> <li>1. Opening.</li> <li>2. Follow up on the previous meeting.</li> <li>3. Financial performance up to July 15, 2021 and 2021 RBB Revision Progress.</li> <li>4. Corporate action plan to increase the Bank's capital.</li> <li>5. Progress of fulfilling OJK commitments and follow-up plans if OJK commitments are not fulfilled within the time limit.</li> <li>6. Update stress testing simulation related to Core Capital with the latest conditions (sales of AYDA, written-off credit or other things that can affect the value of Core Capital).</li> <li>7. Progress of Handling several large Debtors who are a priority for improving the Bank's financial performance.</li> <li>8. Progress of KUR completion until July 2021.</li> <li>9. Progress of Human Capital management in 2021.</li> <li>10. OJK letters that need attention and reports that must be completed in a timely manner.</li> <li>11. Closing.</li> </ol> |
| 8.  | 18 Agustus 2021<br>August 18, 2021 | <ol style="list-style-type: none"> <li>1. Pembukaan.</li> <li>2. Tindak lanjut rapat sebelumnya.</li> <li>3. Kinerja keuangan s.d. 13 Agustus 2021.</li> <li>4. Progres pemenuhan Komitmen OJK dan <i>action plan</i> apabila komitmen OJK yang tidak terpenuhi sesuai batas waktunya.</li> <li>5. Progres Penanganan beberapa Debitur besar yang menjadi prioritas peningkatan kinerja keuangan Bank, terutama yang dapat meningkatkan kinerja keuangan Bank s.d. Desember 2021.</li> <li>6. Progres penyelesaian AYDA.</li> <li>7. Progres persiapan RUPS Bank tahun 2021.</li> <li>8. Progres pengelolaan <i>Human Capital</i> tahun 2021.</li> <li>9. Surat-surat OJK yang perlu mendapat atensi dan pelaporan yang harus diselesaikan sesuai tepat waktu (<i>early warning</i>).</li> <li>10. Penutup.</li> </ol>                                                                                                                                                                                    | <ol style="list-style-type: none"> <li>1. Opening.</li> <li>2. Follow up on the previous meeting.</li> <li>3. Financial performance until August 13, 2021.</li> <li>4. Progress of fulfilling OJK commitments and action plans if OJK commitments are not fulfilled within the time limit.</li> <li>5. Progress of Handling several large Debtors who are a priority for improving the Bank's financial performance, especially those that can improve the Bank's financial performance until December 2021.</li> <li>6. AYDA completion progress.</li> <li>7. The progress of preparation for the Bank's GMS in 2021.</li> <li>8. Progress of Human Capital management in 2021.</li> <li>9. OJK letters that need attention and reports that must be completed in a timely manner (<i>early warning</i>).</li> <li>10. Closing.</li> </ol>                                                                                                                                  |

### Agenda Rapat | Meeting Agenda

| No. | Tanggal   Date                          | Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-----|-----------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 9.  | 22 September 2021<br>September 22, 2021 | <ol style="list-style-type: none"> <li>1. Pembukaan.</li> <li>2. Tindak lanjut rapat sebelumnya.</li> <li>3. Kinerja keuangan s.d. 15 September 2021.</li> <li>4. Progres pemenuhan Komitmen OJK dan <i>action plan</i> apabila komitmen OJK yang tidak terpenuhi sesuai batas waktunya.</li> <li>5. <i>Update</i> simulasi <i>stress testing</i> terkait Modal Inti dengan kondisi terkini (penjualan AYDA, kredit yang dihapus buku, proyeksi debitur bermasalah atau hal-hal lain yang dapat berpengaruh pada nilai Modal Inti).</li> <li>6. Progres Penanganan beberapa Debitur besar yang menjadi prioritas peningkatan kinerja keuangan Bank, terutama yang dapat meningkatkan kinerja keuangan Bank s.d. Desember 2021.</li> <li>7. Progres pengelolaan <i>Human Capital</i> tahun 2021.</li> <li>8. Surat-surat OJK yang perlu mendapat atensi dan pelaporan yang harus diselesaikan sesuai tepat waktu.</li> <li>9. Penutup.</li> </ol> | <ol style="list-style-type: none"> <li>1. Opening.</li> <li>2. Follow up on previous meeting.</li> <li>3. Financial performance until September 15, 2021.</li> <li>4. Progress of fulfilling OJK commitments and action plans if OJK commitments are not fulfilled within the time limit.</li> <li>5. Update stress testing simulations related to Core Capital with the latest conditions (sales of AYDA, write-off loans, projections of troubled debtors or other things that can affect the value of Core Capital).</li> <li>6. Progress of Handling several large Debtors who are a priority for improving the Bank's financial performance, especially those that can improve the Bank's financial performance until December 2021.</li> <li>7. Progress of Human Capital management in 2021.</li> <li>8. OJK letters that need attention and reports that must be completed in a timely manner.</li> <li>9. Closing.</li> </ol> |
| 10. | 27 September 2022<br>September 27, 2022 | Pembahasan pemenuhan komitmen pemeriksaan OJK.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Discussion on the fulfillment of OJK audit commitments.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 11. | 4 Oktober 2022<br>October 4, 2022       | Pembahasan pemenuhan komitmen pemeriksaan OJK.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Discussion on the fulfillment of OJK audit commitments.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 12. | 11 Oktober 2022<br>October 11, 2022     | Pembahasan pemenuhan komitmen pemeriksaan OJK.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Discussion on the fulfillment of OJK audit commitments.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 13. | 26 Oktober 2021<br>October 26, 2021     | <ol style="list-style-type: none"> <li>1. Pembukaan.</li> <li>2. Tindak lanjut rapat sebelumnya.</li> <li>3. Kinerja keuangan s.d. 15 Oktober 2021.</li> <li>4. Progres pemenuhan Komitmen OJK dan <i>action plan</i> apabila komitmen OJK yang tidak terpenuhi sesuai batas waktunya.</li> <li>5. Progres Penanganan beberapa Debitur besar yang menjadi prioritas peningkatan kinerja keuangan Bank.</li> <li>6. Perkembangan penyelesaian kredit bermasalah, kredit yang telah dihapus buku, AYDA dan KUR hingga Oktober 2021.</li> <li>7. Progres pembinaan Kader hingga Oktober 2021.</li> <li>8. Rekomendasi Komite Audit atas penunjukan Akuntan Publik dan/atau Kantor Akuntan Publik.</li> <li>9. Surat-surat OJK yang perlu mendapat atensi dan pelaporan yang harus diselesaikan sesuai tepat waktu (<i>early warning</i>).</li> <li>10. Penutup.</li> </ol>                                                                          | <ol style="list-style-type: none"> <li>1. Opening.</li> <li>2. Follow up on the previous meeting.</li> <li>3. Financial performance until October 15, 2021.</li> <li>4. Progress of fulfilling OJK commitments and action plans if OJK commitments are not fulfilled within the time limit.</li> <li>5. Progress of Handling several large Debtors who are a priority for improving the Bank's financial performance.</li> <li>6. The progress of the settlement of non-performing loans, written-off loans, AYDA and KUR until October 2021.</li> <li>7. Cadre development progress until October 2021.</li> <li>8. Recommendation of the Audit Committee on the appointment of a Public Accountant and/or Public Accounting Firm.</li> <li>9. OJK letters that need attention and reports that must be completed in a timely manner (<i>early warning</i>).</li> <li>10. Closing.</li> </ol>                                         |
| 14. | 3 November 2021<br>November 3, 2021     | Pembahasan pemenuhan komitmen pemeriksaan OJK.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Discussion on the fulfillment of OJK audit commitments.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 15. | 16 November 2021<br>November 16, 2021   | Pembahasan pemenuhan komitmen pemeriksaan OJK.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Discussion on the fulfillment of OJK audit commitments.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |



### Agenda Rapat | Meeting Agenda

| No. | Tanggal   Date                        | Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|-----|---------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 16. | 18 November 2021<br>November 18, 2021 | Pembahasan proyeksi kinerja keuangan Desember 2021 dan RBB 2022.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Discussion of projected financial performance in December 2021 and RBB 2022.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 17. | 8 Desember 2021<br>December 8, 2021   | <ol style="list-style-type: none"> <li>1. Pembukaan.</li> <li>2. Tindak lanjut rapat sebelumnya.</li> <li>3. Kinerja keuangan s.d. 15 November 2021.</li> <li>4. Progres Penanganan beberapa Debitur besar yang menjadi prioritas peningkatan kinerja keuangan Bank.</li> <li>5. Perkembangan penyelesaian kredit bermasalah, kredit yang telah dihapus buku, AYDA dan KUR hingga November 2021.</li> <li>6. Progress pembinaan Kader hingga November 2021.</li> <li>7. Surat-surat OJK yang perlu mendapat atensi dan pelaporan yang harus diselesaikan sesuai tepat waktu (<i>early warning</i>).</li> <li>8. Penutup.</li> </ol> | <ol style="list-style-type: none"> <li>1. Opening.</li> <li>2. Follow up on the previous meeting.</li> <li>3. Financial performance until November 15, 2021.</li> <li>4. Progress of Handling several large Debtors who are a priority for improving the Bank's financial performance.</li> <li>5. The progress of the settlement of non-performing loans, written-off loans, AYDA and KUR until November 2021.</li> <li>6. Cadre development progress until November 2021.</li> <li>7. OJK letters that need attention and reports that must be completed on time (<i>early warning</i>).</li> <li>8. Closing.</li> </ol> |
| 18. | 21 Desember 2021<br>December 21, 2021 | <ol style="list-style-type: none"> <li>1. Pembukaan.</li> <li>2. Tindak lanjut rapat sebelumnya.</li> <li>3. Kinerja keuangan s.d. 15 Desember 2021.</li> <li>4. Progres Penanganan beberapa Debitur besar yang menjadi prioritas peningkatan kinerja keuangan Bank.</li> <li>5. Perkembangan penyelesaian kredit bermasalah, kredit yang telah dihapus buku, AYDA dan KUR hingga Desember 2021.</li> <li>6. Progres pembinaan Kader hingga Desember 2021.</li> <li>7. Surat-surat OJK yang perlu mendapat atensi dan pelaporan yang harus diselesaikan sesuai tepat waktu.</li> <li>8. Penutup.</li> </ol>                         | <ol style="list-style-type: none"> <li>1. Opening.</li> <li>2. Follow up on the previous meeting.</li> <li>3. Financial performance until December 15, 2021.</li> <li>4. Progress of Handling several large Debtors who are a priority for improving the Bank's financial performance.</li> <li>5. Progress on the settlement of non-performing loans, written-off loans, AYDA and KUR until December 2021.</li> <li>6. Cadre development progress until December 2021.</li> <li>7. OJK letters that need attention and reports that must be completed in a timely manner.</li> <li>8. Closing.</li> </ol>                 |

## KOMITE AUDIT

### AUDIT COMMITTEE

Sebagai organ pendukung di bawah Dewan Komisaris, Komite Audit bertugas untuk membantu dan mendukung Dewan Komisaris dalam menjalankan tugas dan fungsi pengawasan atas hal-hal yang berhubungan dengan informasi keuangan, sistem pengendalian internal, serta efektivitas pemeriksaan oleh auditor eksternal dan internal.

#### DASAR HUKUM

Pembentukan Komite Audit Bank Artha Graha Internasional berpedoman kepada Peraturan Otoritas Jasa Keuangan No. 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit.

#### PEDOMAN DAN TATA TERTIB KERJA KOMITE AUDIT

Komite Audit Bank mengacu kepada Pedoman dan Tata Tertib Kerja Komite Audit No. 0003.02.0 tanggal 9 Desember 2016 dalam menjalankan fungsi dan wewenangnya.

Kriteria Anggota Komite Audit adalah berikut ini:

- Wajib memiliki integritas yang tinggi, kemampuan, pengetahuan, pengalaman sesuai dengan bidang pekerjaannya, serta mampu berkomunikasi dengan baik;
- Wajib memahami laporan keuangan, bisnis perusahaan khususnya yang terkait dengan layanan jasa atau kegiatan usaha Emiten atau Perusahaan Publik, proses audit, manajemen risiko, dan peraturan perundang-undangan di bidang Pasar Modal serta peraturan perundang-undangan terkait lainnya;
- Wajib mematuhi kode etik Komite Audit yang ditetapkan oleh Emiten atau Perusahaan Publik;
- Bersedia meningkatkan kompetensi secara terus-menerus melalui pendidikan dan pelatihan;
- Wajib memiliki paling sedikit 1 (satu) anggota yang berlatar belakang pendidikan dan keahlian di bidang akuntansi dan keuangan;
- Bukan merupakan orang dalam Kantor Akuntan Publik, Kantor Konsultan Hukum, Kantor Jasa Penilai Publik atau pihak lain yang memberi jasa asuransi, jasa non-asuransi, jasa penilai dan/atau jasa konsultasi lain kepada Emiten atau Perusahaan Publik yang bersangkutan dalam waktu 6 (enam) bulan terakhir;

As a supporting organ under the Board of Commissioners, Audit Committee is tasked with assisting and supporting the Board of Commissioners in implementing its duties and supervisory functions on matters relating to financial information, internal control systems, as well as the effectiveness of audits by external and internal auditors.

#### LEGAL BASIS

The establishment of the Bank Artha Graha Internasional's Audit Committee is guided by the Financial Services Authority Regulation No. 55/POJK.04/2015 regarding the Establishment and Guidelines for the Work Implementation of Audit Committee.

#### AUDIT COMMITTEE GUIDELINES AND WORK RULES

The Bank's Audit Committee refers to the Guidelines and Work Rules of the Audit Committee No. 0003.02.0 dated December 9, 2016 in performing its functions and authorities.

The criteria for members of the Audit Committee are as follows:

- Must have high integrity, ability, knowledge, experience in accordance with the field of work, and be able to communicate well;
- Must understand financial reports, company business especially those related to the services or business activities of Issuers or Public Companies, audit processes, risk management, and laws and regulations in the Capital Market sector as well as other relevant laws and regulations;
- Obligated to comply with the code of ethics of Audit Committee set by the Issuer or Public Company;
- Willing to improve competence continuously through education and training;
- Must have at least 1 (one) member with educational background and expertise in accounting and finance;
- Not a person in a Public Accounting Firm, Legal Consulting Firm, Public Appraisal Service Office or other party providing insurance services, non-insurance services, appraisal services and/or other consulting services to the Issuer or Public Company concerned within 6 (six) last month;

- g. 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;
- h. Tidak mempunyai saham langsung maupun tidak langsung pada Emiten atau Perusahaan Publik;
- i. Dalam hal anggota Komite Audit memperoleh saham Emiten atau Perusahaan Publik baik langsung maupun tidak langsung akibat suatu peristiwa hukum, saham tersebut wajib dialihkan kepada pihak lain dalam jangka waktu paling lama 6 (enam) bulan setelah diperolehnya saham tersebut;
- j. Tidak mempunyai hubungan Afiliasi dengan anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham Utama Emiten atau Perusahaan Publik; dan
- k. Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Emiten atau Perusahaan Publik.

#### SUSUNAN, JUMLAH, KOMPOSISI DAN DASAR PENGANGKATAN KOMITE AUDIT

Komposisi struktur Komite Audit wajib memperhatikan indikator berikut:

1. Komite Audit paling sedikit terdiri dari 3 orang anggota yang berasal dari Komisaris Independen dan pihak dari luar perusahaan;
2. Anggota Komite Audit sekurang-kurangnya terdiri dari:
  - a. 1 (satu) orang Komisaris Independen sebagai ketua merangkap anggota;
  - b. 1 (satu) orang pihak independen yang memiliki keahlian di bidang keuangan atau akuntansi; dan
  - c. 1 (satu) orang pihak independen yang memiliki keahlian di bidang hukum atau perbankan.

#### Susunan Komite Audit pada tahun 2021 adalah sebagai berikut:

Berdasarkan Keputusan Dewan Komisaris pada tanggal 25 Oktober 2021 dengan Surat Keputusan Komisaris No. 001/KOM-BAGI/X/2021 dan Surat Keputusan Direksi No. SK-MT/SDM/0004/X/2021 tanggal 25 Oktober 2021, susunan Komite Audit pada per tanggal 31 Desember 2021 adalah sebagai berikut:

- g. Not a person who works or has 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 the Independent Commissioner;
- h. Does not own shares directly or indirectly in Issuers or Public Companies;
- i. In the event that a member of the Audit Committee acquires shares of an Issuer or Public Company, either directly or indirectly as a result of a legal event, the shares must be transferred to another party within a maximum period of 6 (six) months after the acquisition of the shares;
- j. Has no affiliation with members of the Board of Commissioners, members of the Board of Directors, or Major Shareholders of Issuers or Public Companies; and
- k. Does not have a business relationship, either directly or indirectly, related to the business activities of the Issuer or Public Company.

#### STRUCTURE, AMOUNT, COMPOSITION AND BASIS OF APPOINTMENT OF THE AUDIT COMMITTEE

The composition of the structure of the Audit Committee must consider the following indicators:

1. The Audit Committee shall comprise of at least 3 members who come from Independent Commissioners and parties from outside the company;
2. Members of the Audit Committee shall at least consist of:
  - a. 1(one)Independent Commissioner as chairman and concurrently member;
  - b. 1(one) independent party with expertise in finance or accounting; and
  - c. 1 (one) independent party with expertise in law or banking.

#### The composition of Audit Committee in 2021 was as follows:

Based on the Decision of the Board of Commissioners on October 25, 2021 with the Decree of the Commissioner No. 001/KOM-BAGI/X/2021 and the Decree of the Board of Directors No. SK-MT/SDM/0004/X/2021 dated October 25, 2021, the composition of the Audit Committee as of December 31, 2021 is as follows:

| Nama<br>Name   | Jabatan<br>Position | Dasar Hukum Pengangkatan<br>Legal Basis for Appointment                                                                                                                                                                                                                                                                                                                                   | Periode Jabatan<br>Period of Office | Keahlian<br>Expertise | Keterangan<br>Description                              |
|----------------|---------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|-----------------------|--------------------------------------------------------|
| Kiki Syahnakri | Ketua<br>Chairman   | <ul style="list-style-type: none"> <li>• Surat Keputusan Direksi No. SK-MT/SDM/563/VIII/19 tanggal 26 Agustus 2019</li> <li>• Surat Keputusan Direksi No. SK-MT/SDM/0004/X/2021 tanggal 25 Oktober 2021</li> <li>• Board of Director's Degree No. SK-MT/SDM/560/VIII/19 of August 26, 2019</li> <li>• Board of Director's Degree No. SK-MT/SDM/0004/X/2021 of October 25, 2021</li> </ul> | 2019-2021<br>2021-2024              | Perbankan<br>Banking  | Komisaris<br>Independen<br>Independent<br>Commissioner |

| Nama<br>Name       | Jabatan<br>Position | Dasar Hukum Pengangkatan<br>Legal Basis for Appointment                                                                                                                                                                                                                                                                                                                           | Periode Jabatan<br>Period of Office | Keahlian<br>Expertise                                                                  | Keterangan<br>Description                   |
|--------------------|---------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|----------------------------------------------------------------------------------------|---------------------------------------------|
| Edijanto           | Anggota<br>Member   | <ul style="list-style-type: none"> <li>Surat Keputusan Direksi No. SK-MT/SDM/563/VIII/19 tanggal 26 Agustus 2019</li> <li>Surat Keputusan Direksi No. SK-MT/SDM/0005/X/2021 tanggal 25 Oktober 2021</li> <li>Board of Director's Degree No. SK-MT/SDM/563/VIII/19 of August 26, 2019</li> <li>Board of Director's Degree No. SK-MT/SDM/0005/X/2021 of October 25, 2021</li> </ul> | 2019-2021<br>2021-2024              | Akuntansi<br>Keuangan<br>dan<br>Perbankan<br>Financial<br>Accounting<br>and<br>Banking | Pihak<br>Independen<br>Independent<br>Party |
| Suryani<br>Purwita | Anggota<br>Member   | <ul style="list-style-type: none"> <li>Surat Keputusan Direksi No. SK-MT/SDM/0006/X/2021 tanggal 25 Oktober 2021</li> <li>Board of Director's Degree No. SK-MT/SDM/0006/X/2021 of October 25, 2021</li> </ul>                                                                                                                                                                     | 2021-2024                           | Akuntansi<br>Accounting                                                                | Pihak<br>Independen<br>Independent<br>Party |

## PROFIL KOMITE AUDIT

Profil Kiki Syahnakri sebagai Ketua Komite Audit dapat dilihat pada bab Profil Perusahaan dalam buku Laporan Tahunan ini. Adapun profil Edijanto dan Suryani Purwita adalah sebagai berikut:

## AUDIT COMMITTEE PROFILE

The profile of Kiki Syahnakri as Chairman of the Audit Committee can be seen in the Company Profile chapter in this Annual Report. The profiles of Edijanto and Suryani Purwita are as follows:

|                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|-----------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Nama</b>   Name                                              | Edijanto                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Jabatan</b>   Position                                       | Anggota Komite Audit   Audit Committee Members                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Dasar Hukum Pengangkatan</b><br>Legal Basis of Appointment   | <ul style="list-style-type: none"> <li>Surat Keputusan Direksi No. SK-MT/SDM/563/VIII/19 tanggal 26 Agustus 2019.</li> <li>Surat Keputusan Direksi No. SK-MT/SDM/0005/X/2021 tanggal 25 Oktober 2021.</li> <li>Board of Director's Degree No. SK-MT/SDM/563/VIII/19 of August 26, 2019.</li> <li>Board of Director's Degree No. SK-MT/SDM/0005/X/2021 of October 25, 2021.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Usia</b>   Age                                               | 62 tahun   62 years old                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Kewarganegaraan dan Domisili</b><br>Citizenship and Domicile | Jakarta, Indonesia                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Riwayat Pendidikan</b><br>Education Resume                   | <ul style="list-style-type: none"> <li>Bachelor of Science dari University of Maryland (1983).</li> <li>Master of Science dari American University (1986).</li> <li>Bachelor of Science from University of Maryland (1983).</li> <li>Master of Science from American University (1986).</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Riwayat Pekerjaan</b><br>Professional Resume                 | <ul style="list-style-type: none"> <li>Accountant/Auditor di William Ten CPA Firm-Baltimore MD, USA (1985-1987).</li> <li>Controller Richard Leahly Corporation Silver Spring, USA (1987-1992).</li> <li>Accounting Division Head PT Gudang Garam Tbk (1992-2000).</li> <li>Director Finance PT Gudang Garam Tbk (2003-2008).</li> <li>Director of General Affairs and Human Resources PT Gudang Garam Tbk (2008-2009).</li> <li>Director of Marketing PT Gudang Garam Tbk (2009-2012).</li> <li>Komisaris Independen Bank Artha Graha Internasional (2013-2019).</li> <li>Accountant/Auditor at William Ten CPA Firm-Baltimore MD, USA (1985-1987).</li> <li>Controller Richard Leahly Corporation Silver Spring, USA (1987-1992).</li> <li>Accounting Division Head PT Gudang Garam Tbk (1992-2000).</li> <li>Director of Finance PT Gudang Garam Tbk (2003-2008).</li> <li>Director of General Affairs and Human Resources PT Gudang Garam Tbk (2008-2009).</li> <li>Director of Marketing of PT Gudang Garam Tbk (2009-2012).</li> <li>Independent Commissioner of Bank Artha Graha Internasional (2013-2019).</li> </ul> |

|                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|-----------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Nama</b>   Name                                              | Suryani Purwita                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Jabatan</b>   Position                                       | Anggota Komite Audit   Audit Committee Members                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Dasar Hukum Pengangkatan</b><br>Legal Basis of Appointment   | Surat Keputusan Direksi No. SK-MT/SDM/0006/X/2021 tanggal 25 Oktober 2021.<br>Board of Director's Degree No. SK-MT/SDM/0006/X/2021 of October 25, 2021.                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Usia</b>   Age                                               | 62 tahun   62 years old                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Kewarganegaraan dan Domisili</b><br>Citizenship and Domicile | Jakarta, Indonesia                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Riwayat Pendidikan</b><br>Education Resume                   | Sarjana Ekonomi Jurusan Akuntansi Universitas Trisakti (1984).<br>Bachelor of Economics, majoring in Accounting, Trisakti University (1984).                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>Riwayat Pekerjaan</b><br>Professional Resume                 | <ul style="list-style-type: none"> <li>Direktur Marketing &amp; HC PT Bank Artha Pratama (1998-1999).</li> <li>Direktur Consumer Banking PT Bank Artha Graha (1999-2004).</li> <li>Komisaris PT Bank Artha Graha (2004-2005).</li> <li>Komisaris Independen PT Bank Artha Graha Internasional (2005-2012).</li> <li>Marketing &amp; HC Director of PT Bank Artha Pratama (1998-1999).</li> <li>Director of Consumer Banking at PT Bank Artha Graha (1999-2004).</li> <li>Commissioner of PT Bank Artha Graha (2004-2005).</li> <li>Independent Commissioner of PT Bank Artha Graha Internasional (2005-2012).</li> </ul> |

## INDEPENDENSI ANGGOTA KOMITE AUDIT

Independensi bagi anggota Komite Audit diwajibkan dan telah diatur dalam peraturan OJK No. 55/POJK.04/2015 tanggal 23 Desember 2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit dengan tujuan agar anggota Komite Audit tidak terpengaruh oleh kepentingan pribadi atau pihak lain dalam menyampaikan pendapat dan melaksanakan tugasnya.

## INDEPENDENCE OF AUDIT COMMITTEE MEMBERS

Independence for members of the Audit Committee is required and has been regulated in OJK regulation No. 55/POJK.04/2015 dated December 23, 2015 regarding the Establishment and Guidelines for the Work Implementation of Audit Committee with an objective that members of Audit Committee are not influenced by personal interests or other parties in expressing opinions and performing their duties.

| Kriteria   Criteria                                                                                                                                                                                                                           | Komisaris Independen   Independent Commissioner |          |                 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|----------|-----------------|
|                                                                                                                                                                                                                                               | Kiki Syahnakri                                  | Edijanto | Suryani Purwita |
| Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi<br>Does not have financial relationship with the Board of Commissioners and Board of Directors.                                                                           | √                                               | √        | √               |
| Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi.<br>Does not have managerial relationship in the company, subsidiaries, or any affiliated company.                                            | √                                               | √        | √               |
| Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite lainnya.<br>Does not have family relationship with the Board of Commissioners, Board of Directors, and/or among members of other Committees. | √                                               | √        | √               |
| Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah.<br>Does not hold a position as administrator of political party and regional government official.                                                                     | √                                               | √        | √               |

## TUGAS DAN TANGGUNG JAWAB KOMITE AUDIT

Komite Audit memiliki tugas dan tanggung jawab sebagai berikut:

1. Melakukan pemantauan dan evaluasi atas perencanaan dan pelaksanaan audit, serta pemantauan atas tindak lanjut hasil audit dalam rangka menilai kecukupan pengendalian internal termasuk kecukupan proses pelaporan keuangan;
2. Memberikan pendapat profesional yang independen kepada Dewan Komisaris terhadap laporan atau hal-hal yang disampaikan oleh Direksi kepada Dewan Komisaris dan Komite Audit, serta mengidentifikasi hal-hal yang memerlukan perhatian Dewan Komisaris; dan
3. Komite Audit bertanggung jawab kepada Dewan Komisaris atas pelaksanaan tugas yang telah ditentukan dan melaporkan kepada Dewan Komisaris secara berkala atau insidental apabila terdapat hal-hal penting yang dapat mengganggu jalannya Bank.

Komite Audit juga memiliki tugas dan tanggung jawab atas pemantauan serta evaluasi pada:

1. Pelaksanaan tugas Satuan Pengawas Internal (Satuan Kerja Audit Intern, Kontrol dan Kepatuhan);
2. Kesesuaian pelaksanaan audit oleh kantor akuntan publik dengan standar audit yang berlaku; dan
3. Kesesuaian laporan keuangan dengan standar akuntansi yang berlaku.

Wewenang Komite Audit dalam melaksanakan tugasnya, Komite Audit memiliki wewenang sebagai berikut:

1. Mengakses dokumen, data, dan informasi Bank tentang karyawan, dana, aset, serta sumber daya Bank yang diperlukan;
2. Berkomunikasi langsung dengan karyawan, termasuk Direksi dan pihak yang menjalankan fungsi audit internal, manajemen risiko, dan akuntan terkait tugas dan tanggung jawab Komite Audit;
3. Melibatkan pihak independen di luar anggota Komite Audit yang diperlukan untuk membantu pelaksanaan tugasnya (jika diperlukan); dan
4. Melakukan kewenangan lain yang diberikan oleh Dewan Komisaris.

## RAPAT KOMITE AUDIT

Rapat Komite Audit diselenggarakan secara berkala paling sedikit 1 (satu) kali dalam 3 (tiga) bulan. Rapat tersebut dapat diselenggarakan apabila dihadiri oleh lebih dari 1/2 (satu per dua) jumlah anggota. Adapun jadwal pelaksanaan dan agenda rapat komite audit adalah sebagai berikut:

## DUTIES AND RESPONSIBILITIES OF THE AUDIT COMMITTEE

The Audit Committee has duties and responsibilities as follows:

1. Monitor and evaluate the planning and implementation of the audit, as well as monitor the follow-up to the audit results in order to assess the adequacy of internal control, including the adequacy of the financial reporting process;
2. Provide independent professional opinion to the Board of Commissioners on reports or matters submitted by the Board of Directors to the Board of Commissioners and the Audit Committee, as well as identify matters requiring the attention of the Board of Commissioners; and
3. The Audit Committee is responsible to the Board of Commissioners for the implementation of assigned tasks and reports to the Board of Commissioners periodically or incidentally if there are important matters that can interfere with the running of the Bank.

The Audit Committee also has duties and responsibilities for monitoring and evaluating:

1. Implementation of the duties of Internal Audit Unit (Internal Audit, Control and Compliance Unit);
2. A conformity of the audit by a public accounting firm with applicable auditing standards; and
3. A conformity of financial statements with applicable accounting standards.

The Audit Committee has the following authorities in performing its duties:

1. Access Bank documents, data, and information regarding the Bank's employees, funds, assets, and resources as required;
2. Communicate directly with employees, including the Board of Directors and those who perform the functions of internal audit, risk management, and accountants regarding the duties and responsibilities of the Audit Committee;
3. Involve independent parties other than members of Audit Committee as required to assist in conducting their duties (if needed); and
4. Perform other authorities given by the Board of Commissioners.

## AUDIT COMMITTEE MEETING

Audit Committee meetings are organized periodically at least 1 (one) time in 3 (three) months. The meeting can be held if attended by more than 1/2 (one half) of the total members. The implementation schedule and agenda for the audit committee meetings are as follows:



### Agenda Rapat | Meeting Agenda

| Tanggal<br>Date                     |                                     | Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Kehadiran<br>Attendance |
|-------------------------------------|-------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|
| Rencana<br>Plan                     | Realisasi<br>Realization            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                         |
| 12 Januari 2021<br>January 12, 2021 | 12 Januari 2021<br>January 12, 2021 | <div><div><div>1. Tindak lanjut terhadap pembahasan <i>meeting</i> bulan sebelumnya.</div><div>2. Laporan hasil pemeriksaan SKAI s.d. bulan Desember 2020 dan progres tindak lanjutnya.</div><div>3. Laporan Direktorat Kepatuhan posisi Desember 2020 dan progres tindak lanjut pemeriksaan OJK.</div></div><div><div>1. Follow up the discussion of previous month's meeting.</div><div>2. Report on the results of the SKAI inspection until December 2020 and the follow-up progress.</div><div>3. Report of the Directorate of Compliance as of December 2020 and the progress of follow-up to the OJK inspection.</div></div></div> | Kuorum<br>Quorum        |
| 9 Februari 2021<br>February 9, 2021 | 9 Februari 2021<br>February 9, 2021 | <div><div><div>1. Tindak lanjut terhadap pembahasan <i>meeting</i> bulan sebelumnya.</div><div>2. Laporan hasil pemeriksaan SKAI s.d. bulan Januari 2021 dan progres tindak lanjutnya.</div><div>3. Laporan Direktorat Kepatuhan posisi Januari 2021 dan progres tindak lanjut pemeriksaan OJK.</div></div><div><div>1. Follow up the discussion of previous month's meeting.</div><div>2. Report on the results of the SKAI inspection until January 2021 and the follow-up progress.</div><div>3. Report of the Directorate of Compliance as of January 2021 and the progress of follow-up to the OJK inspection.</div></div></div>     | Kuorum<br>Quorum        |
| 9 Maret 2021<br>March 9, 2021       | 10 Maret 2021<br>March 10, 2021     | <div><div><div>1. Tindak lanjut terhadap pembahasan <i>meeting</i> bulan sebelumnya.</div><div>2. Laporan hasil pemeriksaan SKAI s.d. bulan Februari 2021 dan progres tindak lanjutnya.</div><div>3. Laporan Direktorat Kepatuhan posisi Februari 2021 dan progres tindak lanjut pemeriksaan OJK.</div></div><div><div>1. Follow up the discussion of previous month's meeting.</div><div>2. Report on the results of the SKAI inspection until February 2021 and the follow-up progress.</div><div>3. Report of the Directorate of Compliance as of February 2021 and the progress of follow-up to the OJK inspection.</div></div></div> | Kuorum<br>Quorum        |
| 13 April 2021<br>April 13, 2021     | 13 April 2021<br>April 13, 2021     | <div><div><div>1. Tindak lanjut terhadap pembahasan <i>meeting</i> bulan sebelumnya.</div><div>2. Laporan hasil pemeriksaan SKAI s.d. bulan Maret 2021 dan progres tindak lanjutnya.</div><div>3. Laporan Direktorat Kepatuhan posisi Maret 2021 dan progres tindak lanjut pemeriksaan OJK.</div></div><div><div>1. Follow up the discussion of previous month's meeting.</div><div>2. Report on the results of the SKAI inspection until March 2021 and the follow-up progress.</div><div>3. Report of the Directorate of Compliance as of March 2021 and the progress of follow-up to the OJK inspection.</div></div></div>             | Kuorum<br>Quorum        |

### Agenda Rapat | Meeting Agenda

| Rencana Plan                       | Tanggal Date                       | Realisasi Realization | Agenda                                                                                                                                                                                                                                                                                                                                                                                                                      | Kehadiran Attendance |
|------------------------------------|------------------------------------|-----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|
| 11 Mei 2021<br>May 11, 2021        | 11 Mei 2021<br>May 11, 2021        |                       | <ol style="list-style-type: none"> <li>Tindak lanjut terhadap pembahasan <i>meeting</i> bulan sebelumnya.</li> <li>Laporan hasil pemeriksaan SKAI s.d. bulan April 2021 dan progres tindak lanjutnya.</li> <li>Laporan Direktorat Kepatuhan posisi April 2021 dan progres tindak lanjut pemeriksaan OJK.</li> </ol>                                                                                                         | Kuorum<br>Quorum     |
| 8 Juni 2021<br>June 8, 2021        | 14 Juni 2021<br>June 14, 2021      |                       | <ol style="list-style-type: none"> <li>Tindak lanjut terhadap pembahasan <i>meeting</i> bulan sebelumnya.</li> <li>Laporan hasil pemeriksaan SKAI s.d. bulan Mei 2021 dan progres tindak lanjutnya.</li> <li>Laporan Direktorat Kepatuhan posisi Mei 2021 dan progres tindak lanjut pemeriksaan OJK.</li> </ol>                                                                                                             | Kuorum<br>Quorum     |
| 13 Juli 2021<br>July 13, 2021      | 7 Juli 2021<br>July 7, 2021        |                       | <ol style="list-style-type: none"> <li>Tindak lanjut terhadap pembahasan <i>meeting</i> bulan sebelumnya.</li> <li>Laporan hasil pemeriksaan SKAI s.d. bulan Juni 2021 dan progres tindak lanjutnya.</li> <li>Laporan Direktorat Kepatuhan posisi Juni 2021 dan progres tindak lanjut pemeriksaan OJK.</li> <li>Pembahasan Perpanjangan Masa Tugas Keanggotaan Komite Audit sampai dengan pelaksanaan RUPS 2021.</li> </ol> | Kuorum<br>Quorum     |
| 11 Agustus 2021<br>August 11, 2021 | 14 Agustus 2021<br>August 14, 2021 |                       | <ol style="list-style-type: none"> <li>Tindak lanjut terhadap pembahasan <i>meeting</i> bulan sebelumnya.</li> <li>Laporan hasil pemeriksaan SKAI s.d. bulan Juli 2021 dan progres tindak lanjutnya.</li> <li>Laporan Direktorat Kepatuhan posisi Juli 2021 dan progres tindak lanjut pemeriksaan OJK.</li> </ol>                                                                                                           | Kuorum<br>Quorum     |

### Agenda Rapat | Meeting Agenda

| Tanggal<br>Date                       |                                         | Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Kehadiran<br>Attendance |
|---------------------------------------|-----------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|
| Rencana<br>Plan                       | Realisasi<br>Realization                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                         |
| 7 September 2021<br>September 7, 2021 | 16 September 2021<br>September 16, 2021 | <ol style="list-style-type: none"> <li>1. Tindak lanjut terhadap pembahasan <i>meeting</i> bulan sebelumnya.</li> <li>2. Laporan hasil pemeriksaan SKAI s.d. bulan Agustus 2021 dan progres tindak lanjutnya.</li> <li>3. Laporan Direktorat Kepatuhan &amp; Kredit Review s.d. Agustus 2021 dan progres tindak lanjutnya.</li> <li>4. Pembahasan tentang temuan OJK yang berkaitan dengan Komite Audit, SKAI dan Kepatuhan.</li> </ol> <ol style="list-style-type: none"> <li>1. Follow up the discussion of previous month's meeting.</li> <li>2. Report on the results of the SKAI inspection until August 2021 and the follow-up progress.</li> <li>3. Report of the Directorate of Compliance &amp; Credit Review until August 2021 and the follow-up progress.</li> <li>4. Discussion on OJK findings related to the Audit Committee, SKAI and Compliance.</li> </ol>                                                                                                                                                                                                     | Kuorum<br>Quorum        |
| 12 Oktober 2021<br>October 12, 2021   | 27 Oktober 2021<br>October 27, 2021     | <ol style="list-style-type: none"> <li>1. Tindak lanjut terhadap pembahasan <i>meeting</i> bulan sebelumnya.</li> <li>2. Laporan hasil pemeriksaan SKAI s.d. bulan September 2021 dan progres tindak lanjutnya.</li> <li>3. Laporan Direktorat Kepatuhan &amp; Kredit Review s.d. September 2021 dan progres tindak lanjutnya.</li> <li>4. Rekomendasi Komite Audit atas Penunjukan Akuntan Publik (AP) dan/atau Kantor Akuntan Publik (KAP) yang akan memeriksa Laporan Keuangan Bank yang berakhir pada tahun 2021.</li> </ol> <ol style="list-style-type: none"> <li>1. Follow up the discussion of previous month's meeting.</li> <li>2. Report on the results of the SKAI inspection until September 2021 and the follow-up progress.</li> <li>3. Report of the Directorate of Compliance &amp; Credit Review until September 2021 and the follow-up progress.</li> <li>4. Audit Committee's recommendation on the Appointment of a Public Accountant (AP) and/or Public Accounting Firm (KAP) who will examine the Bank's Financial Statements ending in 2021.</li> </ol> | Kuorum<br>Quorum        |
| 9 November 2021<br>November 9, 2021   | 18 November 2021<br>November 18, 2021   | <ol style="list-style-type: none"> <li>1. Tindak lanjut terhadap pembahasan <i>meeting</i> bulan sebelumnya.</li> <li>2. Laporan hasil pemeriksaan SKAI s.d. bulan Oktober 2021 dan progres tindak lanjutnya.</li> <li>3. Laporan Direktorat Kepatuhan posisi Oktober 2021 dan progres tindak lanjut pemeriksaan OJK.</li> </ol> <ol style="list-style-type: none"> <li>1. Follow up the discussion of previous month's meeting.</li> <li>2. Report on the results of the SKAI inspection until October 2021 and the follow-up progress.</li> <li>3. Report of the Directorate of Compliance &amp; Credit Review until October 2021 and the follow-up progress.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                      | Kuorum<br>Quorum        |

### Agenda Rapat | Meeting Agenda

| Rencana<br>Plan                       | Tanggal<br>Date                     | Realisasi<br>Realization | Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Kehadiran<br>Attendance |
|---------------------------------------|-------------------------------------|--------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|
| 14 Desember 2021<br>December 14, 2021 | 8 Desember 2021<br>December 8, 2021 |                          | <ol style="list-style-type: none"> <li>Tindak lanjut terhadap hasil pembahasan <i>meeting</i> bulan sebelumnya.</li> <li>Rencana Bisnis Bank (RBB) Direktorat SKAI tahun 2022.</li> <li>Laporan hasil pemeriksaan SKAI posisi November 2021 dan progres tindak lanjutnya.</li> <li>Laporan Direktorat Kepatuhan &amp; Kredit <i>Review</i> untuk posisi November 2021 serta pelaksanaan Fungsi Kontrol.</li> <li>Tindak lanjut progres temuan OJK Direktorat Kepatuhan &amp; Kredit <i>Review</i> untuk Bidang Kredit dan Non-Kredit tahun 2021.</li> </ol>             | Kuorum<br>Quorum        |
|                                       |                                     |                          | <ol style="list-style-type: none"> <li>Follow up the discussion of previous month's meeting.</li> <li>2022 Bank Business Plan (RBB) of the Directorate of Internal Audit.</li> <li>Report on the results of the SKAI inspection until November 2021 and the follow-up progress.</li> <li>Report of the Directorate of Compliance &amp; Credit Review until November 2021 and the follow-up progress.</li> <li>Follow-up on the progress of the of OJK's findings by Compliance Directorate &amp; Credit Review for the Credit and Non-Credit Sector in 2021.</li> </ol> |                         |

### PENGEMBANGAN KOMPETENSI

Program pengembangan kompetensi yang diikuti anggota Komite Audit sepanjang tahun 2021 adalah sebagai berikut:

### COMPETENCY DEVELOPMENT

The competency development programs participated by members of the Audit Committee throughout 2021 are as follows:

| Peserta<br>Participant | Nama Training<br>Training Name | Pihak Penyelenggara<br>Organizer | Tanggal<br>Date           |
|------------------------|--------------------------------|----------------------------------|---------------------------|
| Nicolaus Eko Riwayanto | <i>Sustainable Finance</i>     | LPPI                             | 16 Oktober   October 2021 |

### PELAKSANAAN TUGAS KOMITE AUDIT

- Laporan Aktivitas Komite Audit selama tahun 2021 yang harus disampaikan kepada Dewan Komisaris sebagai penerapan tata kelola perusahaan sesuai ruang lingkup aktivitas di antaranya sebagai berikut: Melakukan penelaahan atas informasi keuangan yang akan dikeluarkan oleh Bank, berdasarkan hasil pemantauan terhadap pos-pos dalam Laporan Keuangan Publikasi untuk posisi 31 Desember 2020, posisi 31 Maret 2021, posisi 30 Juni 2021, posisi 30 September 2021 dan posisi 31 Desember 2021 dengan pencapaian sebagai berikut:

### IMPLEMENTATION OF THE DUTIES OF THE AUDIT COMMITTEE

- 2021 Audit Committee Activity Report which must be submitted to the Board of Commissioners as the corporate governance implementation according to the scope of activities including the following: Review the financial information to be issued by the Bank, based on the results of monitoring of the items in the Financial Statements Publication as of December 31, 2020, March 31, 2021, June 30, 2021, September 30, 2021 and December 31, 2021 with the following achievements:

(dalam jutaan Rupiah) | in millions of Rupiah

| Keterangan<br>Description              | 31 Des 2021<br>Dec 31, 2021 | 30 Sep 2021<br>Sep 30, 2021 | 30 Juni 2021<br>June 30, 2021 | 31 Mar 2021<br>Mar 31, 2021 | 31 Des 2020<br>Dec 31, 2020 |
|----------------------------------------|-----------------------------|-----------------------------|-------------------------------|-----------------------------|-----------------------------|
| Total Aset   Total Assets              | 26.127.820                  | 26.888.216                  | 27.160.915                    | 29.378.221                  | 30.526.965                  |
| Pinjaman yang Diberikan<br>Loans       | 11.479.972                  | 11.004.930                  | 11.322.995                    | 11.944.549                  | 12.442.514                  |
| Dana Pihak Ketiga<br>Third-party funds | 21.005.956                  | 22.122.626                  | 22.218.595                    | 24.547.741                  | 25.500.329                  |

(dalam jutaan Rupiah) | in millions of Rupiah

| Keterangan<br>Description                         | 31 Des 2021<br>Dec 31, 2021 | 30 Sep 2021<br>Sep 30, 2021 | 30 Juni 2021<br>June 30, 2021 | 31 Mar 2021<br>Mar 31, 2021 | 31 Des 2020<br>Dec 31, 2020 |
|---------------------------------------------------|-----------------------------|-----------------------------|-------------------------------|-----------------------------|-----------------------------|
| Total Modal   Total Capital                       | 3.753.582                   | 3.123.473                   | 2.917.490                     | 3.017.180                   | 3.034.831                   |
| Modal Inti   Total Capital                        | 3.389.031                   | 2.831.982                   | 2.628.682                     | 2.717.088                   | 2.730.510                   |
| CKPN<br>Allowance for Impairment<br>Losses        | 664.612                     | 500.316                     | 386.209                       | 447.408                     | 460.544                     |
| AYDA<br>Foreclosed Assets                         | 1.829.689                   | 2.289.932                   | 2.569.496                     | 2.608.061                   | 2.650.061                   |
| Laba Tahun Lalu<br>Last Year's Profit             | 35.950                      | 35.950                      | 35.950                        | 35.950                      | 14.579                      |
| Laba (Rugi) Tahun Berjalan<br>Profit for the Year | (168.063)                   | 25.575                      | 20.840                        | 6.379                       | 21.371                      |
| KPMM/CAR                                          | 21,77%                      | 18,48%                      | 16,54%                        | 16,97%                      | 16,37%                      |
| ROA                                               | -0,73%                      | 0,12%                       | 0,15%                         | 0,09%                       | 0,11%                       |
| ROE                                               | -6,02%                      | 1,26%                       | 1,55%                         | 0,94%                       | 0,81%                       |
| NIM                                               | 3,62%                       | 3,41%                       | 3,21%                         | 2,69%                       | 2,99%                       |
| BOPO                                              | 111,09%                     | 98,59%                      | 98,06%                        | 98,23%                      | 97,75%                      |
| NPL Gross                                         | 3,39%                       | 3,97%                       | 3,63%                         | 3,25%                       | 4,58%                       |
| NPL Neto                                          | 0,32%                       | 1,54%                       | 1,64%                         | 1,07%                       | 3,14%                       |

- Melakukan penelaahan atas ketaatan terhadap peraturan perundang-undangan yang berhubungan dengan kegiatan Bank. Berdasarkan hasil penelaahan terhadap aktivitas yang dilakukan oleh Bank tidak terdapat pelanggaran/penyimpangan terhadap ketentuan internal ataupun ketentuan eksternal yang berlaku baik ketentuan Bank Indonesia, Otoritas Jasa Keuangan maupun perundang-undangan lainnya semua aktivitas bank dilaksanakan secara sehat dan aman berdasarkan prinsip kehati-hatian.
- Melakukan evaluasi terhadap pelaksanaan pemberian jasa informasi keuangan oleh Akuntan Publik (AP) atau Kantor Akuntan Publik (KAP). Komite Audit telah menyampaikan Laporan Hasil Evaluasi atas pelaksanaan pemberian jasa audit oleh KAP untuk tahun buku berakhir 31 Desember 2020 kepada OJK sesuai dengan surat Bank No. SK/0003/DIR.CORSEC/IV/2021 tanggal 30 April 2021 perihal Penyampaian Laporan Keuangan Publikasi Periode 31 Desember 2020 oleh KAP Kanaka Puradiredja, Suhartono, dalam melaksanakan jasa audit tahun buku 2020 KAP Kanaka Puradiredja, Suhartono tidak terjadi perbedaan antara Manajemen dengan KAP.
- Komite Audit telah memberikan rekomendasi kepada Dewan Komisaris untuk penunjukan Akuntan Publik (AP) atau Kantor Akuntan Publik (KAP) yang didasarkan pada independensi, ruang lingkup penugasan, dan imbalan jasa, bahwa Komite Audit merekomendasikan KAP
- Review compliance with laws and regulations related to Bank activities. Based on the review result of the Bank's activities, there are no violations/deviations of internal regulations or prevailing external regulations, either Bank Indonesia, the Financial Services Authority or other laws and regulations. All bank activities are performed in a healthy and safe manner based on the precautionary principle.
- Evaluate the implementation of provision of financial information services by a Public Accountant (AP) or a Public Accounting Firm (KAP). The Audit Committee has submitted an Evaluation Report on the implementation of provision of audit services by KAP for the financial year ending December 31, 2020 to OJK in accordance with Bank letter No. SK/0003/DIR.CORSEC/IV/2021 dated April 30, 2021 regarding the Submission of Published Financial Reports for the Period of December 31, 2020 by KAP Kanaka Puradiredja, Suhartono, in conducting audit services for the financial year 2020 KAP Kanaka Puradiredja, Suhartono there is no difference between Management and KAP.
- The Audit Committee has provided a recommendation to the Board of Commissioners for the appointment of a Public Accountant (AP) or a Public Accounting Firm (KAP) based on independence, scope of assignment, and fees for services, that the Audit Committee recommends

Kanaka Puradiredja, Suhartono untuk melaksanakan jasa audit atas informasi keuangan PT Bank Artha Graha Internasional, Tbk tahun buku yang berakhir pada tanggal 31 Desember 2021, sesuai surat Rekomendasi No. SK/008/KA/X/2021 tanggal 21 Oktober 2021.

5. Dalam hal terjadi perbaikan/*maintenance system* bank, saat ini Nasabah sudah diinformasikan melalui *email*, *wa blast*, dan info pada *e-channel*.
6. Melakukan penelaahan atas pelaksanaan pemeriksaan oleh auditor internal dan mengawasi pelaksanaan Tindak lanjut oleh Direksi atas temuan auditor internal, beberapa hal yang menjadi perhatian seperti:
  - 6.1 Sosialisasi *Anti-Fraud* dilakukan harus memastikan bahwa karyawan benar memahami dan mengerti hal-hal yang harus dilakukan dalam mencegah terjadinya *fraud* dan harus memastikan *awareness* atas pemahaman tersebut.
  - 6.2 Tindak lanjut terhadap temuan-temuan yang terjadi untuk dilakukan pembahasan dengan pihak-pihak terkait untuk dicarikan solusi penyelesaian sehingga temuan-temuan tersebut tidak terulang kembali.
  - 6.3 Terhadap temuan yang masih pending terus dilakukan pemantauan progres penyelesaiannya.
  - 6.4 Meningkatkan pengawasan dan pengendalian internal pada seluruh aktivitas operasional pada setiap kantor bank untuk meminimalkan terjadi pelanggaran.
  - 6.5 Progres perbaikan pada sistem terus dilakukan pemantauan dan pemeriksaan secara periodik untuk memastikan benar sistem tersebut telah berjalan dengan baik.
  - 6.6 Berdasarkan pemeriksaan rekening *escrow*, masih terdapat Cabang yang belum melakukan penutupan rekening *escrow* Nasabah yang sudah tidak mempunyai pinjaman/lunas.
  - 6.7 Masih ditemukan KC/KCP belum melakukan penilaian jaminan secara berkala.
  - 6.8 Penilaian atau rating SKAI terhadap cabang berdasarkan *Risk Based Audit* yang tertuang di dalam Prosedur Pedoman Pemeriksaan Intern (PPI) telah dilakukan.
  - 6.9 Memastikan laporan aplikasi Pillar yang ada di Kantor Cabang, antara data dengan fisik telah sesuai.
  - 6.10 Dalam mencegah terjadi penyalahgunaan atas penggunaan aplikasi, telah menjalankan *Active Directory* baik seluruh Cabang maupun Unit kerja di Kantor Pusat.
7. Melakukan penelaahan atas pelaksanaan pemeriksaan OJK dan mengawasi pelaksanaan tindak lanjut atas temuan pemeriksaan tersebut:

KAP Kanaka Puradiredja, Suhartono to carry out audit services on the financial information of PT Bank Artha Graha Internasional, Tbk for the financial year ending December 31, 2021, in accordance with Recommendation letter No. SK/008/KA/X/2021 dated October 21, 2021.

5. In the event of repair/*maintenance* of the bank's system, currently the customer has been informed via email, wa blast, and info on e-channel.
6. Review the audit implementation by internal auditors and supervise the implementation of follow-up actions by the Board of Directors on the findings of the internal auditors, several issues of concern such as:
  - 6.1 Anti-Fraud socialization must ensure that employees properly understand and understand the things that must be done to prevent fraud and must ensure awareness of this understanding.
  - 6.2 Follow up on findings to be discussed with related parties to find a solution so that these findings will not recur.
  - 6.3 For findings that are still pending, monitoring the progress of their completion will continue to be carried out.
  - 6.4 Improve supervision and internal control in all operational activities at each bank office to minimize violations.
  - 6.5 The progress of improvements to the system continues to be monitored and checked periodically in order to ensure that the system is running properly.
  - 6.6 Based on the examination of the escrow account, there are still Branches that have not closed the customer's escrow account that no longer has a loan/paid off.
  - 6.7 It is still found that KC/KCP have not carried out regular guarantee assessments.
  - 6.8 IAU assessment or rating of the branch based on the Risk Based Audit contained in the Internal Audit Guidelines Procedure (PPI) has been performed.
  - 6.9 Ensure that the Pillar application report at the Branch Office, between the data and the physical is appropriate.
  - 6.10 In preventing misuse of the use of the application, Active Directory has been running for all Branches and work units at the Head Office.
7. Review the implementation of OJK inspection and supervise the follow-up on the findings of the audit:



- 7.1 Komitmen tindak lanjut pemeriksaan OJK untuk dilakukan *monitoring* secara menyeluruh baik terkait pemenuhan pembayaran maupun dokumen administrasi lainnya dan terhadap komitmen yang belum terpenuhi sesuai target *date* yang telah disepakati segera dimintakan pemenuhannya sehingga tidak ada lagi komitmen yang belum terpenuhi.
- 7.2 SKAI harus *mereview* hasil temuan pemeriksaan OJK, untuk dijadikan masukan dalam melakukan pemeriksaan baik Kantor Pusat maupun Kantor Cabang dan terhadap temuan-temuan yang menjadi *concern* pemeriksaan OJK untuk *dimonitoring* dan pemeriksaan kembali sehingga temuan tersebut tidak terulang kembali.

- 7.1 Commitment to follow up OJK inspections to implement thorough monitoring both related to payment fulfillment and other administrative documents and commitments that have not been fulfilled according to the agreed target date are immediately requested for fulfillment so that there are no more unfulfilled commitments.
- 7.2 IAU must review the findings from OJK examination, to be used as input in conducting inspections of both the Head Office and Branch Offices and on findings that are a concern for the OJK examination to be monitored and re-examined so that these findings do not recur.

## KOMITE REMUNERASI DAN NOMINASI

### REMUNERATION AND NOMINATION COMMITTEE

Dewan Komisaris dalam menjalankan fungsi pengawasan terkait kebijakan remunerasi dan nominasi terhadap anggota Dewan Komisaris dan Direksi dibantu oleh Komite Remunerasi dan Nominasi.

#### DASAR HUKUM

Dasar hukum pembentukan Komite Remunerasi dan Nominasi adalah sebagai berikut:

- Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum; dan
- Peraturan Otoritas Jasa Keuangan No. 34/POJK.04/2014 tentang Komite Remunerasi dan Nominasi Emiten atau Perusahaan Publik.

#### PEDOMAN DAN TATA TERTIB KERJA

Komite Remunerasi dan Nominasi dalam menjalankan tugasnya mengacu kepada Pedoman dan Tata Tertib Kerja Komite Remunerasi dan Nominasi No. 0005.02.1 tanggal 14 November 2019.

The Board of Commissioners in performing its supervisory function related to remuneration and nomination policies for members of the Board of Commissioners and the Board of Directors is assisted by the Remuneration and Nomination Committee.

#### LEGAL BASIS

The legal basis for the establishment of the Remuneration and Nomination Committee is:

- Financial Services Authority Regulation No. 55/POJK.03/2016 regarding Implementation of Good Corporate Governance for Commercial Banks; and
- Financial Services Authority Regulation No. 34/POJK.04/2014 regarding Remuneration and Nomination Committee for Issuers or Public Companies.

#### WORK GUIDELINES AND CODE OF CONDUCT

The Remuneration and Nomination Committee in performing their duties refers to the Remuneration and Nomination Committee Guidelines and Work Rules. 0005.02.1 on November 14, 2019.

## KRITERIA ANGGOTA KOMITE REMUNERASI DAN NOMINASI

Komite Remunerasi dan Nominasi membutuhkan kualifikasi pendidikan dan pengalaman kerja yang sesuai dengan kebutuhan Bank untuk menunjang pelaksanaan tugas dan tanggung jawab Dewan Komisaris. Profil yang menjabat sebagai Komite Remunerasi dan Nominasi dapat dilihat di bagian Profil Dewan Komisaris pada bab Profil Perusahaan dan Komite Audit pada bab Tata Kelola Perusahaan dalam Laporan Tahunan ini.

## SUSUNAN, JUMLAH, KOMPOSISI DAN DASAR PENGANGKATAN KOMITE REMUNERASI DAN NOMINASI

Komposisi Komite Remunerasi dan Nominasi paling kurang terdiri dari 3 (tiga) orang anggota, dengan susunan sesuai ketentuan berikut:

1. Seorang ketua merangkap anggota, yang merupakan Komisaris Independen; dan
2. Anggota lainnya yang dapat berasal dari:
  - a. Anggota Dewan Komisaris;
  - b. Pihak yang berasal dari luar Bank; atau
  - c. Pihak yang menduduki jabatan manajerial di bawah Direksi yang membidangi *Human Capital*.

Berdasarkan Keputusan Dewan Komisaris pada tanggal 25 Oktober 2021 dengan Surat Keputusan Komisaris No. 001/KOM-BAGI/X/2021 dan Surat Keputusan Direksi No. SK-MT/SDM/0010/X/2021 tanggal 25 Oktober 2021 (2021-2024), susunan Komite Remunerasi dan Nominasi pada tanggal 30 Desember 2021 adalah sebagai berikut:

## REMUNERATION AND NOMINATION COMMITTEE MEMBER CRITERIA

The Remuneration and Nomination Committee requires educational qualifications and work experience in accordance with the needs of the Bank to support the implementation of the duties and responsibilities of the Board of Commissioners. The profiles that serve as the Remuneration and Nomination Committee can be seen in the Profile of the Board of Commissioners in the Company Profile chapter and the Audit Committee in the Corporate Governance chapter in this Annual Report.

## STRUCTURE, AMOUNT, COMPOSITION AND BASIS OF APPOINTMENT OF REMUNERATION AND NOMINATION COMMITTEE

The composition of the Remuneration and Nomination Committee comprises of at least 3 (three) members, with the composition according to the following provisions:

1. A chairman concurrently a member, who is an Independent Commissioner; and
2. Other members who can come from:
  - a. Members of the Board of Commissioners;
  - b. Parties from outside the Bank; or
  - c. Parties occupying managerial positions under the Board of Directors in charge of *Human Capital*.

Based on the Decision of Board of Commissioners on October 25, 2021 with the Decree of the Commissioner No. 001/KOM-BAGI/X/2021 and the Decree of the Board of Directors No. SK-MT/SDM/0010/X/2021 dated October 25, 2021 (2021-2024), the Remuneration and Nomination Committee composition as of December 30, 2021 is as follows:

| Nama<br>Name           | Jabatan<br>Position | Dasar Hukum Pengangkatan<br>Legal Basis of Appointment                                                                                                                                                                                                                                                                                                                                                                  | Periode<br>Jabatan<br>Period of Office | Keahlian<br>Expertise             | Keterangan<br>Description                        |
|------------------------|---------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|-----------------------------------|--------------------------------------------------|
| Nicolaus Eko Riwayanto | Ketua<br>Chairman   | <ul style="list-style-type: none"> <li>Surat Keputusan Dewan Komisaris No. 007/KOMBAGI/XII/2019 tanggal 1 Desember 2019</li> <li>Surat Keputusan Dewan Komisaris No. 001/KOM-BAGI/X/2021 tanggal 25 Oktober 2021</li> <li>Decree of the Board of Commissioners No. 007/KOM-BAGI/XII/2019 dated December 1, 2019</li> <li>Decree of the Board of Commissioners No. 001/KOM-BAGI/X/2021 dated October 25, 2021</li> </ul> | 2019-2021<br><br>2021-2024             | <i>Organizational Development</i> | Komisaris Independen<br>Independent Commissioner |

- Kilas Kinerja Performance Highlights
- Laporan Manajemen Management Report
- Profil Perusahaan Company Profile
- Aspek Pendukung Bisnis Business Supporting Aspects

| Nama<br>Name | Jabatan<br>Position | Dasar Hukum Pengangkatan<br>Legal Basis of Appointment                                                                                                                                                                                                                                                                                                                                                                  | Periode<br>Jabatan<br>Period of<br>Office | Keahlian<br>Expertise                                     | Keterangan<br>Description                                     |
|--------------|---------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|-----------------------------------------------------------|---------------------------------------------------------------|
| Tomy Winata  | Anggota<br>Member   | <ul style="list-style-type: none"> <li>Surat Keputusan Dewan Komisaris No. 007/KOMBAGI/XII/2019 tanggal 1 Desember 2019</li> <li>Surat Keputusan Dewan Komisaris No. 001/KOM-BAGI/X/2021 tanggal 25 Oktober 2021</li> <li>Decree of the Board of Commissioners No. 007/KOM-BAGI/XII/2019 dated December 1, 2019</li> <li>Decree of the Board of Commissioners No. 001/KOM-BAGI/X/2021 dated October 25, 2021</li> </ul> | 2019-2021<br><br>2021-2024                | Manajemen<br>Management                                   | Wakil<br>Komisaris<br>Utama<br>Vice President<br>Commissioner |
| Elvin Halim  | Anggota<br>Member   | <ul style="list-style-type: none"> <li>Surat Keputusan Dewan Komisaris No. 001/KOM-BAGI/X/2021 tanggal 25 Oktober 2021</li> <li>Decree of the Board of Commissioners No. 001/KOM-BAGI/X/2021 dated October 25, 2021</li> </ul>                                                                                                                                                                                          | 2021-2024                                 | Manajemen<br>Human Capital<br>Human Capital<br>Management | Deputi<br>Direktur<br>Deputy<br>Director                      |

## PROFIL KOMITE REMUNERASI DAN NOMINASI

Profil Ketua dan anggota Komite Remunerasi dan Nominasi yang merangkap sebagai Komisaris Independen dapat dilihat pada bab Profil Perusahaan dalam buku Laporan Tahunan ini.

## INDEPENDENSI ANGGOTA KOMITE REMUNERASI DAN NOMINASI

Independensi dan profesionalitas Komite Remunerasi dan Nominasi dibutuhkan dalam menjalankan tugas dan tanggung jawabnya mendukung fungsi pengawasan Dewan Komisaris. Independensi anggota Komite Remunerasi dan Nominasi dapat dilihat dalam tabel sebagai berikut:

## REMUNERATION AND NOMINATION COMMITTEE PROFILE

The profiles of the Chairman and members of the Remuneration and Nomination Committee who also serve as Independent Commissioners can be seen in the Company Profile chapter of this Annual Report.

## INDEPENDENCE OF REMUNERATION AND NOMINATION COMMITTEE MEMBERS

The independence and professionalism of the Remuneration and Nomination Committee is required in performing its duties and responsibilities to support the supervisory function of the Board of Commissioners. The independence of the members of the Remuneration and Nomination Committee can be seen in the following table:

| Aspek Independensi<br>Independency Aspect                                                                                                                                                                                                                      | Nicolaus Eko<br>Riwayanto | Tomy Winata | Elvin Halim |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|-------------|-------------|
| Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi.<br>Does not have financial relationship with the Board of Commissioners and Board of Directors.                                                                                           | √                         | -           | √           |
| Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi.<br>Does not have managerial relationship in the company, subsidiaries, or any affiliated company.                                                             | √                         | -           | √           |
| Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite lainnya.<br>Does not have family relationship with Board of Commissioners, Board of Directors, and/or among members of Remuneration and Nomination Committee. | √                         | √           | √           |
| Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah.<br>Does not hold position as administrator of political party and regional government official.                                                                                        | √                         | √           | √           |

## TUGAS DAN TANGGUNG JAWAB

Komite Remunerasi dan Nominasi memiliki tugas dan tanggung jawab sebagai berikut:

### Terkait Remunerasi:

1. Melaksanakan evaluasi terhadap kebijakan remunerasi; dan
2. Memberikan masukan kepada Dewan Komisaris mengenai:
  - Kebijakan remunerasi bagi Dewan Komisaris dan Direksi untuk disampaikan kepada RUPS; serta
  - Kebijakan remunerasi bagi Pejabat Eksekutif dan karyawan secara keseluruhan untuk disampaikan kepada Direksi.

### Terkait Nominasi:

1. Menyusun dan memberikan rekomendasi mengenai sistem, serta prosedur pemilihan atau penggantian anggota Dewan Komisaris dan Direksi kepada Dewan Komisaris untuk disampaikan dalam RUPS;
2. Merekomendasikan calon anggota Dewan Komisaris atau Direksi kepada Dewan Komisaris untuk disampaikan dalam RUPS;
3. Merekomendasikan pihak independen yang akan menjadi anggota Komite Audit dan Komite Pemantau Risiko kepada Dewan Komisaris;
4. Merekomendasikan usulan penggantian atau pengangkatan anggota Dewan Komisaris dalam RUPS; dan
5. Merekomendasikan usulan penggantian atau pengangkatan anggota Direksi oleh Dewan Komisaris dalam RUPS.

Komite Remunerasi dan Nominasi Bank wajib memastikan kebijakan tersebut telah sesuai dengan:

1. Kinerja keuangan dan pemenuhan cadangan sebagaimana diatur dalam peraturan perundang-undangan yang berlaku;
2. Prestasi kerja individual;
3. Kewajaran dengan *peer group*; dan
4. Pertimbangan dan strategi jangka panjang Bank.

## RAPAT KOMITE REMUNERASI DAN NOMINASI

Komite Remunerasi dan Nominasi mengadakan rapat secara berkala paling kurang 1 (satu) kali dalam 4 (empat) bulan, dan Rapat Komite Remunerasi dan Nominasi dapat diselenggarakan apabila dihadiri oleh mayoritas dari jumlah anggota Komite Remunerasi dan Nominasi dan salah satu dari mayoritas jumlah anggota Komite Remunerasi dan Nominasi merupakan Ketua Komite Remunerasi dan Nominasi.

## DUTIES AND RESPONSIBILITIES

The Remuneration and Nomination Committee has the following duties and responsibilities:

### Regarding Remuneration:

1. Conduct an remuneration policy evaluation; and
2. Provide input to the Board of Commissioners regarding:
  - Remuneration policies for the Board of Commissioners and Directors to be submitted to the GMS; as well as
  - Remuneration policy for Executive Officers and employees as a whole to be submitted to the Board of Directors.

### Related Nominations:

1. Prepare and provide recommendations regarding the system and procedures for selecting or replacing members of the Board of Commissioners and Board of Directors to the Board of Commissioners to be submitted at the GMS;
2. Recommend candidates for members of the Board of Commissioners or Board of Directors to the Board of Commissioners to be submitted at the GMS;
3. Recommend independent parties who will become members of the Audit Committee and Risk Monitoring Committee to the Board of Commissioners;
4. Recommend the proposed replacement or appointment of members of the Board of Commissioners in the GMS; and
5. Recommend the proposed replacement or appointment of members of the Board of Directors by the Board of Commissioners in the GMS.

The Bank's Remuneration and Nomination Committee is required to ensure that the policy is in accordance with:

1. Financial performance and fulfillment of reserves as stipulated in the prevailing laws and regulations;
2. Individual work performance;
3. Fairness with peer groups; and
4. Long-term considerations and strategies of the Bank.

## REMUNERATION AND NOMINATION COMMITTEE MEETING

The Remuneration and Nomination Committee holds regular meetings at least 1 (one) time in 4 (four) months, and the Remuneration and Nomination Committee Meeting can be held if attended by a majority of the members of the Remuneration and Nomination Committee and one of the majority of the members of the Remuneration and Nomination Committee and the Nominee is the Chairman of the Remuneration and Nomination Committee.

- Kilas Kinerja Performance Highlights
- Laporan Manajemen Management Report
- Profil Perusahaan Company Profile
- Aspek Pendukung Bisnis Business Supporting Aspects

### Agenda Rapat | Meeting Agenda

| Tanggal   Date                          | Agenda                                                                                                                                                                                                                                                                                                                                  | Kehadiran   Attendance |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|
| 26 Januari 2021<br>January 26, 2021     | Progres penyusunan <i>Job Description</i> dan KPI Direksi 2021.<br>The progress of compiling Job Description and KPI for the Board of Directors 2021.                                                                                                                                                                                   | Kuorum<br>Quorum       |
| 19 April 2021<br>April 19, 2021         | <i>Job Description and Succession Planning.</i><br>Job description and Succession Planning.                                                                                                                                                                                                                                             | Kuorum<br>Quorum       |
| 7 Juni 2021<br>June 7, 2021             | Pembahasan penilaian kinerja anggota Direksi tahun 2020 (KPI).<br>Discussion on the performance appraisal of members of the Board of Directors in 2020 (KPI).                                                                                                                                                                           | Kuorum<br>Quorum       |
| 14 Juli 2021<br>July 14, 2021           | Pembahasan mengenai kepengurusan Komite Pemantau Risiko, Komite Audit dan Komite Remunerasi dan Nominasi yang sudah jatuh tempo tanggal 30 Juni 2021.<br>Discussion on the management of the Risk Monitoring Committee, the Audit Committee and the Remuneration and Nomination Committee which is due on June 30, 2021.                | Kuorum<br>Quorum       |
| 29 Juli 2021<br>July 29, 2021           | Evaluasi hasil penilaian kinerja Direksi sampai dengan Juni 2021 dan evaluasi kinerja Komite Remunerasi dan Nominasi semester 1 2021.<br>Evaluation of the results of the Board of Directors' performance appraisal until June 2021 and evaluation of the performance of the Remuneration and Nomination Committee for semester 1 2021. | Kuorum<br>Quorum       |
| 19 Agustus 2021<br>August 19, 2021      | Pembahasan calon pengurus Bank.<br>Discussion of candidates for Bank management.                                                                                                                                                                                                                                                        | Kuorum<br>Quorum       |
| 17 September 2021<br>September 17, 2021 | Pembahasan Konsolidasi Struktur dan Tanggung Jawab KRN.<br>Discussion of Consolidated Structure and Responsibilities of KRN.                                                                                                                                                                                                            | Kuorum<br>Quorum       |
| 22 Oktober 2021<br>October 22, 2021     | Pembahasan calon anggota Komite Audit dan Komite Pemantau Risiko.<br>Discussion of candidates for members of the Audit Committee and the Risk Monitoring Committee.                                                                                                                                                                     | Kuorum<br>Quorum       |
| 21 Desember 2021<br>December 21, 2021   | Rapat penyiapan bahan Laporan Tahunan dan penyusunan program kerja KRN tahun 2022.<br>Meeting for the preparation of the Annual Report and preparation of the 2022 KRN work program.                                                                                                                                                    | Kuorum<br>Quorum       |

### PENGEMBANGAN KOMPETENSI KOMITE REMUNERASI DAN NOMINASI

Program pengembangan kompetensi yang diikuti anggota Komite Remunerasi dan Nominasi sepanjang tahun 2021 adalah sebagai berikut:

### REMUNERATION AND NOMINATION COMMITTEE COMPETENCY DEVELOPMENT

The competency development programs participated by members of the Remuneration and Nomination Committee throughout 2021 are as follows:

| Peserta<br>Participant | Nama Training<br>Training Name                                                      | Pihak Penyelenggara<br>Organizer                                       | Tanggal<br>Date                       |
|------------------------|-------------------------------------------------------------------------------------|------------------------------------------------------------------------|---------------------------------------|
| Nicolaus Eko Riwayanto | <i>Sustainable Finance</i>                                                          | LPPI                                                                   | 16 Oktober 2021<br>October 16, 2021   |
| Elvin Halim            | Pasar Komoditas<br>Commodity Market                                                 | Tim dari Jakarta Future Exchange<br>Team from Jakarta Futures Exchange | 16-17 Maret 2021<br>March 16-17, 2021 |
|                        | Sertifikasi <i>General Banking Level 3</i><br>Certification General Banking Level 3 | LPPI                                                                   | 7 April 2021<br>April 7, 2021         |
|                        | <i>Workshop Analisa Lap Keuangan</i><br>Financial Statement Analysis Workshop       | LPPI                                                                   | 28-30 April 2021<br>April 28-30, 2021 |

| Peserta<br>Participant | Nama Training<br>Training Name                                                          | Pihak Penyelenggara<br>Organizer                                          | Tanggal<br>Date                             |
|------------------------|-----------------------------------------------------------------------------------------|---------------------------------------------------------------------------|---------------------------------------------|
|                        | Ms Excel Advance                                                                        | Thames IT and Management Centre                                           | 9-10 September 2021<br>September 9-10, 2021 |
|                        | Sustainable Finance                                                                     | LPPI                                                                      | 16 Oktober 2021<br>October 16, 2021         |
|                        | MS Power Point                                                                          | Thames IT and Management Centre                                           | 26-27 Oktober 2021<br>October 26-27, 2021   |
|                        | Selling skill approach pialang<br>berjangka<br>Selling skill approach futures<br>broker | Tim dari Jakarta Future Exchange<br>Team from Jakarta Futures<br>Exchange | 29 Oktober 2021<br>October 29, 2021         |

## PELAKSANAAN TUGAS REMUNERASI DAN NOMINASI

## IMPLEMENTATION OF REMUNERATION AND NOMINATION DUTIES

Aktivitas kerja Komite Remunerasi dan Nominasi di sepanjang tahun 2021 adalah sebagai berikut:

The work activities of the Remuneration and Nomination Committee throughout 2021 were as follows:

### Program Kerja dan Realisasi:

### Work Program and Realization:

#### A. Program Kerja 2021

#### A. Work Program 2021

| No | Tanggal   Date                      | Materi   Topic                                                                                                                                                                                                                                                                                                                                                                                                                                |
|----|-------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | 6 Januari 2021<br>January 6, 2021   | Evaluasi dan analisis Progres Penyusunan <i>Jobdesc</i> dan KPI Direksi sesuai dengan Struktur Baru per tanggal 26 November 2020.<br>Evaluation and analysis of the Progress of Preparation of Job description and KPI of the Board of Directors in accordance with the New Structure as of November 26, 2020.                                                                                                                                |
| 2  | 3 Februari 2021<br>February 3, 2021 | Evaluasi dan Analisis Hasil Kinerja Direksi Tahun 2020 (serta dimungkinkan penyusunan Rekomendasi Pengembangan berikutnya).<br>Evaluation and Analysis of the Board of Directors' Performance Result in 2020 (and it is possible to prepare the next Development Recommendation).                                                                                                                                                             |
| 3  | 3 Maret 2021<br>March 3, 2021       | Evaluasi dan analisis Progres Penyusunan <i>Jobdesc</i> dan KPI Level <i>Associate Director</i> , <i>Deputi Direktur</i> , dan <i>Executive Officer</i> Pusat sesuai dengan Struktur Baru per tanggal 26 November 2020.<br>Evaluation and analysis of Job description Preparation Progress and KPI Level for Associate Director, Deputy Director, and Central Executive Officer in accordance with the New Structure as of November 26, 2020. |
| 4  | 7 April 2021<br>April 7, 2021       | Evaluasi dan analisis Progres Penyusunan <i>Jobdesc</i> dan KPI Level <i>Executive Officer</i> (KC, KCP, KK) sesuai dengan Struktur Baru per tanggal 26 November 2020.<br>Evaluation and analysis of the Progress of Preparation of Job description and Executive Officer Level KPIs (KC, KCP, KK) in accordance with the New Structure as of November 26, 2020.                                                                              |
| 5  | 5 Mei 2021<br>May 5, 2021           | Evaluasi dan Analisis Kebijakan dan Kriteria Proses Nominasi Calon Direksi dan/atau Calon Dewan Komisaris.<br>Evaluation and Analysis of Policies and Criteria for the Nomination Process for Candidates for the Board of Directors and/or Candidates for the Board of Commissioners.                                                                                                                                                         |
| 6  | 9 Juni 2021<br>June 9, 2021         | Penyusunan Rekomendasi Calon Direksi dan/atau Calon Dewan Komisaris Kepengurusan Bank Periode 2021-2022 (dilakukan apabila ada perubahan Pengurus Bank).<br>Evaluation and Analysis of Policies and Criteria for the Nomination Process for Candidates for the Board of Directors and/or Candidates for the Board of Commissioners.                                                                                                           |
| 7  | 7 Juli 2021<br>July 7, 2021         | 1. Evaluasi Kinerja KRN Semester I 2021.<br>2. Melakukan Penilaian Kinerja Direksi periode Januari-Juni 2021.<br>1. Evaluation of KRN Performance in Semester I 2021.<br>2. Assessing the Performance of the Board of Directors for the period January - June 2021.                                                                                                                                                                           |



| No | Tanggal   Date                        | Materi   Topic                                                                                                                                                                                                                                                                                             |
|----|---------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 8  | 4 Agustus 2021<br>August 4, 2021      | Evaluasi dan Analisa kinerja <i>Associate Director</i> , <i>Deputi Direktur</i> , dan <i>Executive Officer</i> Pusat periode Januari–Juni 2021.<br>Evaluation and analysis of the performance of Associate Directors, Deputy Directors, and Central Executive Officers for the period January – June 2021. |
| 9  | 8 September 2021<br>September 8, 2021 | Evaluasi dan Analisa Skala Gaji dan <i>Grading</i> berdasarkan MAK/0001/DIRUT/V/2020.<br>Salary and Grading Scale Evaluation and Analysis based on MAK/0001/DIRUT/V/2020.                                                                                                                                  |
| 10 | 6 Oktober 2021<br>October 6, 2021     | Evaluasi dan Analisa Skala Gaji dan <i>Grading</i> berdasarkan MAK/0001/DIRUT/V/2020.<br>Salary and Grading Scale Evaluation and Analysis based on MAK/0001/DIRUT/V/2020.                                                                                                                                  |
| 11 | 24 November 2021<br>November 24, 2021 | Penyusunan Kebijakan dan Kriteria Penilaian Kinerja Direksi tahun 2022.<br>Preparation of Policy and Criteria for Performance Assessment of the Board of Directors in 2022.                                                                                                                                |
| 12 | 15 Desember 2021<br>December 15, 2021 | Evaluasi Kinerja KRN dan Penyusunan Rencana Kegiatan Tahun 2022.<br>Evaluation of KRN Performance and Preparation of 2022 Activity Plans.                                                                                                                                                                  |

## B. Realisasi

1. Tanggal 14 Januari 2021, Pengiriman Laporan Aktivitas Komite Remunerasi dan Nominasi Tahun 2020 kepada Dewan Komisaris;
2. Tanggal 20 Januari 2021, Pengiriman surat pemberitahuan kepada Direktur Utama tentang Rencana Rapat Komite Remunerasi dan Nominasi yang akan membahas Progres Penyusunan Jobdes dan KPI Direksi 2021;
3. Tanggal 26 Januari 2021, Pelaksanaan Rapat Progres Penyusunan *Jobdes* dan KPI Direksi 2021;
4. Tanggal 27 Januari 2021, Pengiriman Memo Intern kepada Direktur Utama perihal Rekomendasi;
5. Tanggal 5 Maret 2021, Pengiriman Surat *Reminder* Tindak Lanjut Rekomendasi;
6. Tanggal 19 April 2021, Rapat pembahasan *Jobdes* dan *Succession Planning*;
7. Tanggal 7 Juni 2021, Rapat pembahasan Penilaian Kinerja;
8. Tanggal 14 Juli 2021, Pembahasan Kepengurusan Komite Pemantau Risiko, Komite Audit dan Komite Remunerasi dan Nominasi yang sudah jatuh tempo tanggal 30 Juni 2021;
9. Tanggal 14 Juli 2021, Pengiriman Rekomendasi kepada Dewan Komisaris untuk perpanjangan Kepengurusan Anggota Komite Pemantau Risiko, Komite Audit dan Komite Remunerasi dan Nominasi;
10. Tanggal 29 Juli 2021, Evaluasi Hasil Penilaian Kinerja Direksi sampai dengan Juni 2021;
11. Tanggal 16 Agustus 2021, melakukan *test self-assessment* untuk calon Direksi Sdr. Andy Dharma;
12. Tanggal 19 Agustus 2021, Rapat Pembahasan kelanjutan 3 (tiga) Pejabat anggota Dewan Komisaris dan Direksi yang sudah habis masa periodenya (Nicolaus Eko Riwayanto, Christina Harapan dan Indrastomo Nugroho);
13. Tanggal 20 Agustus 2021, Rapat Pembahasan Rekomendasi Calon Pengurus Bank Artha Graha Internasional untuk diajukan pada tingkat RUPS Tahunan 2021;

## B. Realization

1. On January 14, 2021, Delivery of the 2020 Remuneration and Nomination Committee Activity Report to the Board of Commissioners;
2. On January 20, 2021, sending a letter of notification to the President Director regarding the Planned Meeting of the Remuneration and Nomination Committee which will discuss the Progress of Preparation of *Jobdes* and KPI for the Board of Directors in 2021;
3. On January 26, 2021, the 2021 Job description Preparation Progress Meeting and KPI Directors will be held;
4. On January 27, 2021, the Delivery of Internal Memo to the President Director regarding Recommendations;
5. March 5, 2021, Sending a Follow-up Reminder Letter of Recommendation;
6. On April 19, 2021, discussion meeting of Job description and Succession Planning;
7. On 7 June 2021, discussion meeting of Performance Assessment;
8. On 14 July 2021, Discussion on the Management of the Risk Monitoring Committee, the Audit Committee and the Remuneration and Nomination Committee which is due on June 30, 2021;
9. On 14 July 2021, Sending Recommendations to the Board of Commissioners for the extension of the Management of the Risk Monitoring Committee, Audit Committee and Remuneration and Nomination Committee members;
10. On July 29, 2021, Evaluation of the Performance Assessment Results of the Board of Directors until June 2021;
11. On August 16, 2021, conduct a self-assessment test for the candidate for the Board of Directors, Mr. Andy Dharma;
12. On August 19, 2021, further discussion meeting of 3 (three) members of the Board of Commissioners and the Board of Directors whose terms have expired (Nicolaus Eko Riwayanto, Christina Harapan and Indrastomo Nugroho);
13. On August 20, 2021, the Discussion Meeting on Recommendations for Candidates for the Management of Bank Artha Graha Internasional to be submitted at the 2021 Annual GMS level;

14. Tanggal 17 September 2021 melakukan rapat pembahasan konsolidasi struktur dan tanggung jawab KRN;
15. Tanggal 21 September 2021, melakukan wawancara dengan Sdr. Yensen sebagai salah satu Calon Pihak Independen;
16. Tanggal 22 Oktober 2021, Rapat pembahasan Calon Anggota Komite Pemantau Risiko dan Komite Audit;
17. Tanggal 25 Oktober 2021, telah ditandatangani Keputusan Dewan Komisaris Bank Artha Graha Internasional No. 001/KOM-BAG/X/2021 perihal Komite-Komite Bank Artha Graha Internasional; dan
18. Tanggal 21 Desember 2021, Rapat Penyiapan bahan Laporan Tahunan dan Penyusunan Program Kerja KRN Tahun 2022.

### KEBIJAKAN SUKSESI DIREKSI

Komite Remunerasi dan Nominasi dalam menjalankan tugasnya mengacu kepada pedoman dan tata tertib yang disediakan Bank, yaitu memberikan rekomendasi kepada Dewan Komisaris mengenai kriteria calon yang memenuhi syarat sebagai anggota Direksi untuk disampaikan dalam RUPS untuk mendapat persetujuan. Komite juga bertanggung jawab dalam menentukan kriteria dan mengidentifikasi para calon, mengkaji, menyetujui nominasi sesuai dengan kriteria yang ditentukan. Dalam melakukan proses tersebut, Komite mempertimbangkan catatan riwayat calon, umur, pengalaman, kemampuan dan faktor-faktor relevan lainnya.

14. On September 17, 2021 held a meeting to discuss the consolidation of the structure and responsibilities of KRN;
15. On September 21, 2021, conducted an interview with Mr. Yensen as one of the Independent Party Candidates;
16. On October 22, 2021, a meeting to discuss the Candidate Members of the Risk Monitoring Committee and the Audit Committee;
17. On October 25, 2021, the Decree of Board of Commissioners of Bank Artha Graha Internasional No. 001/KOM-BAG/X/2021 regarding the Committees of Bank Artha Graha Internasional; and
18. On December 21, 2021, Meeting for the Preparation of the Annual Report and Preparation of the 2022 KRN Work Program.

### BOARD OF DIRECTORS SUCCESSION POLICY

The Remuneration and Nomination Committee in performing their duties refers to the guidelines and rules provided by the Bank, namely providing recommendations to the Board of Commissioners regarding the criteria for candidates meeting the requirements as members of the Board of Directors to be submitted at the GMS for approval. The committee is also responsible for determining the criteria and identifying the candidates, reviewing, approving nominations according to the specified criteria. In performing the process, the Committee considers the candidate's history, age, experience, abilities and other relevant factors.

## KOMITE PEMANTAU RISIKO

### RISK MONITORING COMMITTEE

Komite Pemantau Risiko bertugas memonitor dan menilai risiko yang dapat diambil oleh Bank untuk memastikan telah dilakukannya pengelolaan risiko dengan baik, terutama pada pengelolaan risiko kredit, risiko pasar, risiko likuiditas, risiko operasional, dan risiko bank lainnya.

#### DASAR HUKUM

Dasar pembentukan Komite Pemantau Risiko Bank Artha Graha Internasional adalah Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum.

#### PEDOMAN DAN TATA TERTIB KERJA

Komite Pemantau Risiko dalam menjalankan tugasnya berpedoman pada Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko No. 0004.01.1 tanggal 22 April 2010 tentang Pelaksanaan Tugas dan Etika anggota Komite Pemantau Risiko.

#### KRITERIA ANGGOTA KOMITE PEMANTAU RISIKO

Anggota Komite Pemantau Risiko memiliki kriteria-kriteria sebagaimana yang ditetapkan oleh Regulator sebagai berikut:

1. Anggota Komite Pemantau Risiko paling kurang terdiri dari 1 (satu) orang Komisaris Independen sebagai Ketua merangkap anggota, 1 (satu) orang Pihak Independen yang memiliki keahlian di bidang keuangan dan 1 (satu) orang Pihak Independen yang memiliki keahlian di bidang manajemen risiko;
2. Komisaris independen dan pihak independen yang menjadi anggota Komite Pemantau Risiko paling sedikit berjumlah 51% dari jumlah anggota Komite Pemantau Risiko;
3. Ketua Komite hanya dapat merangkap jabatan sebagai Ketua Komite paling banyak pada 1 (satu) Komite lainnya pada Perseroan yang sama; dan
4. Anggota Komite wajib memiliki integritas, akhlak dan moral yang baik.

The Risk Monitoring Committee is in charge of monitoring and assessing the risks that can be taken by the Bank to ensure that risk management has been carried out properly, especially in the management of credit risk, market risk, liquidity risk, operational risk, and other bank risks.

#### LEGAL BASIS

The basis for establishing the Risk Monitoring Committee of Bank Artha Graha Internasional is the Financial Services Authority Regulation No. 55/POJK.03/2016 concerning the Implementation of Good Corporate Governance for Commercial Banks.

#### WORK GUIDELINES AND CODE OF CONDUCT

The Risk Monitoring Committee in performing its duties is guided by the Guidelines and Work Rules of the Risk Monitoring Committee No. 0004.01.1 dated April 22, 2010 regarding the Implementation of Duties and Ethics of Risk Monitoring Committee members.

#### CRITERIA FOR MEMBERS OF THE RISK MONITORING COMMITTEE

Members of the Risk Monitoring Committee have the following criteria set by the regulator:

1. Members of the Risk Monitoring Committee comprise of at least 1 (one) Independent Commissioner as Chairman and concurrently member, 1 (one) Independent Party with expertise in finance and 1 (one) Independent Party with expertise in risk management;
2. Independent commissioners and independent parties who are members of the Risk Monitoring Committee are at least 51% of the total members of the Risk Monitoring Committee;
3. The Chairman of the Committee may only hold concurrent positions as Chairman of the Committee in at most 1 (one) other Committee in the same Company; and
4. Committee members are required to have good integrity, character and morals.

## SUSUNAN, JUMLAH, KOMPOSISI DAN DASAR PENGANGKATAN KOMITE PEMANTAU RISIKO

Komposisi Komite Pemantau Risiko Bank paling sedikit terdiri dari:

1. Seorang Komisaris Independen yang menjabat sebagai Ketua Komite;
2. Seorang dari pihak independen yang memiliki keahlian di bidang keuangan; dan
3. Seorang dari pihak independen yang memiliki keahlian di bidang manajemen risiko.

Berdasarkan Keputusan Dewan Komisaris pada tanggal 25 Oktober 2021 dengan Surat Keputusan Komisaris No. 001/KOM-BAG/X/2021 dan Surat Keputusan Direksi No. SK-MT/SDM/0007/X/2021 tanggal 25 Oktober 2021 (2021-2024), susunan Komite Pemantau Risiko pada tanggal 31 Desember 2021 adalah sebagai berikut:

## STRUCTURE, AMOUNT, COMPOSITION AND BASIS OF APPOINTMENT OF THE RISK MONITORING COMMITTEE

The composition of the Bank's Risk Monitoring Committee shall at least comprise of:

1. An Independent Commissioner who serves as Chairman of the Committee;
2. An independent party with expertise in finance; and
3. An independent party with expertise in risk management.

Based on the Decision of the Board of Commissioners on October 25, 2021 with the Decree of the Commissioner No. 001/KOM-BAG/X/2021 and the Decree of the Board of Directors No. SK-MT/SDM/0007/X/2021 dated October 25, 2021 (2021-2024), the composition of the Risk Monitoring Committee as of December 31, 2021 is as follows:

| Nama<br>Name         | Jabatan<br>Position | Dasar Hukum Pengangkatan<br>Legal Basis of Appointment                                                                                                                                                                                                                                                                                                                                                                  | Periode<br>Jabatan<br>Period of<br>Office | Keahlian<br>Expertise                                                | Keterangan<br>Description                        |
|----------------------|---------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|----------------------------------------------------------------------|--------------------------------------------------|
| Nicolaus Eko Riwanto | Ketua<br>Chairman   | <ul style="list-style-type: none"> <li>• Surat Keputusan Dewan Komisaris No. 001/KOM-BAGI/X/2021 tanggal 25 Oktober 2021</li> <li>• Surat Keputusan Direksi No. SK-MT/SDM/0007/X/2021 tanggal 25 Oktober 2021</li> <li>• Decree of the Board of Commissioners No. 001/KOM-BAGI/VIII/2021 dated October 25, 2021</li> <li>• Decree of the Board of Directors No. SK-MT/SDM/0007/X/2021 dated October 25, 2021</li> </ul> | 2021-2024                                 | Organizational Development<br>Organizational Development             | Komisaris Independen<br>Independent Commissioner |
| Edijanto             | Anggota<br>Member   | <ul style="list-style-type: none"> <li>• Surat Keputusan Dewan Komisaris No. 001/KOM-BAGI/X/2021 tanggal 25 Oktober 2021</li> <li>• Surat Keputusan Direksi No. SK-MT/SDM/0008/X/2021 tanggal 25 Oktober 2021</li> <li>• Decree of the Board of Commissioners No. 001/KOM-BAGI/X/2021 dated October 25, 2021</li> <li>• Decree of the Board of Directors No. SK-MT/SDM/0008/X/2021 dated October 25, 2021</li> </ul>    | 2021-2024                                 | Akuntansi Keuangan dan Perbankan<br>Financial Accounting and Banking | Pihak Independen<br>Independent Party            |
| Suryani Purwita      | Anggota<br>Member   | <ul style="list-style-type: none"> <li>• Surat Keputusan Dewan Komisaris No. 001/KOM-BAGI/X/2021 tanggal 25 Oktober 2021</li> <li>• Surat Keputusan Direksi No. SK-MT/SDM/0009/X/2021 tanggal 25 Oktober 2021</li> <li>• Decree of the Board of Commissioners No. 001/KOM-BAGI/X/2021 dated October 25, 2021</li> <li>• Decree of the Board of Directors No. SK-MT/SDM/0009/X/2021 dated October 25, 2021</li> </ul>    | 2021-2024                                 | Akuntansi<br>Accounting                                              | Pihak Independen<br>Independent Party            |

## PROFIL KOMITE PEMANTAU RISIKO

Profil ketua dan anggota Komite Pemantau Risiko yang menjabat sebagai Komisaris dapat dilihat pada bab Profil Perusahaan dalam buku Laporan Tahunan ini.

Profil Edijanto dan Suryani Purwita sebagai anggota Komite Pemantau Risiko dapat dilihat dalam subbab Komite Audit dalam pembahasan sebelumnya.

## INDEPENDENSI ANGGOTA KOMITE PEMANTAU RISIKO

Independensi anggota Komite Pemantau Risiko sebagai bentuk tanggung jawab secara profesional untuk tidak menerima intervensi dari organ tata kelola Bank lainnya adalah sebagai berikut:

| Aspek Independensi<br>Independency Aspect                                                                                                                                                                                                                      | Nicolaus Eko<br>Riwayanto | Edijanto | Suryani<br>Purwita |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|----------|--------------------|
| Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi.<br>Does not have financial relationship with the Board of Commissioners and Board of Directors.                                                                                           | √                         | √        | √                  |
| Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi.<br>Does not have managerial relationship in the company, subsidiaries, or any affiliated company.                                                             | √                         | √        | √                  |
| Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite lainnya.<br>Does not have family relationship with Board of Commissioners, Board of Directors, and/or among members of Remuneration and Nomination Committee. | √                         | √        | √                  |
| Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah.<br>Does not hold position as administrator of political party and regional government official.                                                                                        | √                         | √        | √                  |

## TUGAS DAN TANGGUNG JAWAB KOMITE PEMANTAU RISIKO

Berdasarkan Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum, tugas dan tanggung jawab Komite Pemantau Risiko Bank Artha Graha Internasional adalah sebagai berikut:

1. Mengevaluasi kesesuaian antara kebijakan manajemen risiko dengan pelaksanaan kebijakan tersebut; dan
2. Memantau dan mengevaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko.

## RISK MONITORING COMMITTEE PROFILE

The profiles of the chairman and members of the Risk Monitoring Committee serving as Commissioners can be seen in the Company Profile chapter in this Annual Report.

The profiles of Edijanto and Suryani Purwita as members of the Risk Monitoring Committee can be seen in the Audit Committee sub-chapter in the previous discussion.

## INDEPENDENCE OF RISK MONITORING COMMITTEE MEMBERS

The independence of the members of Risk Monitoring Committee as a form of professional responsibility not to accept intervention from other Bank governance organs is as follows:

## DUTIES AND RESPONSIBILITIES OF THE RISK MONITORING COMMITTEE

Based on the Financial Services Authority Regulation No. 55/POJK.03/2016 concerning the Good Corporate Governance Implementation for Commercial Banks, the duties and responsibilities of the Risk Monitoring Committee of Bank Artha Graha Internasional are as follows:

1. Evaluate the suitability of the risk management policy with the implementation of the policy; and
2. Monitor and evaluate the implementation of the tasks of the Risk Management Committee and the Risk Management Work Unit.

## RAPAT KOMITE PEMANTAU RISIKO

Penyelenggaraan Rapat Komite dengan mengacu kepada Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum sebagai berikut:

1. Rapat komite diselenggarakan sesuai dengan kebutuhan Bank; dan
2. Rapat komite pemantau risiko hanya dapat dilaksanakan dalam hal dihadiri oleh paling sedikit 51% (lima puluh satu persen) dari jumlah anggota komite termasuk 1 (satu) orang Komisaris Independen dan 1 (satu) orang Pihak Independen.

Komite Pemantau Risiko menyelenggarakan rapat sebanyak 11 (sebelas) kali di sepanjang tahun 2021. Agenda dan frekuensi kehadiran anggota rapat dapat dilihat dalam tabel berikut ini:

## RISK MONITORING COMMITTEE MEETING

Organizing Committee Meetings based on Financial Services Authority Regulation No. 55/POJK.03/2016 regarding the Good Corporate Governance Implementation for Commercial Banks as follows:

1. Committee meetings are held in accordance with the needs of the Bank; and
2. Risk monitoring committee meetings can only be held if attended by at least 51% (fifty one percent) of the total committee members including 1 (one) Independent Commissioner and 1 (one) Independent Party.

The Risk Monitoring Committee organized 11 meetings throughout 2021. The agenda and frequency of attendance of meeting members can be seen in the following table:

### Agenda Rapat | Meeting Agenda

| Tanggal<br>Date                       | Agenda<br>Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                            | Kehadiran<br>Meeting<br>Attendance |
|---------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------|
| 25 Februari 2021<br>February 25, 2021 | <ol style="list-style-type: none"> <li>1. Profil Risiko Bank posisi 31 Januari 2021 dibanding 31 Desember 2020</li> <li>2. <i>Stress Testing</i> Kredit dan Permodalan</li> </ol> <ol style="list-style-type: none"> <li>1. Bank Risk Profile as of 31 January 2021 compared to December 31, 2020</li> <li>2. Credit and Capital Stress Testing</li> </ol>                                                                                                  | Kuorum<br>Quorum                   |
| 22 Maret 2021<br>March 22, 2021       | <ol style="list-style-type: none"> <li>1. Profil Risiko Bank posisi 28 Februari 2021</li> <li>2. <i>Stress Testing</i> Kredit dan Permodalan</li> <li>3. <i>Stress Testing</i> Likuiditas</li> </ol> <ol style="list-style-type: none"> <li>1. Bank Risk Profile as of February 28, 2021</li> <li>2. Credit and Capital Stress Testing</li> <li>3. Liquidity Stress Testing</li> </ol>                                                                      | Kuorum<br>Quorum                   |
| 21 April 2021<br>April 11, 2021       | <ol style="list-style-type: none"> <li>1. Pelaksanaan Tugas dan Tanggung Jawab Komite Manajemen Risiko Q1 2021</li> <li>2. Profil Risiko Bank posisi 31 Maret 2021</li> </ol> <ol style="list-style-type: none"> <li>1. Implementation of the Duties and Responsibilities of the Risk Management Committee Q1 2021</li> <li>2. Bank Risk Profile as of March 31, 2021</li> </ol>                                                                            | Kuorum<br>Quorum                   |
| 25 Mei 2021<br>May 25, 2021           | <ol style="list-style-type: none"> <li>1. Profil Risiko Bank posisi 30 April 2021</li> <li>2. Simulasi Debitur Relaksasi yang berpotensi macet (posisi 30 April 2021) dan pengaruhnya terhadap Modal Inti</li> </ol> <ol style="list-style-type: none"> <li>1. Bank Risk Profile as of April 30, 2021</li> <li>2. Simulation of Relaxation Debtors who have the potential to be stuck (position April 30, 2021) and their effect on Core Capital</li> </ol> | Kuorum<br>Quorum                   |
| 25 Juni 2021<br>June 25, 2021         | <ol style="list-style-type: none"> <li>1. Profil Risiko Bank posisi 31 Mei 2021</li> </ol> <ol style="list-style-type: none"> <li>1. Bank Risk Profile as of May 31, 2021</li> </ol>                                                                                                                                                                                                                                                                        | Kuorum<br>Quorum                   |
| 27 Juli 2021<br>27 July 2021          | <ol style="list-style-type: none"> <li>1. Profil Risiko Bank posisi 30 Juni 2021</li> </ol> <ol style="list-style-type: none"> <li>1. Bank Risk Profile as of June 30, 2021</li> </ol>                                                                                                                                                                                                                                                                      | Kuorum<br>Quorum                   |
| 24 Agustus 2021<br>August 24, 2021    | <ol style="list-style-type: none"> <li>1. Profil Risiko Bank posisi 31 Juli 2021</li> <li>2. <i>Stress Testing</i> Kredit, Permodalan dan Likuiditas</li> </ol> <ol style="list-style-type: none"> <li>1. Bank Risk Profile as of July 31, 2021</li> <li>2. Stress Testing of Credit, Capital and Liquidity</li> </ol>                                                                                                                                      | Kuorum<br>Quorum                   |



- Kilas Kinerja Performance Highlights
- Laporan Manajemen Management Report
- Profil Perusahaan Company Profile
- Aspek Pendukung Bisnis Business Supporting Aspects

### Agenda Rapat | Meeting Agenda

| Tanggal<br>Date                         | Agenda<br>Agenda                                                                                                                                                                                                                                               | Kehadiran<br>Meeting<br>Attendance |
|-----------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------|
| 21 September 2021<br>September 21, 2021 | 1. Profil Risiko Bank posisi 31 Agustus 2021<br>2. <i>Stress Testing</i> Kredit, Permodalan dan Likuiditas<br>1. Bank Risk Profile as of August 31, 2021<br>2. Stress Testing of Credit, Capital and Liquidity                                                 | Kuorum<br>Quorum                   |
| 25 Oktober 2021<br>October 25, 2021     | 1. Profil Risiko Bank posisi 30 September 2021<br>2. <i>Stress Testing</i> Kredit<br>1. Bank Risk Profile as of September 30, 2021<br>2. Credit Stress Testing                                                                                                 | Kuorum<br>Quorum                   |
| 25 November 2021<br>November 25, 2021   | 1. Profil Risiko Bank posisi 31 Oktober 2021<br>2. Pembahasan Pelaksanaan Tugas Komite Manajemen Risiko dan SKMR<br>1. Bank Risk Profile as of October 31, 2021<br>2. Discussion on the Implementation of the Tasks of the Risk Management Committee and Risks | Kuorum<br>Quorum                   |
| 20 Desember 2021<br>December 20, 2021   | 1. Profil Risiko Bank posisi 30 November 2021<br>2. <i>Stress Testing</i> Modal Inti dan Likuiditas<br>1. Bank Risk Profile as of November 30, 2021<br>2. Stress Testing of Core Capital and Liquidity                                                         | Kuorum<br>Quorum                   |

### PENGEMBANGAN KOMPETENSI

Program pengembangan kompetensi yang diikuti anggota Komite Pemantau Risiko sepanjang tahun 2021 adalah sebagai berikut:

### COMPETENCY DEVELOPMENT

The competency development programs participated by members of the Risk Monitoring Committee throughout 2021 are as follows:

| Peserta<br>Participant    | Nama Training<br>Training Name | Pihak Penyelenggara<br>Organizer | Tanggal<br>Date                  |
|---------------------------|--------------------------------|----------------------------------|----------------------------------|
| Nicolaus Eko<br>Riwayanto | <i>Sustainable Finance</i>     | LPPI                             | 16 Oktober   October 16,<br>2021 |

### PELAKSANAAN TUGAS KOMITE PEMANTAU RISIKO

Realisasi pelaksanaan tugas Komite Pemantau Risiko pada tahun 2021 adalah sebagai berikut:

### IMPLEMENTATION OF THE TASKS OF THE RISK MONITORING COMMITTEE

The implementation of the Risk Monitoring Committee's duties in 2021 is as follows:

| Program Kerja   Work Program                                                                                                             | Realisasi 2021   2021 Realization                                                                                                                                                                                                                                                              |
|------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Rapat Komite Pemantau Risiko<br>Risk Monitoring Committee Meeting                                                                        | Rapat Komite Pemantau Risiko telah dilakukan sebanyak 11 (sebelas) kali di tahun 2021.<br>The Risk Monitoring Committee Meeting has been organized 11 (eleven) times in 2021.                                                                                                                  |
| Evaluasi Kebijakan Manajemen Risiko<br>Evaluation of Risk Management Policy                                                              | Penyesuaian ketentuan limit risiko Bank.<br>Adjust the Bank's risk limit provisions.                                                                                                                                                                                                           |
| Penyusunan Laporan Akhir Tahun KPR<br>kepada Dewan Komisaris<br>Preparation of Mortgage Year End Report<br>to the Board of Commissioners | Telah dilakukan laporan akhir tahun Komite Pemantau Risiko kepada Dewan Komisaris dengan Surat No. 001/KPR/I/2022 tanggal 21 Januari 2022.<br>The Risk Monitoring Committee submitted its annual report to the Board of Commissioners with a Letter No. 001/KPR/I/2022 dated January 21, 2022. |
| Penelaahan Rencana Kerja Komite<br>Pemantau Risiko<br>Reviewing the Work Plan of the Risk<br>Monitoring Committee                        | Telah dilakukan penyusunan rencana kerja Komite Pemantau Risiko untuk tahun 2022 yang dilaksanakan di bulan Desember 2021.<br>The Risk Monitoring Committee's has prepared 2022 work plan which was be held in December 2021.                                                                  |

## KOMITE DI BAWAH DIREKSI

### COMMITTEES UNDER THE BOARD OF DIRECTORS

Dalam menjalankan tugas dan tanggung jawabnya, Direksi Bank Artha Graha Internasional membentuk 4 (empat) komite yang bertugas membantu Direksi untuk memberikan saran dan rekomendasi yang terdiri dari yaitu:

1. Komite Kredit;
2. Komite Assets and Liabilities;
3. Komite Manajemen Risiko; dan
4. Komite Pengarah Teknologi Informasi.

#### KOMITE KREDIT

Komite Kredit bertugas menetapkan arah kebijakan perkreditan Bank, serta mengevaluasi dan memberikan keputusan kredit agar sesuai dengan batas wewenang yang ditetapkan. Setiap keputusan kredit pada prinsipnya tidak dapat diputuskan oleh satu orang saja melainkan harus merupakan hasil keputusan bersama yaitu hasil keputusan dari Komite Kredit untuk menjamin keputusan kredit yang objektif dengan kualitas kredit yang baik.

Fungsi pokok Komite Kredit adalah:

1. Memberikan pengarahan apabila perlu dilakukan analisis kredit yang lebih mendalam dan komprehensif; serta
2. Memberikan keputusan atau rekomendasi atas permohonan kredit yang diajukan.

#### DASAR HUKUM

Komite Kredit Bank Artha Graha Internasional dibentuk dengan mengacu pada Peraturan Otoritas Jasa Keuangan No. 42/POJK.03/2017 tentang Kewajiban Penyusunan dan Pelaksanaan Kebijakan Perkreditan atau Pembiayaan Bank bagi Bank Umum.

#### PEDOMAN DAN TATA TERTIB KERJA KOMITE KREDIT

Komite Kredit berpedoman pada Pedoman Kebijakan Perkreditan tentang Komite Kredit dalam menjalankan tugas dan tanggung jawabnya.

#### TUGAS DAN TANGGUNG JAWAB KOMITE KREDIT

Komite Kredit memiliki tugas dan tanggung jawab sebagai berikut:

1. Memberikan persetujuan atau penolakan atas usulan-usulan mengenai kredit secara objektif, jujur, cermat, dan sesuai dengan ketentuan yang tercantum di dalam

In performing their duties and responsibilities, the Board of Directors of Bank Artha Graha Internasional has formed 4 (four) committees tasked with assisting the Board of Directors in providing suggestions and recommendations as follows:

1. Credit Committee;
2. Assets and Liabilities Committee;
3. Risk Management Committee; and
4. Information Technology Steering Committee.

#### CREDIT COMMITTEE

The Credit Committee is tasked with determining the direction of the Bank's credit policy, as well as evaluating and providing credit decisions in accordance with applicable authority limits. Basically, every credit decision in principle could not be decided by one person alone but must be a joint decision result, namely a decision result of Credit Committee to ensure an objective credit decisions with a good credit quality.

The main functions of the Credit Committee are:

1. Provide guidance if necessary to conduct a more in-depth and comprehensive credit analysis; as well as
2. Provide a decision or recommendation on the submitted credit application.

#### LEGAL BASIS

The Bank Artha Graha Internasional's Credit Committee was established by referring to the Financial Services Authority Regulation No. 42/POJK.03/2017 regarding Obligations for Formulation and Implementation of Credit or Bank Financing Policies for Commercial Banks.

#### CREDIT COMMITTEE GUIDELINES AND WORK RULES

The Credit Committee is guided by the Credit Policy Guidelines regarding the Credit Committee in performing its duties and responsibilities.

#### CREDIT COMMITTEE DUTIES AND RESPONSIBILITIES

The Credit Committee has the following duties and responsibilities:

1. Give approval or rejection of proposals regarding credit objectively, honestly, carefully, and in accordance with the provisions contained in the Credit Policy Guidelines,

- Pedoman Kebijakan Perkreditan, Surat Edaran Kredit, memo-memo internal, ketentuan Bank Indonesia, Peraturan Otoritas Jasa Keuangan, serta peraturan perundang-undangan yang berlaku, sesuai dengan Batas Wewenang Memutus Kredit (BWMK) yang diberikan;
2. Memberikan rekomendasi kepada Komite Kredit yang mempunyai BWMK yang lebih tinggi;
  3. Menolak permintaan dan pengaruh dari pihak-pihak yang berkepentingan dengan pemohon kredit untuk memberikan persetujuan kredit yang hanya bersifat formalitas; dan
  4. Melakukan koordinasi dengan *Assets and Liabilities Committee* (ALCO) dalam aspek pendanaan perkreditan.

## STRUKTUR DAN KEANGGOTAAN KOMITE KREDIT

Struktur dan keanggotaan Komite Kredit Bank Artha Graha Internasional terdiri dari:

1. Komite Kredit Komersil, Korporasi dan SME;
2. Komite Kredit Konsumer;
3. Komite Kredit Remedial;
4. Komite Kredit SAM; dan
5. Komite Kredit Restrukturisasi.

## PROFIL KOMITE KREDIT

Profil anggota Komite Kredit yang menjabat sebagai Direksi dapat dilihat pada bab Profil Perusahaan dalam buku Laporan Tahunan ini.

## PERNYATAAN INDEPENDENSI KOMITE KREDIT

Komite Kredit dalam menjalankan tugasnya berkomitmen untuk menjaga independensi meskipun sampai saat ini pernyataan independensi belum tersedia.

## RAPAT KOMITE KREDIT

Komite Kredit melaksanakan rapat sebanyak 33 (tiga puluh tiga) kali di sepanjang tahun 2021 dengan agenda sebagai berikut:

|                                                                                                                                                                                                    |                   |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|
| Perpanjangan Fasilitas Kredit   Credit Facility Extension                                                                                                                                          | 36 Agenda         |
| Perpanjangan Fasilitas FI   FI Facility Extension                                                                                                                                                  | 33 Agenda         |
| Penambahan Fasilitas Kredit   Addition of Credit Facilities                                                                                                                                        | 5 Agenda          |
| Penambahan Fasilitas FI   Addition of FI Facilities                                                                                                                                                | 6 Agenda          |
| Permohonan Baru atau <i>Sounding</i>   New Request or Sounding                                                                                                                                     | 31 Agenda         |
| Permohonan Relaksasi/Restruktur/Perubahan Fasilitas<br>Application for Relaxation/Restructuring/Change of Facilities                                                                               | 20 Agenda         |
| Permohonan Lainnya (kerja sama Pembiayaan Perubahan Syarat Kredit, <i>Pricing</i> ,<br>Perubahan, dll)<br>Other Applications (Finance cooperation Changes in Credit Terms, Pricing, Changes, etc.) | 19 Agenda         |
| <b>TOTAL</b>                                                                                                                                                                                       | <b>150 Agenda</b> |

Credit Circulars, internal memos, Bank Indonesia regulations, Financial Services Authority Regulations, and the prevailing laws and regulations, in accordance with the Limit of Authority to Make Credit (BWMK) granted;

2. Provide recommendations to the Credit Committee having a higher BWMK;
3. Refuse requests and influences from parties with an interest in credit applicants to give credit approvals which are only a formality; and
4. Coordinate with the Assets and Liabilities Committee (ALCO) in the aspect of credit funding.

## CREDIT COMMITTEE STRUCTURE AND MEMBERSHIP

The structure and membership of Bank Artha Graha Internasional Credit Committee consists of:

1. Credit Committee of Commercial, Corporate and SME;
2. Consumer Credit Committee;
3. Remedial Credit Committee
4. SAM Credit Committee; and
5. Restructuring Credit Committee.

## CREDIT COMMITTEE PROFILE

The profiles of the Credit Committee's members serving as Directors can be seen in the Company Profile chapter of this Annual Report.

## CREDIT COMMITTEE INDEPENDENCE STATEMENT

The Credit Committee, in performing its duties, is committed to maintaining independence, although up to now statement of independence is not yet available.

## CREDIT COMMITTEE MEETING

The Credit Committee organized 33 (thirty three) meetings throughout 2021 with the following agenda:

## PELAKSANAAN KEGIATAN KOMITE KREDIT

Komite Kredit telah menjalankan fungsi pemberian keputusan atas pengajuan kredit di sepanjang tahun 2021 dengan mengacu pada Batas Wewenang Memutus Kredit (BWMK) yang telah ditetapkan.

Untuk pengajuan kredit dengan plafon di atas Rp5 miliar, keputusan kredit dilakukan dengan mempertimbangkan review dari Direktorat Satuan Kerja Manajemen Risiko dan Kepatuhan. Keputusan kredit diberikan atas pengajuan fasilitas kredit baru, perpanjangan fasilitas kredit, penambahan fasilitas kredit, restrukturisasi fasilitas kredit dan hal lainnya yang terkait dengan fasilitas kredit.

## PENGEMBANGAN KOMPETENSI

Program pengembangan kompetensi yang diikuti anggota Komite Kredit sepanjang tahun 2021 adalah sebagai berikut:

| Peserta<br>Participant | Nama Training<br>Training Name                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Pihak Penyelenggara<br>Organizer                                                                                                                                                                                                                                                                                                                     | Tanggal<br>Date                                                                                                                                                                                                                                                                                   |
|------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Andy Dharma*)          | <ul style="list-style-type: none"> <li>Pasar Komoditas</li> <li>Pembekalan Ujian Sertifikasi General Banking Level 3</li> <li>Refreshment Treasury Dealer Level Advanced</li> <li>Sustainable Finance</li> <li>Selling Skill Approach Pialang Berjangka 2021</li> <li>Commodity Market</li> <li>Provision of Level 3 General Banking Certification Exams</li> <li>Refreshment Treasury Dealer Advanced Level</li> <li>Sustainable Finance</li> <li>Selling Skill Approach Futures Broker 2021</li> </ul> | <ul style="list-style-type: none"> <li>Tim dari Jakarta Futures Exchange (JFX)</li> <li>LPPI</li> <li>ACI Indonesia</li> <li>LPPI</li> <li>Tim dari Jakarta Futures Exchange (JFX)</li> <li>Team from Jakarta Futures Exchange (JFX)</li> <li>LPPI</li> <li>ACI Indonesia</li> <li>LPPI</li> <li>Team from Jakarta Futures Exchange (JFX)</li> </ul> | <ul style="list-style-type: none"> <li>16-17 Maret 2021</li> <li>7 April 2021</li> <li>2 Oktober 2021</li> <li>16 Oktober 2021</li> <li>29 Oktober 2021</li> <li>March 16-17, 2021</li> <li>April 7, 2021</li> <li>October 2, 2021</li> <li>October 16, 2021</li> <li>October 29, 2021</li> </ul> |
| Indrastomo Nugroho     | <ul style="list-style-type: none"> <li>Selling Skill Approach Pialang Berjangka 2021</li> <li>Sustainable Finance</li> </ul>                                                                                                                                                                                                                                                                                                                                                                             | <ul style="list-style-type: none"> <li>Tim dari Jakarta Futures Exchange (JFX)</li> <li>LPPI</li> <li>Team from Jakarta Futures Exchange (JFX)</li> <li>LPPI</li> </ul>                                                                                                                                                                              | <ul style="list-style-type: none"> <li>29 Oktober 2021</li> <li>23 Oktober 2021</li> <li>October 29, 2021</li> <li>October 23, 2021</li> </ul>                                                                                                                                                    |

\*) Telah lulus uji kelayakan dan kepatutan OJK pada tanggal 27 Januari 2022

\*) Has passed fit and proper test conducted by OJK on January 27, 2022

## KOMITE ASSET DAN LIABILITIES

Bank membentuk Komite Asset and Liability (ALCO) yang bertanggung jawab dalam menetapkan serta mengevaluasi kebijakan dan strategi pengelolaan likuiditas untuk menjaga, memenuhi, serta meminimalisasi idle funds. Pembentukan ALCO ini bertujuan untuk mencapai tingkat profitabilitas Bank secara optimum dengan tetap memenuhi ketentuan yang berlaku.

## IMPLEMENTATION OF CREDIT COMMITTEE ACTIVITIES

The Credit Committee has performed the function of giving decisions on credit applications throughout 2021 by referring to the Credit Decision Authority Limit (BWMK) that has been set.

For credit applications with a ceiling above IDR5 billion, credit decisions are made by considering a review from the Directorate of Risk Management and Compliance. Credit decisions are given on the application of new credit facilities, extension of credit facilities, addition of credit facilities, restructuring of credit facilities and other matters related to credit facilities.

## COMPETENCY DEVELOPMENT

The competency development programs participated by members of the Credit Committee throughout 2021 are:

## ASSETS AND LIABILITIES COMMITTEE

The Bank established an Asset and Liability Committee (ALCO) which is responsible for determining and evaluating liquidity management policies and strategies to maintain, fulfill, and minimize idle funds. The establishment of ALCO is aimed at achieving the optimum level of profitability of the Bank while still complying with applicable regulations.

## PEDOMAN DAN TATA TERTIB KERJA ALCO

Pedoman dan Tata Tertib Kerja ALCO tertuang dalam Pedoman ALCO (ALMA) No. 00004.01.4 tanggal 31 Januari 2020.

## STRUKTUR DAN KEANGGOTAAN ALCO

Berikut struktur dan keanggotaan ALCO pada tahun 2021:

1. Ketua I merangkap anggota: Direktur Utama
2. Ketua II merangkap anggota: Wakil Direktur Utama
3. Ketua III merangkap anggota: Direktur yang membawahi Bidang *Treasury*
4. Anggota: Seluruh anggota Direksi
5. ALCO Supporting Team:
  - Koordinator: *Deputy Director Treasury*
  - *Deputy Director*:
    - o Direktorat Korporasi dan Komersial *Banking*
    - o Direktorat *Retail Banking*
    - o Direktorat SAMREM
    - o Direktorat Fincon
    - o Direktorat Operasi
    - o Direktorat Kepatuhan dan SKMR
  - Executive Officer Cabang Induk

## TUGAS DAN TANGGUNG JAWAB ALCO

Berikut adalah tugas dan tanggung jawab ALCO:

1. Menata portofolio di kedua sisi neraca berupa aset dan kewajiban untuk mencapai hasil *net interest margin/spread* yang optimal dengan tingkat risiko yang dapat diukur dan dikendalikan ke level yang dapat diterima oleh Pemangku Kepentingan Bank;
2. Menentukan arah kebijakan dan strategi pengembangan usaha Bank, antara lain mengenai struktur tingkat bunga pendanaan (*funding*) serta pinjaman atau penempatan (*lending*), rencana ekspansi usaha, dan lain-lain;
3. Mengurangi kemungkinan terjadinya *mismatch* atas likuiditas Bank, melalui penetapan keputusan atas rencana ekspansi di sisi aset dengan penghimpunan dana di sisi kewajiban;
4. Penetapan strategi pendanaan, termasuk penetapan suku bunga dana pihak ketiga dan suku bunga antar kantor (rekening antar kantor);
5. Mengambil keputusan atas suku bunga pinjaman dengan mempertimbangkan tingkat biaya dana (*cost of fund*), serta hal-hal lain yang dianggap perlu untuk memperlancar operasional Bank;
6. Menetapkan batas dan pedoman pengelolaan serta pengendalian risiko khusus yang berdampak pada risiko likuiditas, risiko suku bunga, dan risiko valuta asing;

## ALCO GUIDELINES AND WORK RULES

ALCO's Guidelines and Work Rules are contained in the ALCO Guidelines (ALMA) No. 00004.01.4 January 31, 2020.

## ALCO STRUCTURE AND MEMBERSHIP

The following is the structure and membership of ALCO in 2021:

1. Chairman I concurrently member: President Director
2. Chairman II concurrently member: Deputy President Director
3. Chairman III concurrently member: Director in charge of Treasury
4. Members: All members of the Board of Directors
5. ALCO Supporting Team:
  - Coordinator: Deputy Director Treasury
  - Deputy Director:
    - o Directorate of Corporate and Commercial Banking
    - o Directorate of Retail Banking
    - o Directorate of SAMREM
    - o Directorate Fincon
    - o Operations Directorate
    - o Directorate of Compliance and Risks
  - Main Branch Executive Officer

## ALCO DUTIES AND RESPONSIBILITIES

ALCO's duties and responsibilities are as follows:

1. Organize the portfolio on both sides of the balance sheet in the form of assets and liabilities to achieve optimal net interest margin/spread returns with a level of risk that can be measured and controlled to a level that is acceptable to the Bank's stakeholders;
2. Determine the direction of the Bank's business development policies and strategies, including, among others, the structure of interest rate of funding (funding) and loans or lending, business expansion plans, and others;
3. Reduce the possibility of a mismatch in the Bank's liquidity, through making decisions on expansion plans on the asset side and raising funds on the liability side;
4. Determine funding strategy, including setting interest rates for third party funds and interoffice interest rates (interoffice accounts);
5. Make decisions on loan interest rates by taking into account the cost of funds, as well as other matters deemed necessary to facilitate the Bank's operations;
6. Establish limits and guidelines for the management and control of special risks having an impact on liquidity risk, interest rate risk, and foreign exchange risk;

7. Melakukan evaluasi terhadap posisi risiko suku bunga Bank dan strategi *asset and liability management* (ALMA) guna memastikan bahwa hasil *risk taking position* Bank telah konsisten dengan tujuan pengelolaan risiko suku bunga serta sesuai dengan *risk limit* Bank;
8. Penetapan jenis dan alokasi aset yang diklasifikasikan sebagai aset likuiditas berkualitas tinggi;
9. Penetapan strategi *hedging*;
10. Melakukan kaji ulang deviasi antara hasil realisasi dengan proyeksi anggaran dan rencana bisnis bank (RBB);
11. Melakukan pengembangan, kaji ulang dan modifikasi strategi manajemen likuiditas (ALMA) pada berbagai jenis valuta, wilayah, serta lini bisnis;
12. Melakukan evaluasi dan mitigasi risiko segera terhadap kondisi likuiditas dan profil risiko Bank, jika terjadi perubahan yang berdampak signifikan;
13. Melakukan evaluasi terhadap pengendalian risiko likuiditas yang dilaksanakan melalui strategi pendanaan, pengelolaan posisi likuiditas, gap likuiditas dan risiko likuiditas harian, pengelolaan *maturity profile* dan *net cash flow projection*, pengelolaan posisi likuiditas dan risiko likuiditas, pengelolaan aktiva likuiditas berkualitas tinggi, serta rencana pendanaan darurat;
14. Melakukan penyesuaian kebijakan dan strategi manajemen risiko untuk risiko likuiditas yang diperlukan berdasarkan hasil evaluasi terkini;
15. Melakukan penetapan dan evaluasi terhadap indikator utama yang merupakan indikator peringatan dini (*early warning indicator*) untuk risiko likuiditas;
16. Penyampaian informasi kepada Direksi mengenai tiap perkembangan ketentuan dan peraturan terkait yang memengaruhi strategi dan kebijakan ALMA; dan
17. Menyusun laporan ALCO untuk disampaikan kepada Direksi.

## PROFIL KOMITE ALCO

Profil ketua dan anggota Komite ALCO yang menjabat sebagai Direksi dapat dilihat pada bab Profil Perusahaan dalam buku Laporan Tahunan ini.

## PERNYATAAN INDEPENDENSI KOMITE ALCO

Komite ALCO dalam menjalankan tugasnya berkomitmen untuk menjaga independensi meskipun sampai saat ini pernyataan independensi belum tersedia.

7. Evaluate the Bank's interest rate risk position and asset and liability management (ALMA) strategy to ensure that the results of the Bank's risk taking position are consistent with the objectives of interest rate risk management and are in accordance with the Bank's risk limit;
8. Determine the type and allocation of assets classified as high quality liquid assets;
9. Determine hedging strategy;
10. Review the deviation between the results of the realization with the projected budget and the bank's business plan (RBB);
11. Develop, review and modify the liquidity management strategy (ALMA) in various types of currencies, regions, and business lines;
12. Perform immediate risk evaluation and mitigation of the Bank's liquidity condition and risk profile, in the event of a change that has a significant impact;
13. Evaluate liquidity risk control implemented through funding strategies, manage liquidity position, liquidity gap and daily liquidity risk, manage maturity profile and net cash flow projection, manage liquidity position and liquidity risk, manage high quality liquid assets, and funding plans emergency;
14. Adjust risk management policies and strategies for liquidity risk as needed based on the latest evaluation results;
15. Determine and evaluate the main indicators which are early warning indicators for liquidity risk;
16. Submit information to the Board of Directors regarding any developments in related provisions and regulations that affect ALMA's strategy and policies; and
17. Prepare the ALCO report to be submitted to the Board of Directors.

## ALCO COMMITTEE PROFILE

The profiles of the chairman and members of the ALCO Committee serving as Directors can be seen in the Company Profile chapter of this Annual Report.

## STATEMENT OF INDEPENDENCE OF THE ALCO COMMITTEE

The ALCO Committee in performing its duties is committed to maintaining independence although up to now statement of independence is not yet available.



## Rapat ALCO

## ALCO meeting

| No | Tanggal   Date                         | Pokok Pembahasan   Subject                                                               |
|----|----------------------------------------|------------------------------------------------------------------------------------------|
| 1  | 26 Januari 2021   January 26, 2021     | 1. Membahas <i>Maturity profile</i> pendanaan;                                           |
| 2  | 25 Februari 2021   February 25, 2021   | 2. Membahas konsentrasi pendanaan;                                                       |
| 3  | 25 Maret 2021   March 25, 2021         | 3. Membahas strategi pendanaan untuk mitigasi risiko likuiditas akibat <i>pandemic</i> ; |
| 4  | 27 April 2021   April 27, 2021         | 4. Membahas mengenai gap dan <i>sensitivity analysis</i> ;                               |
| 5  | 25 Mei 2021   May 25, 2021             | 5. Menerapkan <i>pricing</i> suku bunga pendanaan, kredit dan rekening antar kantor;     |
| 6  | 29 Juni 2021   June 28, 2021           | 6. Membahas tren likuiditas melalui pemantauan beberapa indikator rasio likuiditas;      |
| 7  | 27 Juli 2021   July 27, 2021           | 7. Membahas pertumbuhan ekonomi global; dan                                              |
| 8  | 27 Agustus 2021   August 27, 2021      | 8. Membahas kebijakan relaksasi di saat pandemi.                                         |
| 9  | 27 September 2021   September 27, 2021 | 1. Discuss the Maturity profile of funding;                                              |
| 10 | 26 Oktober 2021   October 26, 2021     | 2. Discuss the concentration of funding;                                                 |
| 11 | 25 November 2021   November 25, 2021   | 3. Discuss funding strategies for mitigating liquidity risk due to the pandemic;         |
| 12 | 23 Desember 2021   December 23, 2021   | 4. Discuss the gap and sensitivity analysis;                                             |
|    |                                        | 5. Implement pricing for inter-office funding, credit and account interest rates;        |
|    |                                        | 6. Discuss liquidity trends through monitoring several indicators of liquidity ratios;   |
|    |                                        | 7. Discuss global economic growth; and                                                   |
|    |                                        | 8. Discuss relaxation policies during a pandemic.                                        |

## PELAKSANAAN KEGIATAN KOMITE ALCO

Pelaksanaan tugas dan wewenang komite ALCO pada tahun 2021 meliputi pembahasan *Maturity profile* pendanaan, konsentrasi pendanaan, strategi pendanaan untuk mitigasi risiko likuiditas akibat pandemi, *gap* dan *sensitivity analysis*, tren likuiditas melalui pemantauan beberapa indikator rasio likuiditas, pertumbuhan ekonomi global, relaksasi di saat pandemi dan penerapan *pricing* suku bunga pendanaan, kredit dan rekening antar kantor.

## IMPLEMENTATION OF ALCO COMMITTEE ACTIVITIES

The implementation of duties and authorities of ALCO committee in 2021 includes discussion of Maturity profile of funding, funding concentration, funding strategies for mitigating liquidity risk due to the pandemic, gap and sensitivity analysis, liquidity trends through monitoring several indicators of liquidity ratios, global economic growth, relaxation during a pandemic and implementation of pricing of interest rates on funding, credit and inter-office accounts.

## PENGEMBANGAN KOMPETENSI

Program pengembangan kompetensi yang diikuti anggota Komite ALCO sepanjang tahun 2021 adalah sebagai berikut:

## COMPETENCY DEVELOPMENT

The competency development programs participated by members of the ALCO Committee throughout 2021 were as follows:

| Peserta<br>Participant | Nama Pelatihan<br>Training Name                                                                                                                                                                                                                                                                                                                                                                                                | Pihak Penyelenggara<br>Organizer                                                                                                                                          | Tanggal<br>Date                                                                                                                                                                                                                                                                                   |
|------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Andy Dharma*)          | <ul style="list-style-type: none"> <li>Pasar Komoditas   Commodity Market</li> <li>Pembekalan Ujian Sertifikasi <i>General Banking Level 3</i>   Provision of Level 3 General Banking Certification Exams</li> <li><i>Refreshment Treasury Dealer Level Advanced</i></li> <li><i>Sustainable Finance</i></li> <li><i>Selling Skill Approach</i> Pialang Berjangka 2021   Selling Skill Approach Futures Broker 2021</li> </ul> | <ul style="list-style-type: none"> <li>Tim dari Jakarta Futures Exchange (JFX)   Team from Jakarta Futures Exchange (JFX)</li> <li>LPPI</li> <li>ACI Indonesia</li> </ul> | <ul style="list-style-type: none"> <li>16-17 Maret 2021</li> <li>7 April 2021</li> <li>2 Oktober 2021</li> <li>16 Oktober 2021</li> <li>29 Oktober 2021</li> <li>March 16-17, 2021</li> <li>April 7, 2021</li> <li>October 2, 2021</li> <li>October 16, 2021</li> <li>October 29, 2021</li> </ul> |

\*) Telah lulus uji kelayakan dan kepatutan OJK pada tanggal 27 Januari 2022

\*) Has passed fit and proper test conducted by OJK on January 27, 2022

## KOMITE MANAJEMEN RISIKO

Komite Manajemen Risiko yang dibentuk oleh Direksi bertugas memastikan pelaksanaan sistem manajemen risiko dapat berjalan secara efektif. Selain itu, Komite Manajemen Risiko juga menyusun kebijakan, strategi dan pedoman penerapan manajemen risiko, serta menyempurnakan penerapan manajemen risiko.

## DASAR PEMBENTUKAN KOMITE MANAJEMEN RISIKO

Komite Manajemen Risiko Bank Artha Graha Internasional dibentuk berdasarkan Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum.

## PEDOMAN DAN TATA TERTIB KERJA KOMITE MANAJEMEN RISIKO

Komite Manajemen Risiko berpedoman pada Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum dalam menjalankan tugas dan wewenangnya.

## STRUKTUR DAN KEANGGOTAAN KOMITE MANAJEMEN RISIKO

Keanggotaan Komite Manajemen Risiko Bank Artha Graha Internasional pada tahun 2021 adalah sebagai berikut:

## RISK MANAGEMENT COMMITTEE

The Risk Management Committee established by the Board of Directors is tasked with ensuring the implementation of the risk management system can run effectively. In addition, the Risk Management Committee also develops policies, strategies and guidelines for the implementation of risk management, as well as improves the implementation of risk management.

## BASIS FOR ESTABLISHING A RISK MANAGEMENT COMMITTEE

The Risk Management Committee of Bank Artha Graha Internasional was established based on the Financial Services Authority Regulation No. 18/POJK.03/2016 regarding the Implementation of Risk Management for Commercial Banks.

## RISK MANAGEMENT COMMITTEE GUIDELINES AND WORK RULES

The Risk Management Committee is guided by the Financial Services Authority Regulation No. 18/POJK.03/2016 regarding the Implementation of Risk Management for Commercial Banks in carrying out their duties and authorities.

## RISK MANAGEMENT COMMITTEE STRUCTURE AND MEMBERSHIP

The membership of the Risk Management Committee of Bank Artha Graha Internasional in 2021 was as follows:

| Jabatan<br>Position                                                                    | Jumlah Personel<br>Number of<br>Personnel | Keahlian<br>Expertise                                                  | Sertifikasi Profesi<br>Professional Certification                                         |
|----------------------------------------------------------------------------------------|-------------------------------------------|------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|
| <b>Ketua</b> Chairman                                                                  |                                           |                                                                        |                                                                                           |
| Direktur Kepatuhan & Direktur Independen<br>Compliance Director & Independent Director | 1                                         | Ahli di bidang perbankan dan keuangan<br>Expert in banking and finance | Sertifikasi Manajemen Risiko Level 5<br>Risk Management Certification Level 5             |
| <b>Anggota</b> Member                                                                  |                                           |                                                                        |                                                                                           |
| Seluruh Direksi<br>All Directors                                                       | 6                                         | Ahli di bidang perbankan dan keuangan<br>Expert in banking and finance | Sertifikasi Manajemen Risiko Level 5<br>Risk Management Certification Level 5             |
| Seluruh Associate Director<br>All Associate Director                                   | 2                                         | Ahli di bidang perbankan dan keuangan<br>Expert in banking and finance | Sertifikasi Manajemen Risiko sesuai Level<br>Risk Management Certification based on Level |
| Seluruh Deputi Direktur<br>All Deputy Directors                                        | 17                                        | Ahli di bidang perbankan dan keuangan<br>Expert in banking and finance | Sertifikasi Manajemen Risiko sesuai Level<br>Risk Management Certification based on Level |
| Kepala SKAI<br>Head of IAU                                                             | 1                                         | Ahli di bidang perbankan dan keuangan<br>Expert in banking and finance | Sertifikasi Manajemen Risiko Level 4<br>Risk Management Certification Level 4             |

## PROFIL KOMITE MANAJEMEN RISIKO

Profil ketua dan anggota Komite Manajemen Risiko yang menjabat sebagai Direksi dapat dilihat pada bab Profil Perusahaan dalam buku Laporan Tahunan ini.

## PERNYATAAN INDEPENDENSI KOMITE MANAJEMEN RISIKO

Komite Manajemen Risiko dalam menjalankan tugasnya berkomitmen untuk menjaga independensi meskipun sampai saat ini pernyataan independensi belum tersedia.

## TUGAS DAN TANGGUNG JAWAB KOMITE MANAJEMEN RISIKO

Tugas dan tanggung jawab Komite Manajemen Risiko adalah:

1. Menyusun kebijakan, terkait manajemen risiko serta perubahannya, termasuk strategi manajemen risiko, tingkat risiko yang diambil (*risk appetite*) dan toleransi risiko (*risk tolerance*), kerangka manajemen risiko, serta rencana kontinjensi untuk mengantisipasi terjadinya kondisi tidak normal;
2. Menyempurnakan proses manajemen risiko secara berkala maupun bersifat insidental sebagai akibat dari suatu perubahan kondisi eksternal dan internal Bank yang memengaruhi kecukupan permodalan, profil risiko Bank, dan tidak efektifnya penerapan manajemen risiko berdasarkan hasil evaluasi; serta
3. Menetapkan kebijakan dan keputusan bisnis yang menyimpang dari prosedur normal, seperti pelampauan ekspansi usaha yang signifikan dibanding dengan rencana bisnis bank yang telah ditetapkan sebelumnya atau pengambilan posisi/eksposur risiko yang melampaui limit yang telah ditetapkan.

## RAPAT KOMITE MANAJEMEN RISIKO

Komite Manajemen Risiko melaksanakan rapat sebanyak 6 kali di sepanjang tahun 2021 dengan agenda sebagai berikut:

1. Pembahasan tentang usulan perubahan parameter Profil Risiko dan *Stress Testing* Kredit, Pasar, Likuiditas dan Permodalan;
2. *Stress Testing* Kredit;
3. *Stress Testing* terkait Modal Inti dengan kondisi terkini (penjualan AYDA atau hal lain yang berpengaruh pada nilai Modal Inti);
4. Pembahasan mengenai penilaian Profil Risiko, simulasi *Stress Testing* terkait Modal Inti dengan kondisi terkini (penjualan AYDA, *Write Off*, atau hal lain yang berpengaruh pada nilai Modal Inti);

## RISK MANAGEMENT COMMITTEE PROFILE

The profiles of the chairman and members of the Risk Management Committee who serve as the Board of Directors can be seen in the Company Profile chapter in this Annual Report.

## RISK MANAGEMENT COMMITTEE INDEPENDENCE STATEMENT

The Risk Management Committee in carrying out its duties is committed to maintaining independence even though until now an independence statement has not been available.

## RISK MANAGEMENT COMMITTEE'S DUTIES AND RESPONSIBILITIES

The duties and responsibilities of the Risk Management Committee are as follows:

1. Develop policies related to risk management and its changes, including risk management strategies, risk appetite and risk tolerance, risk management framework, and contingency plans to anticipate abnormal conditions;
2. Improve the risk management process periodically or incidentally as a result of changes in the Bank's external and internal conditions that affect the capital adequacy, the Bank's risk profile, and the ineffectiveness of risk management implementation based on the evaluation results; as well as
3. Establish policies and business decisions that deviate from normal procedures, such as exceeding a significant business expansion compared to the bank's previously determined business plan or taking positions/risk exposures that exceed the predetermined limits.

## RISK MANAGEMENT COMMITTEE MEETING

The Risk Management Committee held 6 meetings throughout 2021 with the following agenda:

1. Discussed on the proposed changes to the Risk Profile parameters and *Stress Testing* of Credit, Market, Liquidity and Capital;
2. Credit *Stress Testing*;
3. Conducted *Stress Testing* related to Core Capital with the latest conditions (sales of AYDA or other things that affect the value of Core Capital);
4. Discussed on Risk Profile assessment, *Stress Testing* simulation related to Core Capital with the latest conditions (sales of AYDA, *Write Off*, or other things that affect the value of Core Capital);

5. Simulasi *Stress Testing* terkait Modal Inti dengan kondisi terkini (penjualan AYDA, *Write Off*, proyeksi debitur bermasalah atau hal lain yang berpengaruh pada nilai Modal Inti); dan
6. Pembahasan mengenai Penilaian Profil Risiko Posisi 30 September 2021.

5. Conducted a simulation of Stress Testing related to Core Capital with the latest conditions (sales of AYDA, Write Off, projected debtors with problems or other things that affect the value of Core Capital); and
6. Discussed on the Risk Profile Assessment for September 30, 2021.

#### Pelaksanaan Kegiatan Komite | Implementation of Committee Activities

| Program Kerja<br>Work Program                                                                                                                                                                                                                                                                                         | Realisasi 2021<br>2021 Realization                                                                                                                                                                                                                                                                                                                                          |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Memberikan rekomendasi berupa saran dan masukan kepada Direktur Utama terhadap kebijakan dan prosedur, tingkat risiko yang diambil dan toleransi risiko.<br>Provide recommendations in the form of advice and input to the President Director on policies and procedures, the level of risk taken and risk tolerance. | Melakukan penyesuaian limit-limit risiko Bank untuk <i>risk appetite</i> dan <i>risk tolerance</i> dengan memperhatikan tingkat risiko yang akan diambil dan strategi Bank secara keseluruhan.<br>Adjusting the Bank's risk limits for risk appetite and risk tolerance by taking into account the level of risk to be taken and the Bank's overall strategy.               |
| Memberikan rekomendasi berupa saran dan masukan kepada Direktur Utama terhadap upaya perbaikan kualitas aset Bank.<br>Provide recommendations in the form of suggestions and input to the President Director on efforts to improve the quality of the Bank's assets.                                                  | Melakukan perbaikan penerapan manajemen risiko di setiap unit kerja untuk memitigasi risiko yang akan timbul dengan tujuan dapat memperbaiki kecukupan permodalan dan profil risiko bank.<br>Improve the implementation of risk management in each work unit to mitigate risks that will arise with the aim of improving the capital adequacy and risk profile of the bank. |

#### PENGEMBANGAN KOMPETENSI

Program pengembangan kompetensi yang diikuti anggota Komite Manajemen Risiko sepanjang tahun 2021 adalah sebagai berikut:

#### COMPETENCY DEVELOPMENT

The competency development programs participated by members of the Risk Management Committee throughout 2021 are as follows:

| Peserta<br>Participant | Nama Training<br>Training Name                                                                                                                                                                                                                                                                                                                                                              | Pihak Penyelenggara<br>Organizer                                                                                                                                                   | Tanggal<br>Date                                                                                                                                                                                          |
|------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Anas Latief            | <ul style="list-style-type: none"> <li>Sertifikasi Kepatuhan Level Eksekutif (Level 3) bagi Direktur Kepatuhan</li> <li><i>Refreshment</i> Manajemen Risiko – Batch 2</li> <li><i>Sustainable Finance</i></li> <li>Executive Level Compliance Certification (Level 3) for Compliance Director</li> <li>Risk Management Refreshment – Batch 2</li> <li><i>Sustainable Finance</i></li> </ul> | <ul style="list-style-type: none"> <li>FKDKP dan LSPP</li> <li>Risk Management (RMG)</li> <li>LPPI</li> <li>FKDKP and LSPP</li> <li>Risk Management (RMG)</li> <li>LPPI</li> </ul> | <ul style="list-style-type: none"> <li>18–20 Februari 2021</li> <li>14 Agustus 2021</li> <li>16 Oktober 2021</li> <li>February 18–20, 2021</li> <li>August 14, 2021</li> <li>October 16, 2021</li> </ul> |

| Peserta<br>Participant              | Nama Training<br>Training Name                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Pihak Penyelenggara<br>Organizer                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Tanggal<br>Date                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|-------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Ponttie<br>Prasnanugraha<br>Perkasa | <ul style="list-style-type: none"> <li>• Sustainable Finance</li> <li>• Trending Fraud Risk In Digital Era Pasar Komoditas</li> <li>• Sertifikasi General Banking Level 3 (Batch 2)</li> <li>• Sertifikasi Compliance Level Officer (1)</li> <li>• Selling Skill Approach Pialang Berjangka 2021</li> <li>• Sertifikasi Compliance Level 2 (Batch 2)</li> <li>• Workshop Produk Sustainable Finance</li> <li>• Ujian Sertifikasi Compliance Level III</li> <li>• Sustainable Finance</li> <li>• Trending Fraud Risk In Digital Commodity Market Era</li> <li>• Certification of Level 3 General Banking (Batch 2)</li> <li>• Certification of Level Officers (1)</li> <li>• Selling Skill Approach Futures Broker 2021</li> <li>• Certification of Compliance Level 2 (Batch 2)</li> <li>• Workshop on Sustainable Finance Products</li> <li>• Compliance Level III Certification</li> </ul> | <ul style="list-style-type: none"> <li>• IBI-BCC</li> <li>• Tim dari Jakarta Futures Exchange (JFX)</li> <li>• LPPI</li> <li>• EFEKTIFPRO</li> <li>• Tim dari Jakarta Futures Exchange (JFX)</li> <li>• Asanka Kreasi Mandiri</li> <li>• LPPI</li> <li>• LSPP</li> <li>• IBI-BCC</li> <li>• Team from Jakarta Futures Exchange (JFX)</li> <li>• LPPI</li> <li>• EFEKTIFPRO</li> <li>• Team from Jakarta Futures Exchange (JFX)</li> <li>• Asanka Kreasi Mandiri</li> <li>• LPPI</li> <li>• LSPP</li> </ul> | <ul style="list-style-type: none"> <li>• 10 Maret 2021</li> <li>• 16-17 Maret 2021</li> <li>• 8 April 2021</li> <li>• 5-7 Agustus 2021</li> <li>• 29 Oktober 2021</li> <li>• 14-16 Oktober 2021</li> <li>• 16 November 2021</li> <li>• 18 Desember 2021</li> <li>• March 10, 2021</li> <li>• March 6-17, 2021</li> <li>• April 8, 2021</li> <li>• August 5-7, 2021</li> <li>• October 29, 2021</li> <li>• October 14-16, 2021</li> <li>• November 16, 2021</li> <li>• December 18, 2021</li> </ul> |

## Komite Pengarah Teknologi Informasi

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

### Dasar Pembentukan Komite Pengarah Teknologi Informasi

Komite Pengarah Teknologi Informasi dibentuk berdasarkan pada Peraturan Otoritas Jasa Keuangan No. 38/POJK.03/2016 dan Surat Edaran Otoritas Jasa Keuangan No. 21/SEOJK.03/2017 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Bank Umum.

### Struktur dan Keanggotaan Komite Pengarah Teknologi Informasi

Komite Pengarah Teknologi Informasi terdiri dari:

## Information Technology Steering Committee

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

### Basis for Establishing the Information Technology Steering Committee

The Information Technology Steering Committee was established based on the Financial Services Authority Regulation No. 38/POJK.03/2016 and Financial Services Authority Circular Letter No. 21/SEOJK.03/2017 regarding the Application of Risk Management in the Use of Information Technology by Commercial Banks.

### Information Technology Steering Committee Structure and Membership

The Information Technology Steering Committee comprises of:

1. Direksi
2. Seluruh direktorat yang berada di bawah Direktur:
  - a. Bisnis & Treasury;
  - b. Credit Recovery;
  - c. Digital & Network;
  - d. Fincon, Admin Kredit & Legal;
  - e. HC, Umum & GA; dan
  - f. SKMR & Kepatuhan.

## TUGAS DAN TANGGUNG JAWAB KOMITE PENGARAH TEKNOLOGI INFORMASI

Komite Pengarah Teknologi Informasi memiliki tugas dan tanggung jawab sebagai berikut:

1. Mempersiapkan rencana strategis teknologi informasi sesuai dengan rencana strategis kegiatan usaha Bank;
2. Merumuskan kebijakan dan prosedur teknologi informasi yang utama seperti kebijakan pengamanan teknologi informasi dan manajemen risiko penggunaan teknologi informasi;
3. Memeriksa kesesuaian proyek teknologi informasi yang disetujui dengan rencana strategis teknologi informasi;
4. Memeriksa kesesuaian pelaksanaan proyek-proyek teknologi informasi dengan rencana proyek (*project charter*) yang disepakati dalam *service level agreement*;
5. Memeriksa kesesuaian teknologi informasi dengan kebutuhan sistem informasi manajemen yang mendukung pengelolaan kegiatan usaha Bank;
6. Mengawasi investasi yang optimal atas penyelenggaraan dan penggunaan teknologi informasi sesuai dengan kegiatan usaha Bank;
7. Memantau kinerja teknologi informasi, risiko penyelenggaraan dan penggunaan teknologi informasi, serta upaya peningkatannya;
8. Mengupayakan penyelesaian berbagai masalah terkait teknologi informasi yang tidak dapat diselesaikan oleh satuan kerja pengguna dan satuan kerja penyelenggara; serta
9. Menetapkan skala prioritas proyek teknologi informasi yang bersifat kritis.

## PROFIL KOMITE TEKNOLOGI INFORMASI

Profil ketua dan anggota Komite Manajemen Risiko yang menjabat sebagai Direksi dapat dilihat pada bab Profil Perusahaan dalam buku Laporan Tahunan ini.

1. Directors
2. All directorates under the Director:
  - a. Business & Treasury;
  - b. Credit Recovery;
  - c. Digital & Network;
  - d. Fincon, Credit & Legal Admin;
  - e. HC, General & GA; and
  - f. Risks & Compliance.

## DUTIES AND RESPONSIBILITIES OF THE INFORMATION TECHNOLOGY STEERING COMMITTEE

The Information Technology Steering Committee has duties and responsibilities as follows:

1. Prepare a strategic plan for information technology in accordance with the strategic plan for the Bank's business activities;
2. Formulate the main information technology policies and procedures, such as information technology security policies and risk management for information technology usage;
3. Check the conformity of the approved information technology project with the information technology strategic plan;
4. Check the conformity of the implementation of information technology projects with the project charter agreed in the service level agreement;
5. Check the suitability of information technology with the need for a management information system that supports the management of the Bank's business activities;
6. Supervise optimal investment in the implementation and use of information technology in accordance with the Bank's business activities;
7. Monitor the performance of information technology, the risks of implementing and using information technology, as well as efforts to improve it;
8. Strive to resolve various problems related to information technology that cannot be resolved by the user work unit and the organizing work unit; as well as
9. Determine the priority scale of critical information technology projects.

## INFORMATION TECHNOLOGY COMMITTEE PROFILE

The profiles of the chairman and members of the Risk Management Committee serving as Directors can be seen in the Company Profile chapter in this Annual Report.



## PERNYATAAN INDEPENDENSI KOMITE TEKNOLOGI INFORMASI

Komite Teknologi Informasi dalam menjalankan tugasnya berkomitmen untuk menjaga independensi meskipun sampai saat ini pernyataan independensi belum tersedia.

## MEKANISME PENGANGKATAN DAN PEMBERHENTIAN KOMITE PENGARAH TEKNOLOGI INFORMASI

Pengangkatan dan perubahan Komite Pengarah Teknologi disesuaikan dengan struktur organisasi Bank Artha Graha Internasional yang berlaku dan disahkan oleh Direksi.

## RAPAT KOMITE PENGARAH TEKNOLOGI INFORMASI

Anggota komite pengarah teknologi informasi telah melaksanakan rapat sebanyak 2 (dua) kali selama tahun 2021 guna memantau kinerja teknologi informasi.

## PELAKSANAAN KEGIATAN KOMITE

Komite Pengarah Teknologi Informasi telah mendukung dan mengawasi realisasi program kerja yang telah disepakati sesuai rencana strategis kegiatan usaha Bank di sepanjang tahun 2021 sebagai berikut:

## INFORMATION TECHNOLOGY COMMITTEE INDEPENDENCE STATEMENT

The Information Technology Committee in performing its duties is committed to maintaining independence even though until now there is no independence statement available.

## MECHANISM OF APPOINTMENT AND DISMISSAL OF INFORMATION TECHNOLOGY STEERING COMMITTEE

The appointment and changes to the Technology Steering Committee are adjusted to the prevailing organizational structure of Bank Artha Graha Internasional and approved by the Board of Directors.

## INFORMATION TECHNOLOGY STEERING COMMITTEE MEETING

Members of the information technology steering committee have organized 2 (two) meetings during 2021 to monitor the performance of information technology.

## IMPLEMENTATION OF COMMITTEE ACTIVITIES

The Information Technology Steering Committee has supported and supervised the realization of the agreed work program in accordance with the Bank's strategic plan for business activities throughout 2021 as follows:

| Program Kerja<br>Work Program | Realisasi 2021<br>2021 Realization                                                                                                                                                           |
|-------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Dashboard API                 | Telah diimplementasikan aplikasi untuk memonitor transaksi API<br>An application has been implemented to monitor API transactions                                                            |
| Upgrade security Bank         | Telah dilakukan pembaruan perangkat NAC dan Host Security Modul yang diskontinu<br>There has been a discontinuous update of the NAC and Host Security Module devices                         |
| IT Network Architecture       | Telah dilakukan pembaruan topologi network di DC dan DRC<br>The network topology has been updated in DC and DRC                                                                              |
| QRIS Acquirer                 | Telah diimplementasikan aplikasi merchant untuk create QR Code berstandar nasional<br>The merchant application has been implemented to create a national standard QR Code                    |
| Uang Elektronik               | Telah diimplementasikan layanan elektronik untuk digunakan sebagai sumber dana pembayaran transaksi<br>Electronic services have been implemented as a source of funds of transaction payment |
| Aplikasi Switching            | Telah dilakukan peningkatan versi pada aplikasi switching Bank<br>An upgrade has been made to the Bank switching application                                                                 |

## PENGEMBANGAN KOMPETENSI

Program pengembangan kompetensi yang diikuti anggota Komite Teknologi Informasi sepanjang tahun 2021 adalah sebagai berikut:

## COMPETENCY DEVELOPMENT

The competency development programs participated by Information Technology Committee members throughout 2021 were as follows:

| Peserta<br>Participant | Nama Training<br>Training Name                                                                                                                                                                                                                                                                                                                                                                                                     | Pihak Penyelenggara<br>Organizer                                                                                                                                      | Tanggal<br>Date                                                                                                                                                                                                                                                      |
|------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Indrastomo<br>Nugroho  | <ul style="list-style-type: none"> <li><i>Sustainable Finance</i></li> <li><i>Selling Skill Approach</i> Pialang Berjangka 2021</li> <li><i>Sustainable Finance</i></li> <li><i>Selling Skill Approach Futures Broker</i> 2021</li> </ul>                                                                                                                                                                                          | <ul style="list-style-type: none"> <li>LPPI</li> <li>Tim dari Jakarta Future Exchange (JFX)</li> <li>LPPI</li> <li>Team from Jakarta Future Exchange (JFX)</li> </ul> | <ul style="list-style-type: none"> <li>23 Oktober 2021</li> <li>29 Oktober 2021</li> <li>October 23, 2021</li> <li>October 29, 2021</li> </ul>                                                                                                                       |
| Imranul Hadi           | <ul style="list-style-type: none"> <li>Sertifikasi Manajemen Risiko Level 4</li> <li>Sertifikasi <i>General Banking</i> Level 3 (Batch 2)</li> <li><i>Workshop</i> Analisis Laporan Keuangan</li> <li><i>Sustainable Finance</i></li> <li>Risk Management Certification of Level 4</li> <li>General Banking Certification of Level 3 (Batch 2)</li> <li>Financial Report Analysis Workshop</li> <li>Sustainable Finance</li> </ul> | <ul style="list-style-type: none"> <li>Asanka Kreasi Mandiri</li> <li>LPPI</li> <li>LPPI</li> <li>LPPI</li> </ul>                                                     | <ul style="list-style-type: none"> <li>20-23 &amp; 27 Maret 2021</li> <li>8 April 2021</li> <li>28-30 April 2021</li> <li>16 Oktober 2021</li> <li>March 20-23 &amp; 27, 2021</li> <li>April 8, 2021</li> <li>April 28-30, 2021</li> <li>October 16, 2021</li> </ul> |

## SEKRETARIS PERUSAHAAN

### CORPORATE SECRETARY

Sekretaris Perusahaan bertugas menjaga hubungan antara Bank dengan Pemangku Kepentingan melalui publikasi aktivitas Bank, serta memelihara kewajaran, konsistensi, dan transparansi mengenai hal-hal terkait tata kelola perusahaan dan tindakan korporasi. Sekretaris Perusahaan juga berperan dalam memonitor kepatuhan Bank terhadap peraturan dan ketentuan yang berlaku bagi Bank, khususnya peraturan di bidang pasar modal.

#### PEDOMAN KERJA SEKRETARIS PERUSAHAAN

Pedoman kerja Sekretaris Perusahaan mengacu pada Peraturan Otoritas Jasa Keuangan No. 35/POJK.04/2014 tentang Sekretaris Perusahaan. Sekretaris Perusahaan harus menyampaikan kegiatan dan laporan Sekretaris Perusahaan yang meliputi:

1. Kegiatan Umum;
2. Kegiatan Tata Kelola dan Informasi Korporat;
3. Kegiatan Komunikasi Korporat; dan
4. Tanggung Jawab Sosial dan Pengamanan Perusahaan.

#### PROFIL PEJABAT SEKRETARIS PERUSAHAAN

Berdasarkan Surat Keputusan Direksi No. SK-MT/SDM/0357/IX/2021 tanggal 21 September 2021 efektif per tanggal 22 September 2021, Sekretaris Perusahaan dijabat oleh Marlene Gunawan. Profil lengkap dapat dilihat pada bab Profil Perusahaan dalam buku Laporan Tahunan ini.

#### STRUKTUR ORGANISASI SEKRETARIS PERUSAHAAN

Sekretaris Perusahaan berada langsung di bawah Direktur Utama sehingga tiap bentuk pelaksanaan tugasnya dipertanggungjawabkan secara langsung kepada Direktur Utama. Pelaksanaan fungsi dan peran Sekretaris Perusahaan dibantu oleh *Executive Officer Admin Sekretaris Perusahaan & CSSR*, *Executive Officer Corporate Communication & CSSR*, *Executive Officer Corporate Communication* (Corcomm).

The Corporate Secretary is in charge of maintaining a relationship between the Bank and stakeholders through publication of the Bank's activities, as well as maintaining fairness, consistency, and transparency concerning matters related to corporate governance and corporate actions. The Corporate Secretary also plays a role in monitoring the Bank's compliance with the prevailing rules and regulations to the Bank, particularly regulations in the capital market sector.

#### CORPORATE SECRETARY WORK GUIDELINES

The work guidelines of the Corporate Secretary refer to the Financial Services Authority Regulation No. 35/POJK.04/2014 concerning Corporate Secretary. The Corporate Secretary must submit activities and Corporate Secretary's reports which include:

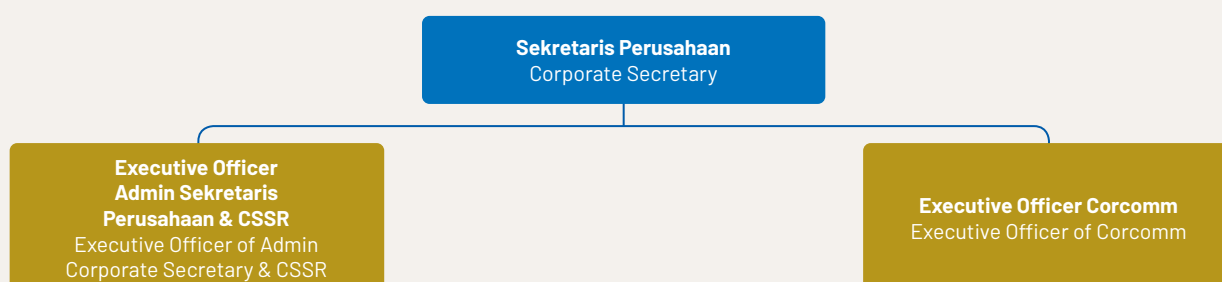
1. General Activities;
2. Corporate Governance and Information Activities;
3. Corporate Communication Activities; and
4. Corporate Social Responsibility and Security.

#### CORPORATE SECRETARY OFFICER PROFILE

Based on the Decree of the Board of Directors No. SK-MT/SDM/0357/IX/2021 dated September 21, 2021 effective as of September 22, 2021, the Corporate Secretary is Marlene Gunawan. The full profile can be seen in the Company Profile chapter in this Annual Report.

#### CORPORATE SECRETARY ORGANIZATIONAL STRUCTURE

The Corporate Secretary is directly under the President Director so that each form of implementation of his duties is directly accountable to the President Director. The implementation of the functions and roles of the Corporate Secretary is assisted by the Executive Officer Admin Corporate Secretary & CSSR, Executive Officer Corporate Communication & CSSR, Executive Officer Corporate Communication (Corcomm).



## MEKANISME PENGANGKATAN DAN PEMBERHENTIAN SEKRETARIS PERUSAHAAN

Direksi berwenang mengangkat dan memberhentikan Sekretaris Perusahaan sebagaimana yang tertuang dalam pedoman dan tata tertib Sekretaris Perusahaan.

1. Pengangkatan Sekretaris Perusahaan:
  - a. Sekretaris Perusahaan diangkat berdasarkan keputusan Direksi;
  - b. Sekretaris Perusahaan dapat dirangkap oleh seorang Direksi;
  - c. Sekretaris Perusahaan dilarang merangkap jabatan apapun pada Emiten atau Perusahaan Publik lain;
  - d. Dalam hal terjadi kekosongan Sekretaris Perusahaan, Perseroan wajib menunjuk penggantinya dalam jangka waktu paling lama 60 hari sejak terjadinya kekosongan Sekretaris Perusahaan;
  - e. Perseroan wajib menyampaikan laporan ke Bursa paling lambat pada Hari Bursa yang sama dengan dilakukannya penunjukan Sekretaris Perusahaan dan mengumumkan di Bursa;
  - f. Selama terjadi kekosongan Sekretaris Perusahaan, jabatan tersebut dapat dirangkap oleh anggota Direksi atau orang perseorangan yang ditunjuk sebagai Sekretaris Perusahaan sementara tanpa memperhatikan persyaratan Sekretaris Perusahaan yang diatur oleh Peraturan Otoritas Jasa Keuangan No. 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik; dan
  - g. Kekosongan Sekretaris Perusahaan dapat disebabkan antara lain berakhirnya masa tugas, pemberhentian, pengunduran diri, atau berhalangan tetapnya Sekretaris Perusahaan.
2. Pemberhentian Sekretaris Perusahaan: Sekretaris Perusahaan diberhentikan berdasarkan keputusan Direksi.

## TUGAS DAN TANGGUNG JAWAB

1. Fungsi Sekretaris Perusahaan melaksanakan tugas paling kurang:
  - a. Mengikuti perkembangan Pasar Modal khususnya peraturan perundang-undangan yang berlaku di bidang Pasar Modal;
  - b. Memberikan masukan kepada Direksi dan Dewan Komisaris untuk mematuhi ketentuan peraturan perundang-undangan di bidang Pasar Modal; Pemberian masukan kepada Direksi misalnya masukan dalam melaksanakan ketentuan kewajiban Rapat Direksi dan Dewan Komisaris, sebagaimana dimaksud dalam POJK yang mengatur mengenai Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik;

## MECHANISM OF APPOINTMENT AND DISMISSAL OF CORPORATE SECRETARY

The Board of Directors has an authority to appoint and dismiss the Corporate Secretary as mentioned in the guidelines and regulations of the Corporate Secretary.

1. Appointment of Corporate Secretary:
  - a. The Corporate Secretary is appointed based on the decision of Board of Directors;
  - b. The Corporate Secretary may be concurrently a member of Board of Directors;
  - c. The Corporate Secretary is prohibited from holding any concurrent position in other Issuers or Public Companies;
  - d. In the event of a vacancy of the Corporate Secretary, the Company is obliged to appoint a replacement within a maximum period of 60 days from the occurrence of the vacancy of the Corporate Secretary;
  - e. The Company is required to submit a report to the Exchange no later than the same Exchange Day as the appointment of the Corporate Secretary and announcement at the Exchange;
  - f. During the vacancy of the Corporate Secretary, the position can be held concurrently by a member of the Board of Directors or an individual appointed as a temporary Corporate Secretary without regard to the requirements of the Corporate Secretary as regulated by the Financial Services Authority Regulation No. 35/POJK.04/2014 regarding Corporate Secretary of Issuers or Public Companies; and
  - g. The vacancy of the Corporate Secretary may be due to, among others, the end of the term of office, dismissal, resignation, or the permanent absence of the Corporate Secretary.
2. Dismissal of the Corporate Secretary: The Corporate Secretary is dismissed based on the decision of the Board of Directors.

## DUTIES AND RESPONSIBILITIES

1. The function of the Corporate Secretary performs the following duties at least:
  - a. Follow the development of the Capital Market, particularly the prevailing laws and regulations in the Capital Market sector;
  - b. Provide input to the Board of Directors and Board of Commissioners to comply with the provisions of laws and regulations in the Capital Market sector; providing input to the Board of Directors, for example input in performing the provisions of the Board of Directors and Board of Commissioners Meeting obligations, as referred to in the POJK which regulates the Board of Directors and Board of Commissioners of Issuers or Public Companies;

- |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
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| <p>c. Membantu Direksi dan Dewan Komisaris dalam pelaksanaan tata kelola perusahaan yang meliputi:</p> <ol style="list-style-type: none"> <li>1) Keterbukaan informasi kepada masyarakat, termasuk ketersediaan informasi pada situs Web Perseroan;</li> <li>2) Penyampaian laporan kepada OJK tepat waktu;</li> <li>3) Penyelenggaraan dan dokumentasi rapat Direksi; dan</li> <li>4) Pelaksanaan program orientasi terhadap Perusahaan bagi Direksi dan/atau Dewan Komisaris.</li> </ol> <p>d. Menyiapkan daftar khusus yang berkaitan dengan Direksi, Dewan Komisaris dan keluarganya baik dalam Perseroan maupun afiliasinya yang antara lain mencakup kepemilikan saham, hubungan bisnis dan peranan lain yang menimbulkan benturan kepentingan dengan Perseroan;</p> <p>e. Membuat daftar Pemegang Saham termasuk kepemilikan 5% (lima persen) atau lebih;</p> <p>f. Membantu Direksi dalam penyelenggaraan Rapat Umum Pemegang Saham; dan</p> <p>g. Sebagai penghubung antar Perseroan dengan Pemegang Saham, OJK dan Pemangku Kepentingan lainnya.</p> <p>2. Sekretaris Perusahaan dan pegawai dalam unit kerja yang menjalankan fungsi Sekretaris Perusahaan wajib menjaga kerahasiaan dokumen, data dan informasi yang bersifat rahasia kecuali dalam rangka memenuhi kewajiban sesuai dengan peraturan perundang-undangan atau ditentukan lain dalam peraturan perundang-undangan;</p> <p>3. Sekretaris Perusahaan dan pegawai dalam unit kerja yang menjalankan fungsi Sekretaris Perusahaan dilarang mengambil keuntungan pribadi baik secara langsung maupun tidak langsung, yang merugikan Bank;</p> <p>4. Dalam rangka meningkatkan pengetahuan dan pemahaman untuk membantu pelaksanaan tugasnya, Sekretaris Perusahaan harus mengikuti pendidikan dan/atau pelatihan. Pendidikan dan/atau pelatihan yang dimaksud dapat diperoleh antara lain melalui pelatihan, sosialisasi atau seminar yang diselenggarakan pihak yang berkompeten;</p> <p>5. Sekretaris Perusahaan bertanggung jawab kepada Direksi; dan</p> <p>6. Setiap informasi yang disampaikan oleh Sekretaris Perusahaan kepada masyarakat merupakan informasi resmi dari Bank.</p> | <p>c. Assist the Board of Directors and the Board of Commissioners in the implementation of corporate governance which includes:</p> <ol style="list-style-type: none"> <li>1) Information disclosure to the public, including the availability of information on the Company's website;</li> <li>2) Report submission to OJK on time;</li> <li>3) Organizing and documenting the meeting of the Board of Directors; and</li> <li>4) Implementation of an orientation program towards the Company for the Board of Directors and/or the Board of Commissioners.</li> </ol> <p>d. Prepare a special list relating to the Board of Directors, the Board of Commissioners and their families both within the Company and its affiliates which include share ownership, business relationships and other roles that cause conflicts of interest with the Company;</p> <p>e. Make a list of shareholders including ownership of 5% (five percent) or more;</p> <p>f. Assist the Board of Directors in organizing the General Meeting of Shareholders; and</p> <p>g. As a liaison between the Company and Shareholders, OJK and other stakeholders.</p> <p>2. The Corporate Secretary and employees in the work unit performing the function of the Corporate Secretary are obligated to maintain the confidentiality of documents, data and information that are confidential except in order to fulfill obligations in accordance with the laws and regulations or otherwise stipulated in the laws and regulations;</p> <p>3. The Corporate Secretary and employees in the work unit performing the functions of the Corporate Secretary are prohibited from taking personal advantage, either directly or indirectly, which is detrimental to the Bank;</p> <p>4. In order to increase knowledge and understanding to assist the implementation of his duties, the Corporate Secretary must attend education and/or training. The education or training in question can be obtained, among others, through training, socialization or seminars organized by competent parties;</p> <p>5. The Corporate Secretary is responsible to the Board of Directors; and</p> <p>6. Any information submitted by the Corporate Secretary to the public is official information from the Bank.</p> |
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## PELAKSANAAN TUGAS TAHUN 2021

Sekretaris Perusahaan Bank Artha Graha Internasional melaporkan beragam kegiatan yang dilakukan di sepanjang tahun 2021 sebagai berikut:

## IMPLEMENTATION OF TASKS IN 2021

The Corporate Secretary of Bank Artha Graha Internasional reported on various activities carried out throughout 2021 as follows:

## Kegiatan Umum

1. Memfasilitasi Dewan Komisaris dan Direksi dalam menyelenggarakan RUPS tahunan;
2. Membantu penyelenggaraan dan pendokumentasian rapat Direksi, serta pemantauan hasil keputusan manajemen;
3. Membuat Laporan Tahunan yang berpedoman pada peraturan perundang-undangan yang berlaku, salah satunya Undang-Undang No. 40 tahun 2007 tentang Perseroan Terbatas dan Peraturan Bank Indonesia No. 14/14/PB/2012 tentang Transparansi dan Publikasi Laporan Bank, Peraturan Otoritas Jasa Keuangan No. 29/POJK.04/2016, dan Surat Edaran Otoritas Jasa Keuangan No. 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten dan Perusahaan Publik;
4. Melaksanakan pemenuhan laporan rutin guna memenuhi regulasi baik secara bulanan, triwulan, semester, dan tahunan kepada Regulator;
5. Membantu penyelenggaraan *Corporate Action Bank*;
6. Melaksanakan kegiatan tanggung jawab sosial Bank; dan
7. Mengelola *website* Bank.

## KEGIATAN TATA KELOLA DAN INFORMASI KORPORAT

1. Mengadakan sosialisasi perihal pengenalan, implementasi, dan peningkatan tata kelola perusahaan yang baik, terkait pedoman yang telah disusun kepada jajaran Dewan Komisaris dan Direksi, serta Sekretaris Perusahaan;
2. Mengakomodasi penyelenggaraan rapat, seperti rapat Direksi, rapat gabungan Dewan Komisaris dan Direksi, serta acara rapat lainnya sesuai dengan kebutuhan;
3. Menyenggarakan RUPS dan paparan publik;
4. Melakukan publikasi terkait Laporan Keuangan kepada publik dengan tata cara dan jadwal sesuai peraturan yang berlaku, baik melalui media cetak dan *website* Bursa Efek Indonesia maupun *website* Bank Artha Graha Internasional;

## General Activities

1. Facilitating the Board of Commissioners and the Board of Directors in holding the annual GMS;
2. Assist in organizing and documenting Board of Directors meetings, as well as monitor the results of management decisions;
3. Prepare an Annual Report based on the prevailing laws and regulations, one of which is Law no. 40 Year 2007 regarding Limited Liability Companies and Bank Indonesia Regulation No. 14/14/PB/2012 regarding Transparency and Publication of Bank Reports, Financial Services Authority Regulation No. 29/POJK.04/2016, and Circular Letter of the Financial Services Authority No. 16/SEOJK.04/2021 regarding the Form and Content of the Annual Reports of Issuers and Public Companies;
4. Conduct the fulfillment of routine reports in order to comply with regulations on a monthly, quarterly, semester, and annual basis to the regulator;
5. Assist in the implementation of Corporate Action;
6. Implement the Bank's social responsibility activities; and
7. Manage the Bank's website.

## CORPORATE GOVERNANCE AND INFORMATION ACTIVITIES

1. Conduct socialization regarding the introduction, implementation, and improvement of good corporate governance, related to the guidelines that have been prepared to the Board of Commissioners and Directors, as well as the Corporate Secretary;
2. Accommodate the organization of meetings, such as meetings of the Board of Directors, joint meetings of the Board of Commissioners and Board of Directors, as well as other meeting events as needed;
3. Organize GMS and public expose;
4. Publicize Financial Statements to the public with procedures and schedules in accordance with applicable regulations, both through print media and the Indonesia Stock Exchange website and the website of Bank Artha Graha Internasional;

| Jenis Laporan<br>Type of Report                          | Periode<br>Period                       | Tanggal Publikasi<br>Publication Date | Media Cetak/ <i>Website</i><br>Newspaper/ <i>Website</i> |
|----------------------------------------------------------|-----------------------------------------|---------------------------------------|----------------------------------------------------------|
| Laporan Keuangan Publikasi<br>Published Financial Report | 31 Maret 2021<br>March 31, 2021         | 30 April 2021<br>April 30, 2021       | <i>Website</i> Bank<br>The Bank's Website                |
| Laporan Keuangan Publikasi<br>Published Financial Report | 30 Juni 2021<br>June 30, 2021           | 6 Agustus 2021<br>August 6, 2021      | Media Indonesia                                          |
| Laporan Keuangan Publikasi<br>Published Financial Report | 30 September 2021<br>September 30, 2021 | 16 November 2021<br>November 16, 2021 | <i>Website</i> Bank<br>The Bank's Website                |
| Laporan Keuangan Publikasi<br>Published Financial Report | 31 Desember 2021<br>December 31, 2021   | 30 Maret 2022<br>March 30, 2022       | Media Indonesia                                          |



- Kilas Kinerja Performance Highlights
- Laporan Manajemen Management Report
- Profil Perusahaan Company Profile
- Aspek Pendukung Bisnis Business Supporting Aspects

#### 5. Melaksanakan publikasi Suku Bunga Dasar Kredit;

#### 5. Make a publication of Basic Credit Interest Rates;

| Pelaksanaan   Implementation                                                    | Publikasi   Publication            |
|---------------------------------------------------------------------------------|------------------------------------|
| Suku Bunga Dasar Kredit 31 Maret 2021<br>Lending rate as March 31, 2021         | 14 April 2021   April 14, 2021     |
| Suku Bunga Dasar Kredit 30 Juni 2021<br>Lending rate as June 30, 2021           | 13 Juli 2021   July 13, 2021       |
| Suku Bunga Dasar Kredit 30 September 2021<br>Lending rate as September 30, 2021 | 12 Oktober 2021   October 12, 2021 |
| Suku Bunga Dasar Kredit 31 Desember 2021<br>Lending rate as December 30, 2021   | 14 Januari 2022   January 14, 2022 |

#### 6. Memenuhi laporan terkait kewajiban yang harus disampaikan kepada regulator, baik secara bulanan, triwulan, semester, maupun tahunan sepanjang 2021;

#### 6. Fulfilling reports related to obligations that must be submitted to regulator, either on a monthly, quarterly, semester, or annual basis throughout 2021;

| Nama Laporan   Report Name                                                                                                                               | Ditujukan kepada   Addressed to                                                                                                                                                                                                                                          |
|----------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Penyampaian Laporan Pihak Terkait<br>Submission of Related Party Reports                                                                                 | Otoritas Jasa Keuangan<br>Financial Services Authority                                                                                                                                                                                                                   |
| Laporan Tabunganku<br>My Savings Report                                                                                                                  | Bank Indonesia<br>Bank of Indonesia                                                                                                                                                                                                                                      |
| Penyampaian transaksi antara Bank dengan pihak-pihak yang mempunyai hubungan istimewa<br>Submission of transactions between the Bank and related parties | Otoritas Jasa Keuangan<br>Financial Services Authority                                                                                                                                                                                                                   |
| Laporan Bulanan Registrasi Pemegang Efek<br>Monthly Report of Securities Holder Registration                                                             | Otoritas Jasa Keuangan dan Bursa Efek Indonesia<br>Financial Services Authority and Indonesia Stock Exchange                                                                                                                                                             |
| Realisasi dan Rencana Edukasi Perbankan<br>Banking Education Realization and Plan                                                                        | Bidang Edukasi dan Perlindungan Konsumen, DPB3 Otoritas Jasa<br>Consumer Education and Protection Sector, Service Authority DPB3                                                                                                                                         |
| Laporan Tahunan Bank<br>Bank's Annual Report                                                                                                             | Otoritas Jasa Keuangan, Bank Indonesia, Bursa Efek Indonesia, dan Instansi lainnya sesuai dengan Peraturan Bank Indonesia<br>Financial Services Authority, Bank Indonesia, Indonesia Stock Exchange, and other Institution in accordance with Bank Indonesia Regulations |
| Laporan Keuangan Triwulanan<br>Quarterly Financial Report                                                                                                | Otoritas Jasa Keuangan dan Bursa Efek Indonesia<br>Financial Services Authority and Indonesia Stock Exchange                                                                                                                                                             |
| Laporan Keuangan Tahunan<br>Annual Financial Report                                                                                                      | Otoritas Jasa Keuangan dan Bursa Efek Indonesia<br>Financial Services Authority and Indonesia Stock Exchange                                                                                                                                                             |
| Laporan Realisasi Penggunaan Dana Penawaran Umum Terbatas<br>Report on Realization of Use of Limited Public Offering Funds                               | Otoritas Jasa Keuangan dan Bursa Efek Indonesia<br>Financial Services Authority and Indonesia Stock Exchange                                                                                                                                                             |
| Laporan Publikasi Negatif<br>Negative Publication Report                                                                                                 | Bank Indonesia<br>Bank of Indonesia                                                                                                                                                                                                                                      |
| Laporan-laporan terkait penyelenggaraan RUPS Tahunan dan/atau Luar Biasa<br>Reports related to the holding of the Annual and/or Extraordinary GMS        | Otoritas Jasa Keuangan dan Bursa Efek Indonesia<br>Financial Services Authority and Indonesia Stock Exchange                                                                                                                                                             |

7. Melakukan *monitoring* terhadap pemberitaan di media (cetak dan *online*) guna memelihara citra Bank. Hasil analisis dapat dijadikan sebagai rekomendasi manajemen untuk menentukan langkah dan tindakan Bank selanjutnya; serta
8. Melaksanakan tata persuratan Bank.

## KEGIATAN KOMUNIKASI KORPORASI

Bank telah menerapkan penyediaan informasi melalui kegiatan komunikasi internal dan eksternal yaitu:

1. Kegiatan Komunikasi Internal  
Sekretaris Perusahaan memiliki tugas menyebarluaskan informasi, program, maupun kebijakan manajemen guna menunjang ketersediaan informasi yang penting bagi seluruh insan Bank. Penyebarluasan informasi tersebut, dilakukan melalui majalah internal, *website*, memo internal, memo antar kantor, *intranet web*, dan lain-lain.
2. Kegiatan Komunikasi Eksternal  
Bank Artha Graha Internasional memberikan kemudahan bagi publik untuk mendapatkan akses informasi dan data terkait Bank. Hal tersebut merupakan bagian dari kegiatan komunikasi eksternal yang dijalankan oleh Sekretaris Perusahaan. Komunikasi eksternal ini dilaporkan kepada regulator, seperti Otoritas Jasa Keuangan, Bursa Efek Indonesia, Bank Indonesia, maupun melalui surat kabar, siaran *pers*, *website* Bank ([www.arthagraha.com](http://www.arthagraha.com)), media sosial ataupun paparan publik.

Kegiatan paparan publik telah dilaksanakan pada tanggal 23 Agustus 2021, bertempat di Ruang Serbaguna Lobby Gedung Artha Graha Jl. Jend Sudirman Kav. 52-53, Jakarta Selatan 12190.

Terkait kegiatan Tanggung Jawab Sosial Perusahaan, Sekretaris Perusahaan melaksanakan dan mengoordinasikan pemenuhan tanggung jawab Bank kepada pemangku kepentingan, antara lain:

1. Melakukan kegiatan tanggung jawab sosial perusahaan bersama Artha Graha Peduli, di antaranya Pasar Murah, Kegiatan Jumat Berkah, Bantuan Sosial Kebencanaan dan Penyaluran hewan kurban dalam rangka Hari Raya Idul Adha; dan
2. Mengoordinasikan pelaksanaan kegiatan kepedulian lingkungan seperti, peringatan *Earth Hour*, penanaman pohon dalam rangka Hari Bumi, bakti bersih lingkungan, dan lainnya.

Uraian lebih lengkap terkait hal ini dapat dilihat pada bab Tanggung Jawab Sosial Perusahaan dalam Laporan Tahunan ini.

7. Monitor the news in the media (print and online) in order to maintain the image of the Bank. The results of the analysis can be used as management recommendations to determine the Bank's next steps and actions; as well as
8. Implement the Bank's correspondence.

## CORPORATE COMMUNICATION ACTIVITIES

The Bank has implemented the provision of information through internal and external communication activities, namely:

1. Internal Communication Activities  
The Corporate Secretary has duties of disseminating information, programs, and management policies to support the availability of important information for all Bank personnel. Information dissemination is carried out through internal magazines, websites, internal memos, interoffice memos, web intranets, and others.
2. External Communication Activities  
Bank Artha Graha Internasional provides convenience for the public to get access to information and data related to the Bank. This is part of the external communication activities implemented by the Corporate Secretary. These external communications are reported to regulators, such as the Financial Services Authority, Indonesia Stock Exchange, Bank of Indonesia, as well as through newspapers, press releases, the Bank's website ([www.arthagraha.com](http://www.arthagraha.com)), social media or public exposes.

The public exposure activity was organized on August 23, 2021, at the Ruang Serbaguna Lobby, Artha Graha Building Jl. Jend Sudirman Kav. 52-53, South Jakarta 12190.

Related to Corporate Social Responsibility activities, the Corporate Secretary performs and coordinates the fulfillment of the Bank's responsibilities to stakeholders, including:

1. Conduct corporate social responsibility activities with Artha Graha Peduli, including Pasar Murah, Blessing Friday Activities, Disaster Social Assistance and Distribution of sacrificial animals in the context of Eid al-Adha; and
2. Coordinate the implementation of environmental awareness activities such as, Earth Hour commemoration, tree planting in the context of Earth Day, environmental clean-up, and others.

A more complete description of this can be seen in the Corporate Social Responsibility chapter of this Annual Report.

## PENGEMBANGAN KOMPETENSI

Program pengembangan kompetensi yang diikuti Sekretaris Perusahaan sepanjang tahun 2021 adalah sebagai berikut:

## COMPETENCY DEVELOPMENT

The competency development programs participated by the Corporate Secretary throughout 2021 are as follows:

| Peserta<br>Participant | Nama Training<br>Training Name                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Pihak Penyelenggara<br>Organizer                                                                                                                                                                                                                                                                                                                                                                                 | Tanggal<br>Date                                                                                                                                                                                                                                                                                                                                                                  |
|------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Marlene<br>Gunawan     | <ul style="list-style-type: none"> <li>• Pasar Komoditas</li> <li>• Sertifikasi <i>General Banking</i> Level 3 (Batch 2)</li> <li>• <i>Workshop</i> Analisa Laporan Keuangan</li> <li>• <i>Digital Banking Awareness</i></li> <li>• <i>Selling Skill Approach</i> Pialang Berjangka 2021</li> <li>• <i>Workshop</i> Produk <i>Sustainable Finance</i></li> <li>• Commodity Market</li> <li>• Certification of Level 3 General Banking (Batch 2)</li> <li>• Financial Report Analysis Workshop</li> <li>• Digital Banking Awareness</li> <li>• Selling Skill Approach Futures Broker 2021</li> <li>• Workshop on Sustainable Finance Products</li> </ul> | <ul style="list-style-type: none"> <li>• Tim dari Jakarta Futures Exchange (JFX)</li> <li>• LPPI</li> <li>• LPPI</li> <li>• LPPI dan Internal</li> <li>• Tim dari Jakarta Futures Exchange (JFX)</li> <li>• LPPI</li> <li>• Team from Jakarta Futures Exchange (JFX)</li> <li>• LPPI</li> <li>• LPPI</li> <li>• LPPI and Internal</li> <li>• Team from Jakarta Futures Exchange (JFX)</li> <li>• LPPI</li> </ul> | <ul style="list-style-type: none"> <li>• 16-17 Maret 2021</li> <li>• 8 April 2021</li> <li>• 28-30 April 2021</li> <li>• 20-21 Mei 2021</li> <li>• 29 Oktober 2021</li> <li>• 16 November 2021</li> <li>• March 16-17, 2021</li> <li>• April 8, 2021</li> <li>• April 28-30, 2021</li> <li>• May 20-21, 2021</li> <li>• October 29, 2021</li> <li>• November 16, 2021</li> </ul> |

## SATUAN KERJA AUDIT INTERN

### INTERNAL AUDIT UNIT

Audit Internal Bank Artha Graha Internasional merupakan bagian dari sistem pengendalian intern perusahaan berfungsi melindungi dan meningkatkan aktivitas operasional usaha sesuai visi dan misi audit intern bank.

The Internal Audit of Bank Artha Graha Internasional is part of the company's internal control system functioning to protect and improve business operational activities according to the vision and mission of the bank's internal audit.

### DASAR HUKUM

Pedoman kerja SKAI disusun berdasarkan Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 tanggal 28 Januari 2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum.

### LEGAL BASIS

The IAU work guidelines are prepared based on the Financial Services Authority Regulation No. 1/POJK.03/2019 dated January 28, 2019 regarding the Implementation of the Internal Audit Function in Commercial Banks.

### PIAGAM INTERNAL AUDIT

SKAI dalam menjalankan tugas dan tanggung jawabnya berdasarkan pada Pedoman dan Tata Tertib Kerja SKAI yang tertuang dalam Pedoman Pengawasan Intern (PPI) No. 10204.01.0 tanggal 15 Desember 2017 yang telah diperbarui menjadi Pedoman Pengawasan Intern (PPI) No. 10204.02.0 tanggal 31 Mei 2019. Isi dari pedoman tersebut mencakup:

### INTERNAL AUDIT CHARTER

IAU in conducting its duties and responsibilities is based on the IAU Guidelines and Work Rules as contained in the Internal Control Guidelines (PPI) No. 10204.01.0 dated December 15, 2017 which has been updated to become the Internal Control Guidelines (PPI) No. 10204.02.0 as of May 31, 2019. The contents of the guidelines include:

1. Tujuan;
2. Ketentuan Umum:
  - Fungsi dan Peranan SKAI;
  - Tanggung Jawab Pengendalian Intern;
  - Prinsip-Prinsip Pengendalian Intern;
  - Fungsi Pemeriksaan Intern;
  - Tata Cara dan Ketentuan Pendukung;
  - Administrasi Dokumen;
3. Prosedur; serta
4. Penutup.

## KODE ETIK AUDITOR

Berdasarkan pedoman tersebut, SKAI wajib mematuhi dan menerapkan kode etik yang terdiri dari:

1. Integritas  
Setiap auditor internal harus menghindari situasi yang diketahui atau dicurigai melanggar hukum dan harus melaporkan situasi tersebut langsung kepada pejabat yang berwenang di Bank Artha Graha Internasional sesuai dengan struktur organisasi yang berlaku.
2. Objektivitas
  - a. Setiap auditor internal berkewajiban untuk menjalankan tugasnya dengan penuh kejujuran, objektivitas, dan ketekunan;
  - b. Setiap auditor internal harus memiliki kebebasan sikap mental dan kepercayaan yang jujur akan hasil pekerjaan auditnya; dan
  - c. Setiap auditor internal berkewajiban untuk membuat konsep prosedur, merancang sistem, memasang sistem, melaksanakan sistem, dan bukan merupakan fungsi audit. Setiap karyawan Bank Artha Graha Internasional dalam kapasitasnya sebagai auditor internal tidak diperkenankan sama sekali untuk turut terlibat atau melibatkan diri dalam pekerjaan-pekerjaan yang disebutkan di atas karena dinilai mengurangi objektivitas audit.
3. Kerahasiaan/Keamanan
  - a. Setiap auditor internal harus bijaksana (*prudent*) dalam menggunakan informasi yang diperolehnya selama melakukan tugas audit;
  - b. Setiap auditor internal harus menjaga agar informasi yang bersifat rahasia jangan sampai bocor, dengan pengecualian yaitu menyampaikan informasi rahasia kepada pihak-pihak yang berhak memperolehnya, sesuai dengan perintah atau pengarahan dari Kepala SKAI;
  - c. Setiap auditor internal tidak boleh menggunakan informasi yang bersifat rahasia untuk keuntungan pribadi atau dengan cara yang dapat merugikan kesejahteraan organisasi pada umumnya, anggota Dewan Komisaris sebagai perwakilan para pemilik saham, dan/atau manajemen; serta
  - d. Setiap auditor internal harus mengambil langkah-langkah pengamanan yang diperlukan guna menjaga kerahasiaan catatan-catatan dan berbagai data yang seharusnya bersifat rahasia.

1. Purpose;
2. General Provisions:
  - Function and Role of SKAI;
  - Internal Control Responsibilities;
  - Principles of Internal Control;
  - Internal Audit Function;
  - Supporting Procedures and Terms;
  - Document Administration;
3. Procedure; as well as
4. Cover.

## AUDITOR CODE OF ETHICS

Based on these guidelines, IAU is required to comply with and implement a code of ethics consisting of:

1. Integrity (Personal Conduct)  
Each internal auditor must avoid situations that are known or suspected of violating the law and must report the situation directly to the competent authority at Bank Artha Graha Internasional in accordance with the prevailing organizational structure.
2. Objectivity
  - a. Every internal auditor is obliged to perform his duties with full honesty, objectivity and diligence;
  - b. Every internal auditor must have a freedom of mental attitude and honest belief in the results of his audit work; and
  - c. Each internal auditor is obliged to conceptualize procedures, design systems, install systems, implement systems, and is not an audit function. Every employee of Bank Artha Graha Internasional in his capacity as an internal auditor is not allowed at all to be involved or involved in the work mentioned above because it is considered to reduce the objectivity of the audit.
3. Confidentiality/Security
  - a. Each internal auditor must be prudent in using the information obtained during auditing tasks;
  - b. Each internal auditor must ensure that confidential information does not leak, with an exception of conveying confidential information to parties entitled to obtain it, in accordance with orders or directions from the Head of IAU;
  - c. Each internal auditor may not use confidential information for personal gain or in a manner that can harm the welfare of the organization in general, members of the Board of Commissioners as representatives of shareholders, and/or management; as well as
  - d. Each internal auditor must take the necessary security measures to maintain the confidentiality of records and various data that should be confidential.

#### 4. Profesionalisme atau Keahlian

- Setiap auditor internal harus mempertahankan dan memperbaiki citra profesionalisme, moralitas, martabat, tingkat kompetensi, kecakapan dan efektivitas pekerjaan, baik bagi dirinya sendiri maupun bagi unit kerjanya; dan
- Setiap auditor internal harus melengkapi keterampilan yang dimilikinya dengan berbagai keterampilan yang dimiliki oleh rekan auditor internal lainnya demi terjaminnya pemenuhan tujuan audit internal di Bank Artha Graha Internasional.

#### 4. Professionalism or Expertise

- Each internal auditor must maintain and improve the image of professionalism, morality, dignity, level of competence, skills and work effectiveness, both for himself and for his work unit; and
- Each internal auditor must complement his/her skills with various skills possessed by other internal auditor colleagues to ensure the fulfillment of internal audit objectives at Bank Artha Graha Internasional.

### PIHAK YANG MENGANGKAT DAN MEMBERHENTIKAN KEPALA SKAI

Kepala SKAI diangkat dan diberhentikan oleh Direktur Utama setelah mendapat persetujuan dari Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Audit sebagaimana yang diatur dalam POJK No. 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum.

### THE PARTY APPOINTING AND DISMISSING THE HEAD OF IAU

The Head of IAU is appointed and dismissed by the President Director after obtaining an approval from the Board of Commissioners by considering the recommendations of the Audit Committee as stipulated in POJK No. 1/POJK.03/2019 concerning the Implementation of the Internal Audit Function in Commercial Banks.

### PROFIL PEJABAT SKAI

Berdasarkan Surat Keputusan Direksi No. SK-MT/SDM/0704/X/2020 tanggal 14 Oktober 2020, Kepala Satuan Kerja Audit Internal (SKAI) dijabat oleh Adhyaksa Sitepu. Profil lengkap dapat dilihat pada bab Profil Perusahaan dalam buku Laporan Tahunan ini.

### IAU OFFICIAL PROFILE

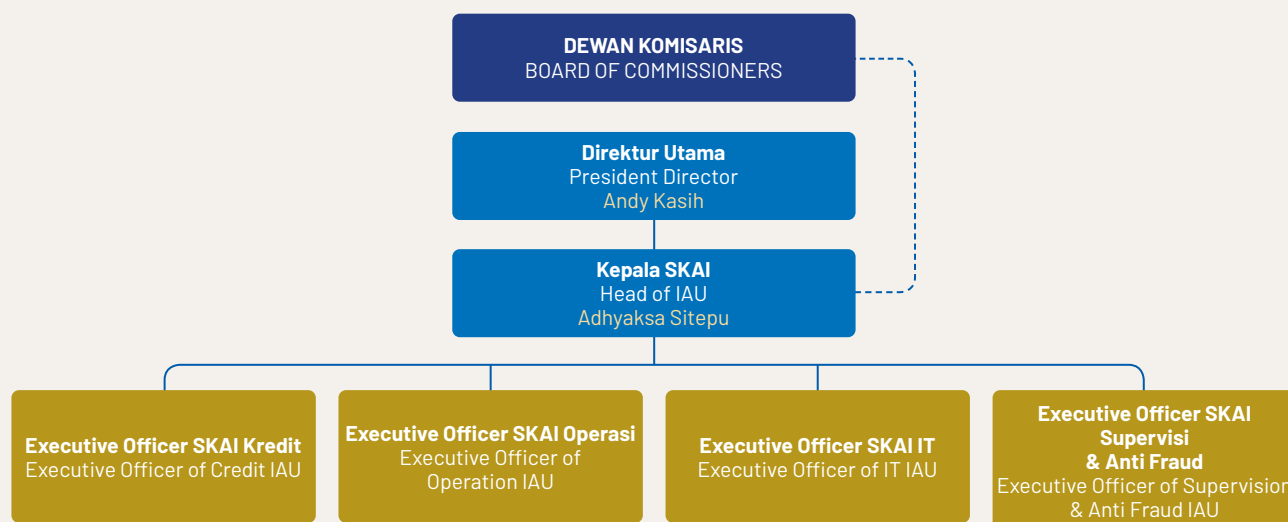
Based on the Decree of the Board of Directors No. SK-MT/SDM/0704/X/2020 dated October 14, 2020, the Head of the Internal Audit Unit (SKAI) was held by Adhyaksa Sitepu. The full profile can be seen in the Company Profile chapter in this Annual Report.

### STRUKTUR ORGANISASI, KEDUDUKAN SKAI DALAM STRUKTUR ORGANISASI DAN KOMPOSISI PERSONEL SKAI

Berikut adalah Struktur Organisasi SKAI, yaitu:

### ORGANIZATIONAL STRUCTURE, POSITION OF IAU IN THE ORGANIZATIONAL STRUCTURE AND COMPOSITION OF SKAI PERSONNEL

The Organizational Structure of IAU is as follows:



SKAI merupakan organ kerja independen yang berada dan bertanggung jawab secara langsung kepada Direktur Utama yang didukung penuh oleh Dewan Komisaris serta jajaran Manajemen Bank. SKAI juga dibantu oleh *Executive Officer* dalam pelaksanaan tugasnya. Komposisi personel SKAI Bank Artha Graha Internasional, hingga akhir Desember 2021, adalah sebagai berikut:

IAU is an independent working organ that is located and is directly responsible to the President Director who is fully supported by the Board of Commissioners and the Bank's Management. IAU is also assisted by Executive Officers in carrying out their duties. The composition of Bank Artha Graha Internasional IAU personnel, until the end of December 2021, is as follows:

| Jabatan   Position                                                                                                                                                               | Jumlah Personel   Total Personnel |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|
| Kepala SKAI   Head of IAU                                                                                                                                                        | 1                                 |
| <i>Executive Officer</i><br>(Kredit, Operasi, Teknologi dan Supervisi & Anti Fraud)<br><i>Executive Officer</i><br>(Credit, Operations, Technology and Supervision & Anti Fraud) | 4                                 |
| Staf Auditor Kredi   Credit Auditor Staff                                                                                                                                        | 13                                |
| Staf Auditor Operasi   Operations Auditor Staff                                                                                                                                  | 16                                |
| Staf Auditor Teknologi   Technology Auditor Staff                                                                                                                                | 5                                 |
| Staf Supervisi   Supervision Staff                                                                                                                                               | 4                                 |
| Staf Anti <i>Fraud</i>   Anti Fraud Staff                                                                                                                                        | 6                                 |
| <b>Total</b>                                                                                                                                                                     | <b>49</b>                         |

## INDEPENDENSI SKAI

Seluruh aktivitas audit yang dilakukan oleh SKAI Bank Artha Graha Internasional selalu berlandaskan pada prinsip independensi, tanpa ada unsur intervensi dari pihak manapun yang mampu memengaruhi kinerjanya.

## METODE AUDIT

SKAI dalam melaksanakan audit menggunakan metode *risk based audit* dengan menerapkan fokus audit pada kegiatan dan transaksi yang memiliki risiko tinggi.

## TUGAS DAN TANGGUNG JAWAB

SKAI Bank Artha Graha Internasional memiliki tugas dan tanggung jawab sebagai berikut:

1. Membantu tugas Direktur Utama dan Dewan Komisaris dalam melakukan pengawasan dengan cara menjabarkan secara operasional baik perencanaan, pelaksanaan maupun pemantauan hasil audit;
2. Membuat analisis dan penilaian di bidang keuangan, akuntansi, operasional, dan kegiatan lain melalui audit;
3. Mengidentifikasi segala kemungkinan untuk memperbaiki dan meningkatkan efisiensi penggunaan sumber daya dan dana;
4. Memberikan saran perbaikan dan informasi yang objektif tentang kegiatan yang diperiksa pada semua tingkatan manajemen; dan

## IAU INDEPENDENCE

All audit activities performed by IAU Bank Artha Graha Internasional are always based on the principle of independence, without any element of intervention from any party that can affect its performance.

## AUDIT METHOD

In performing the audit, IAU uses the risk based audit method by applying an audit focus on activities and transactions that have a high risk.

## DUTIES AND RESPONSIBILITIES

Bank Artha Graha Internasional's IAU has duties and responsibilities as follows:

1. Assist the duties of the President Director and the Board of Commissioners in carrying out supervision by way of operationally describing the planning, implementation and monitoring of audit results;
2. Make analysis and assessment in the fields of finance, accounting, operations, and other activities through audits;
3. Identify all possibilities to improve and increase the efficiency of the use of resources and funds;
4. Provide suggestions for improvement and objective information about the activities examined at all levels of management; and



5. SKAI harus memiliki tanggung jawab terhadap profesi dengan selalu menerapkan prinsip kerja yang cermat, seksama dan tegas untuk melayani organisasi Bank Artha Graha Internasional dengan cara yang konsisten dengan berbagai norma audit *intern* dan Kode Etik.

5. IAU must have responsibility for the profession by always applying careful, thorough and firm working principles to serve the Bank Artha Graha Internasional organization in a manner that is consistent with various internal audit norms and the Code of Ethics.

## PELAKSANAAN TUGAS TAHUN 2021

Pelaksanaan kegiatan audit SKAI Bank diterapkan secara berkala pada kantor cabang atau sentra operasi dan Kantor Pusat Non-Operasional (KPNO) adapun target pemeriksaan tahun 2021 sebanyak 203 pemeriksaan telah seluruhnya (100%) dilaksanakan.

Fokus kerja yang ingin dicapai SKAI di tahun 2022 adalah:

1. Melaksanakan audit terhadap kantor cabang, kantor cabang pembantu, dan kantor kas sesuai dengan rencana audit dengan fokus pemeriksaan temuan berisiko tinggi dan temuan berulang;
2. Meningkatkan standarisasi pemeriksaan; dan
3. Meningkatkan kompetensi dan profesionalisme auditor.

## IMPLEMENTATION OF TASKS IN 2021

IAU audit activities are implemented periodically at branch offices or operational centers and Non-Operational Head Offices (KPNO) while the inspection target for 2021 as many as 203 inspections has been completely (100%) carried out.

The work focus that IAU wants to achieve in 2022 are:

1. Conduct audits of branch offices, sub-branches, and cash offices in accordance with the audit plan with a focus on examining high-risk findings and recurring findings;
2. Improve inspection standardization; and
3. Improve the competence and professionalism of auditors.

## PENGEMBANGAN KOMPETENSI

Program pengembangan kompetensi yang diikuti SKAI sepanjang tahun 2021 adalah sebagai berikut:

## COMPETENCY DEVELOPMENT

The competency development programs participated by IAU throughout 2021 were as follows:

| No | Materi<br>Subject                                                                                                                                                                                                                                                                                                       | Penyelenggara<br>Organizer | Tempat & Waktu Pelaksanaan<br>Place & Time            |
|----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|-------------------------------------------------------|
| 1  | Sharing Filosofi BAGI<br>Sharing Philosophy of BAGI                                                                                                                                                                                                                                                                     | Pusdiklat BAGI             | Jakarta, 13 Januari 2021<br>Jakarta, January 13, 2021 |
| 2  | Peraturan OJK No. 1/POJK.07/2013 tanggal 26 Juli 2013 tentang "Perlindungan Konsumen Sektor Jasa Keuangan"<br>OJK Regulation No. 1/POJK.07/2013 dated July 26, 2013 regarding "Consumer Protection in the Financial Services Sector"                                                                                    | Pusdiklat BAGI             | Jakarta, 22 Januari 2021<br>Jakarta, January 22, 2021 |
| 3  | Peraturan OJK No. 7/POJK.05/2014 tanggal 7 April 2014 tentang "Pemeriksaan Lembaga Penjaminan"<br>OJK Regulation No. 7/POJK.05/2014 dated 7 April 2014 concerning "Inspection of Insurance Institutions"                                                                                                                | Pusdiklat BAGI             | Jakarta, 29 Januari 2021<br>Jakarta, January 29, 2021 |
| 4  | Diskusi Hukum Direksi dan Pejabat BAGI; Kewenangan, Tugas dan Tanggung Jawab Menurut Hukum Bagi Direksi, Dewan Komisaris Perusahaan Terbuka<br>Legal Discussion of the Board of Directors and Officials of BAGI; Legal Authorities, Duties and Responsibilities for Directors, Board of Commissioners of a Public Compa | Pusdiklat BAGI             | Jakarta, 3 Februari 2021<br>Jakarta, February 3, 2021 |
| 5  | Peraturan OJK No. 10/POJK.03/2015 tanggal 14 Juli 2015 tentang "Penerbitan Sertifikat Deposito Oleh Bank"<br>OJK Regulation No. 10/POJK.03/2015 dated July 14, 2015 concerning "Issuance of Certificates of Deposit by Banks"                                                                                           | Pusdiklat BAGI             | Jakarta, 5 Februari 2021<br>Jakarta, February 5, 2021 |

| No | Materi<br>Subject                                                                                                                                                                                                            | Penyelenggara<br>Organizer                                                          | Tempat & Waktu Pelaksanaan<br>Place & Time                                              |
|----|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|
| 6  | Pelatihan <i>Sustainable Finance</i><br>Sustainable Finance Training                                                                                                                                                         | LPPI                                                                                | Jakarta, 17 Februari 2021<br>Jakarta, February 17, 2021                                 |
| 7  | Kewenangan, Tugas dan Tanggung Jawab Menurut Hukum bagi Direksi, Dewan Komisaris Perusahaan Terbuka<br>Legal Authorities, Duties and Responsibilities for the Board of Directors, Board of Commissioners of a Public Company | Pusdiklat BAGI                                                                      | Jakarta, 18 Februari 2021<br>Jakarta, February 18, 2021                                 |
| 8  | Sertifikasi <i>Internal Audit Level Supervisor (II)</i><br>Certification of Internal Audit Supervisor Level (II)                                                                                                             | PT Asanka Kreasi Mandiri & LSPP                                                     | Jakarta, 18-20 Februari 2021<br>Jakarta, February 18-20, 2021                           |
| 9  | <i>Sharing Know Your Customer</i> BAGI<br>Sharing Know Your Customer BAGI                                                                                                                                                    | Pusdiklat BAGI                                                                      | Jakarta, 4 Maret 2021<br>Jakarta, March 4, 2021                                         |
| 10 | Sertifikasi <i>General Banking Level 2</i><br>General Banking Level 2 Certification                                                                                                                                          | Asanka Kreasi Mandiri                                                               | Jakarta, 4-6 Maret 2021<br>Jakarta, March 4-6 2021                                      |
| 11 | Pasar Komoditas<br>Commodity Market                                                                                                                                                                                          | Bagas Sariadi, Visca, Tiopan, Ryan Octavianto, Jacob O Vito                         | Jakarta, 16-17 Maret 2021<br>Jakarta, March 16-17, 2021                                 |
| 12 | Sertifikasi CAFM<br>CAFM Sertifikasi Certification                                                                                                                                                                           | Asia Anti Fraud                                                                     | Jakarta, 18-19 & 22 Maret 2021<br>Jakarta, March 18-19 & 22, 2021                       |
| 13 | <i>Refreshment</i> Manajemen Risiko<br>Risk Management Refreshment                                                                                                                                                           | Risk Management Guard                                                               | Jakarta, 20 Maret 2021<br>Jakarta, March 20, 2021                                       |
| 14 | Sertifikasi <i>General Banking Level 1</i><br>General Banking Level 1 Training & Certification                                                                                                                               | PT Asanka Kreasi Mandiri & LSPP                                                     | Jakarta, 25-26 & 27 Maret 2021<br>Jakarta, March 25-26 & 27, 2021                       |
| 15 | Sertifikasi <i>General Banking Level III</i><br>General Banking Level III Supply & Certification                                                                                                                             | Lando Simatupang; Imam Skarno (LPPI)                                                | Jakarta, 7 April 2021<br>Jakarta, April 7, 2021                                         |
| 16 | <i>Workshop</i> Analisa Laporan Keuangan<br>Financial Report Analysis Workshop                                                                                                                                               | LPPI                                                                                | Jakarta, 28-30 April 2021<br>Jakarta, April 28-30, 2021                                 |
| 17 | Pelatihan <i>Digital Banking Awareness</i><br>Digital Banking Awareness Training                                                                                                                                             | LPPI                                                                                | Jakarta, 20-21 Mei 2021<br>Jakarta, May 20-21, 2021                                     |
| 18 | Pelatihan <i>Microsoft Office Excel Advanced</i><br>Microsoft Office Excel Advanced Training                                                                                                                                 | PT Thames IT & Management Center                                                    | Jakarta, 27-28 Mei 2021<br>Jakarta, May 27-28, 2021                                     |
| 19 | Sertifikasi <i>Compliance Level Officer</i><br>Compliance Level Officer Certification                                                                                                                                        | Asanka Kreasi Mandiri                                                               | Jakarta, 20-21 & 25 September 2021<br>Jakarta, September 20-21 & 25, 2021               |
| 20 | <i>Selling Skill Approach</i> Pialang Berjangka 2021<br>Selling Skill Approach Pialang Berjangka 2021                                                                                                                        | Tim dari Jakarta Futures Exchange (JFX)<br>Team from Jakarta Futures Exchange (JFX) | Jakarta, 29 Oktober 2021<br>Jakarta, October 29, 2021                                   |
| 21 | <i>Understanding Data Science For Fraud Prediction</i><br>Understanding Data Science For Fraud Prediction                                                                                                                    | Association Of Certified Fraud Examine (ACFE).                                      | Jakarta, 12 Oktober 2021<br>Jakarta, October 12, 2021                                   |
| 22 | <i>Microsoft Office Power Point</i><br>Microsoft Office Power Point                                                                                                                                                          | PT Thames IT & Management Center                                                    | Jakarta, 31 Agustus 2021-1 September 2021<br>Jakarta, August 31, 2021-September 1, 2021 |

- Kilas Kinerja Performance Highlights
- Laporan Manajemen Management Report
- Profil Perusahaan Company Profile
- Aspek Pendukung Bisnis Business Supporting Aspects

| No | Materi<br>Subject                                                                                                                                                                                                                                                                                         | Penyelenggara<br>Organizer                                      | Tempat & Waktu Pelaksanaan<br>Place & Time                      |
|----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|-----------------------------------------------------------------|
| 23 | <i>Refreshment</i> Manajemen Risiko<br>Risk Management Refreshment                                                                                                                                                                                                                                        | Risk Management<br>Guard (RMG)                                  | Jakarta, 23 Oktober 2021<br>Jakarta, October 23, 2021           |
| 24 | Webinar: Peningkatan Kompetensi Satuan<br>Pengendalian Internal/Auditor dalam Mencegah<br>Penyalahgunaan Aset dan Rekayasa Laporan Keuangan<br>Webinar: Improving the Competence of the Internal<br>Control Unit/Auditor in Preventing Misappropriation of<br>Assets and Financial Statements Engineering | Lembaga Pusat Studi<br>Informasi<br>Information Study<br>Center | Jakarta, 6 Oktober 2021<br>Jakarta, October 6, 2021             |
| 25 | Internal Audit dan Komite Audit ( <i>Refreshment</i><br>Sertifikasi Auditor Internal)<br>Internal Audit and Audit Committee (Refreshment<br>Internal Auditor Certification)                                                                                                                               | Risk Management<br>Guard (RMG)                                  | Jakarta, 26 November 2021<br>Jakarta, November 26, 2021         |
| 26 | <i>Sustainable Finance</i><br>Sustainable Finance                                                                                                                                                                                                                                                         | LPPI - Yensen Aliamin                                           | Jakarta, 23 Oktober 2021<br>Jakarta, October 23, 2021           |
| 27 | Sertifikasi <i>General Banking Level II</i><br>General Banking Level II Certification                                                                                                                                                                                                                     | Asanka Kreasi Mandiri                                           | Jakarta, 1-3 Juli 2021<br>Jakarta, July 1-3, 2021               |
| 28 | <i>IT Risk Based Audit: Metodologi dan Teknik Audit Digital</i><br>( <i>Product E-Channel, Digital Landscape and Fraud Risk</i><br><i>Potential</i> )<br>IT Risk Based Audit: Digital Audit Methodology and<br>Techniques (Product E-Channel, Digital Landscape and<br>Fraud Risk Potential)              | Banking Finance<br>Development Center                           | Jakarta, 29-30 September 2021<br>Jakarta, September 29-30, 2021 |
| 29 | <i>Supervisory Skill</i><br>Supervisory Skill                                                                                                                                                                                                                                                             | PT Thames IT &<br>Management Center                             | Jakarta, 29-30 September 2021<br>Jakarta, September 29-30, 2021 |

## AKUNTAN PUBLIK

### PUBLIC ACCOUNTANT

Sebagai salah satu implementasi prinsip GCG adalah transparansi, maka Bank menyediakan informasi keuangan yang berkualitas melalui jasa Kantor Akuntan Publik dan Akuntan Publik dalam kegiatan Jasa Keuangan yang diatur Peraturan Otoritas Jasa Keuangan No. 13/POJK.03/2017 yang ditunjuk untuk mengaudit Laporan Keuangan Bank.

#### PENUNJUKAN AKUNTAN PUBLIK

Penunjukan Kantor Akuntan Publik dan Akuntan Publik diputuskan oleh Rapat Umum Pemegang Saham (RUPS) sebagaimana yang diatur dalam Peraturan Otoritas Jasa Keuangan No. 13/POJK.03/2017 tentang Penggunaan Jasa Kantor Akuntan Publik dan Akuntan Publik dalam Kegiatan

As one of the GCG principles implementations is transparency, the Bank provides quality financial information through the services of Public Accounting Firms and Public Accountants in Financial Services activities stipulated by Financial Services Authority Regulation No. 13/POJK.03/2017 appointed to audit the Bank's Financial Statements.

#### APPOINTMENT OF PUBLIC ACCOUNTANT

The appointment of a Public Accounting Firm and a Public Accountant shall be decided by the General Meeting of Shareholders (GMS) as stipulated in the Financial Services Authority Regulation No. 13/POJK.03/2017 regarding the Use of Public Accounting Firms and Public Accountants in

Jasa Keuangan. Penunjukan tersebut dilakukan secara independen yang tidak memiliki benturan kepentingan dengan Bank, untuk mengaudit Laporan Keuangan Bank, dan telah sesuai dengan standar profesional, perjanjian kerja, dan ruang lingkup audit.

Hasil penunjukan Kantor Akuntan Publik dan Akuntan Publik dalam 5 (lima) tahun terakhir sebagai berikut:

#### Kantor Akuntan Publik dan Akuntan Publik 2017-2021

| Tahun<br>Year | Kantor Akuntan Publik<br>Public Accounting Firm | Nama Akuntan<br>Accountant Name                                      |
|---------------|-------------------------------------------------|----------------------------------------------------------------------|
| 2021          | KAP Kanaka Puradiredja, Suhartono               | Harris Siregar, SE., Ak., CA., CPA.                                  |
| 2020          | KAP Kanaka Puradiredja, Suhartono               | Barugamuri Dachi, M. Ak., CA., CPA.                                  |
| 2019          | KAP Kanaka Puradiredja, Suhartono               | Florus Daeli, SE., Ak., MM., CPA., CA., CRA., CLI., CTA., ASEAN CPA. |
| 2018          | KAP Kanaka Puradiredja, Suhartono               | Florus Daeli, SE., Ak., MM., CPA., CA., CRA., CLI., CTA., ASEAN CPA. |
| 2017          | KAP Kanaka Puradiredja, Suhartono               | Florus Daeli, SE., Ak., MM., CPA., CA., CRA., CLI., CTA., ASEAN CPA. |

Financial Services Activities. The appointment is conducted independently which has no conflict of interest with the Bank, to audit the Bank's Financial Statements, and is in accordance with professional standards, work agreements, and audit scope.

The results of the appointment of Public Accounting Firms and Public Accountants in the last 5 (five) years are as follows:

#### Public Accounting Firm and Public Accountant 2017-2021

#### JASA LAIN DAN BIAYA YANG DIBERIKAN KANTOR AKUNTAN PUBLIK DAN AKUNTAN PUBLIK

Kantor Akuntan Publik dan Akuntan Publik tidak memberikan jasa lain selain audit laporan keuangan tahunan pada tahun buku berakhir.

#### KOORDINASI AUDITOR EKSTERNAL DAN KOMITE AUDIT

Penunjukan Kantor Akuntan Publik Independen Bank Artha Graha Internasional telah sesuai dengan prosedur yang diatur oleh regulator yang disahkan dalam RUPS Tahunan berdasarkan rekomendasi dari Komite Audit. Komite Audit senantiasa memberikan saran, rekomendasi, dan pendapat yang bersifat independen terkait permasalahan yang dihadapi. Selain itu, hasil pendampingan dan pengawasan secara intensif yang dilakukan akan dilaporkan kepada Direksi Bank.

#### OTHER SERVICES AND FEES PROVIDED BY PUBLIC ACCOUNTING FIRMS AND PUBLIC ACCOUNTANTS

Public Accounting Firms and Public Accountants do not provide other services other than auditing the annual financial statements at end of the financial year.

#### COORDINATION OF EXTERNAL AUDITOR AND AUDIT COMMITTEE

The appointment of Bank Artha Graha Internasional's Independent Public Accounting Firm was in accordance with the procedures set by the regulator which was approved at Annual GMS based on the recommendation of the Audit Committee. The Audit Committee always provides independent advice, recommendations and opinions regarding the problems encountered. Moreover, the results of the intensive assistance and supervision carried out will be reported to the Bank's Board of Directors.

# SISTEM PENGENDALIAN INTERNAL

## INTERNAL CONTROL SYSTEM

### SISTEM PENGENDALIAN INTERNAL

Sistem pengendalian internal merupakan suatu mekanisme proses pengawasan yang ditetapkan oleh Bank secara berkesinambungan dan dirancang untuk dapat memberikan keyakinan yang sesuai dengan pencapaian seperti:

1. Pengendalian kegiatan operasional yang efektif dan efisien;
2. Pengendalian keuangan dan keandalan laporan keuangan;
3. Ketaatan dan kepatuhan terhadap hukum dan peraturan perundang-undangan yang berlaku; serta
4. Penjagaan terhadap aset.

Dengan penerapan sistem pengendalian internal, Bank berusaha untuk mengelola risiko-risiko ke tingkat yang dapat ditoleransi.

#### Dasar Hukum

1. Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tanggal 16 Maret 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum;
2. Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016 tanggal 1 September 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum; dan
3. Surat Edaran Otoritas Jasa Keuangan No. 35/SEOJK.03/2017 tentang Pedoman Standar Sistem Pengendalian Intern bagi Bank Umum.

### KESESUAIAN DENGAN (COSO – INTERNAL CONTROL FRAMEWORK)

Bank Artha Graha Internasional menerapkan sistem pengendalian internal yang terdiri atas dua aspek penting yaitu pengendalian operasional dan pengendalian keuangan. Pengendalian internal atas operasional dan Pelaporan Keuangan Bank dijalankan berdasarkan acuan internasional COSO – *Internal Control Integrated Framework* yang meliputi 5 (lima) komponen pengendalian yaitu:

1. Lingkungan Pengendalian;
2. Penilaian Risiko;
3. Aktivitas Pengendalian;
4. Informasi dan Komunikasi; dan
5. Kegiatan Pemantauan.

### INTERNAL CONTROL SYSTEM

The internal control system is a supervisory process mechanism established by the Bank on an ongoing basis and designed to provide assurance in accordance with achievements such as:

1. Effective and efficient control of operational activities;
2. Financial control and reliability of financial reports;
3. Obedience and compliance with prevailing laws and regulations; as well as
4. Safeguarding assets.

With the implementation of the internal control system, the Bank strives to manage risks to a tolerable level.

#### Legal Basis

1. Financial Services Authority Regulation No. 18/POJK.03/2016 dated March 16, 2016 regarding the Implementation of Risk Management for Commercial Banks;
2. Financial Services Authority Circular No. 34/SEOJK.03/2016 dated September 1, 2016 regarding the Implementation of Risk Management for Commercial Banks; and
3. Financial Services Authority Circular No. 35/SEOJK.03/2017 regarding Standard Guidelines for Internal Control Systems for Commercial Banks.

### COMPLIANCE WITH (COSO – INTERNAL CONTROL FRAMEWORK)

Bank Artha Graha Internasional implements an internal control system comprising of two important aspects, namely operational control and financial control. Internal control over the Bank's operations and Financial Reporting is carried out based on the international reference COSO – *Internal Control Integrated Framework* which includes 5 (five) control components, namely:

1. Control Environment;
2. Risk Assessment;
3. Control Activities;
4. Information and Communication; and
5. Monitoring Activities.

## SISTEM PENGENDALIAN INTERNAL YANG MENYELURUH

Sistem Pengendalian Internal yang efektif dan efisien yang menjadi tanggung jawab keseluruhan unit kerja operasional maupun unit kerja pendukung. Pengendalian internal ini dilakukan dalam setiap aktivitas *front end control* dan harus mematuhi prinsip pemisahan fungsi (*four eyes principle*). Berikut fungsi yang menjalankan pengawasan dalam pengendalian internal.

1. Sub Direktorat Kontrol untuk pengawasan kepatuhan terhadap ketentuan internal Bank melalui pemeriksaan operasional secara periodik dan harian dengan penerapan *back end control*;
2. Sub Direktorat Kepatuhan untuk pengawasan kepatuhan terhadap penerapan ketentuan eksternal yang berlaku untuk mencegah terjadinya penyimpangan yang dilakukan oleh manajemen dalam penetapan kebijakan berkaitan dengan prinsip kehati-hatian;
3. Sub Direktorat *Risk Management* melaksanakan kaji ulang secara bertahap dengan menetapkan:
  - a. Kecukupan kerangka manajemen risiko;
  - b. Keakuratan metodologi penilaian risiko; dan
  - c. Kecukupan sistem informasi manajemen risiko.
4. Satuan Kerja Audit Intern (SKAI):
  - a. Melakukan kaji ulang penerapan manajemen risiko secara berkala; dan
  - b. Melakukan pemeriksaan sampling secara periodik dan berdasarkan basis risiko.

## TINJAUAN HASIL EVALUASI SISTEM PENGENDALIAN INTERN

Bank Artha Graha Internasional senantiasa melakukan evaluasi terhadap efektivitas sistem pengendalian internal. Evaluasi ini memprioritaskan pemantauan risiko utama, termasuk evaluasi secara berkala, baik oleh satuan-satuan kerja operasional maupun Satuan Kerja Audit Intern, Kontrol, *Risk Management*, dan Kepatuhan. Bentuk dari evaluasi tersebut yaitu memberikan rekomendasi perbaikan guna mencapai peningkatan yang berkelanjutan dari setiap lini usaha Bank. Selanjutnya, hasil evaluasi dikomunikasikan dengan Direksi dan dilaporkan kepada Dewan Komisaris melalui Komite Audit agar diperoleh usulan perbaikan guna mencapai peningkatan yang berkelanjutan dari proses lini bisnis yang ada.

## TINJAUAN EFEKTIVITAS PENGENDALIAN INTERNAL

Bank telah melakukan evaluasi terhadap efektivitas sistem pengendalian internal atas laporan keuangan audited periode 31 Desember 2021. Berdasarkan evaluasi yang dilakukan, Dewan Komisaris dan Direksi menyimpulkan bahwa hingga 31 Desember 2021, sistem pengendalian internal Perseroan atas laporan keuangan telah berjalan dengan efektif.

## COMPREHENSIVE INTERNAL CONTROL SYSTEM

An effective and efficient Internal Control System which is the responsibility of the entire operational work unit and supporting work units. This internal control is conducted in every front end control activity and must comply with the four eyes principle. The following functions perform supervision in internal control.

1. Sub-Directorate of Control for supervision of compliance with the Bank's internal regulations through periodic and daily operational checks with the implementation of back end control;
2. Sub-Directorate of Compliance for monitoring compliance with the application of applicable external provisions to prevent deviations made by management in determining policies related to the precautionary principle;
3. Sub-Directorate of Risk Management conducts a gradual review by determining:
  - a. Adequacy of the risk management framework;
  - b. The accuracy of risk assessment methodology; and
  - c. Adequacy of risk management information system.
4. Internal Audit Unit (IAU):
  - a. Review the implementation of risk management on a regular basis; and
  - b. Conduct sampling checks periodically and on a risk basis.

## REVIEW OF INTERNAL CONTROL SYSTEM EVALUATION RESULTS

Bank Artha Graha Internasional consistently evaluates the internal control system effectiveness. This evaluation prioritizes the monitoring of key risks, including periodic evaluations, both by operational work units and by the Internal Audit, Control, Risk Management, and Compliance Units. The form of the evaluation is to provide recommendations for improvement in order to achieve sustainable improvement of each of the Bank's business lines. Furthermore, the results of the evaluation are communicated to the Board of Directors and reported to the Board of Commissioners through the Audit Committee in order to obtain suggestions for improvement in order to achieve continuous improvement of existing business line processes.

## INTERNAL CONTROL EFFECTIVENESS REVIEW

The Bank has evaluated the effectiveness of the internal control system on audited financial reports for the period of December 31, 2021. Based on the evaluation carried out, the Board of Commissioners and the Board of Directors concluded that until December 31, 2021, the Company's internal control system for financial statements has been running effectively.



## FUNGSI KEPATUHAN

### COMPLIANCE FUNCTION

#### FUNGSI KEPATUHAN

Kebijakan Fungsi Kepatuhan sebagai kerangka kerja dalam pengelolaan dan pengendalian risiko kepatuhan di Bank Artha Graha Internasional. Fungsi Kepatuhan berperan penting dalam memperkuat struktur Bank terhadap eksposur risiko yang mungkin terjadi dalam kemajuan teknologi informasi, globalisasi dan integrasi pasar keuangan, dalam melakukan tindakan atau langkah-langkah yang bersifat preventif (*ex-ante*) untuk memastikan bahwa kebijakan, ketentuan, sistem, dan prosedur, serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan, serta pemenuhan terhadap komitmen dengan Otoritas pengawas yang berwenang.

#### DASAR HUKUM

Fungsi Kepatuhan Bank Artha Graha Internasional dalam menjalankan tugas dan tanggung jawabnya berpedoman pada Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum.

#### PEDOMAN DAN TATA TERTIB KERJA FUNGSI KEPATUHAN

Pedoman terkait tata kerja fungsi kepatuhan tertuang dalam Pedoman Tata Kerja Direktorat Kepatuhan dan Kredit Review No. 10100.04.0 tanggal 29 September 2017.

#### PROFIL KEPALA SATUAN KERJA KEPATUHAN

Profil Ponttie P. Perkasa sebagai Deputy Direktur Kepatuhan Bank dapat dilihat pada profil Pejabat Eksekutif dalam Laporan Tahunan ini.

#### STRATEGI FUNGSI KEPATUHAN

Perkembangan Usaha Bank menuju ke arah *Digital Banking* harus dapat dikelola dengan prinsip kehati-hatian sesuai ketentuan regulator yang berlaku sehingga dapat meminimalisasi risiko kepatuhan dalam menjalankan kegiatan usaha Bank.

#### COMPLIANCE FUNCTION

Compliance Function Policy as a framework for managing and controlling compliance risk at Bank Artha Graha Internasional. The Compliance function plays an important role in strengthening the Bank's structure against risk exposures that may occur in advances in information technology, globalization and financial market integration, in taking preventive (*ex-ante*) actions or steps to ensure that policies, provisions, systems and procedures, as well as the business activities carried out by the Bank in accordance with the provisions of the Financial Services Authority and the provisions of laws and regulations, as well as the fulfillment of commitments with the competent supervisory authorities.

#### LEGAL BASIS

The Compliance Function of Bank Artha Graha Internasional in performing its duties and responsibilities is guided by the Financial Services Authority Regulation No. 46/POJK.03/2017 concerning the Implementation of the Compliance Function of Commercial Banks.

#### COMPLIANCE FUNCTION WORK GUIDELINES AND REGULATIONS

Guidelines related to the work procedures of the compliance function are contained in the Guidelines for the Work Procedures of the Compliance Directorate and Credit Review No. 10100.04.0 dated September 29, 2017.

#### PROFILE OF THE HEAD OF COMPLIANCE UNIT

The profile of Ponttie P. Perkasa as Deputy Director of Bank Compliance can be seen in the profile of the Executive Officers in this Annual Report.

#### COMPLIANCE FUNCTION STRATEGY

The Bank's Business Development towards Digital Banking must be managed with precautionary principle in accordance with the prevailing regulatory provisions so as to minimize compliance risk in carrying out the Bank's business activities.

Pengawasan dilakukan secara berjenjang setiap atasan/supervisor melakukan pengarahan kepada unit kerjanya untuk memastikan bahwa seluruh aktivitas/kegiatan usaha Bank tidak ada yang melanggar perundang-undangan dan regulasi yang berlaku, serta berperan dalam meningkatkan dan menumbuhkan budaya kepatuhan pada disetiap unit kerja.

### Tugas dan Tanggung Jawab

Tugas dan tanggung jawab dari Fungsi Kepatuhan Bank Artha Graha Internasional di antaranya:

1. Merumuskan strategi dalam mendorong terciptanya budaya kepatuhan, dengan melakukan langkah-langkah untuk mendukung terciptanya budaya kepatuhan pada seluruh aktivitas usaha bank pada setiap jenjang organisasi;
2. Memastikan bahwa seluruh kebijakan, ketentuan, sistem dan prosedur serta kegiatan usaha bank sesuai ketentuan Otoritas atau regulator serta perundang-undangan yang berlaku, dengan melakukan penilaian dan evaluasi efektivitas, kecukupan dan kesesuaian kebijakan ketentuan, sistem dan prosedur yang dimiliki Bank;
3. Melakukan tindakan pencegahan agar kebijakan atau keputusan yang diambil Direksi tidak menyimpang dari ketentuan berlaku, dengan melakukan review atau kajian kepatuhan terhadap aktivitas/produk yang akan diterbitkan;
4. Melakukan analisis secara rutin dan memberi masukan terhadap regulasi baru yang berdampak signifikan terhadap Bank Artha Graha Internasional kepada manajemen dan tindak lanjutnya;
5. Meninjau ulang secara rutin terhadap permohonan kredit dari cabang dengan kriteria tertentu sesuai ketentuan internal yang berlaku dan permohonan penyediaan dana dari *Treasury*;
6. Memastikan terkait kesiapan atas pengembangan, perubahan status dan penutupan jaringan kantor. Memantau terhadap pemenuhan rasio kepatuhan dalam rangka prinsip kehati-hatian Bank;
7. Melakukan pengawasan kegiatan penyelesaian pengaduan nasabah;
8. Melakukan *monitoring* dan *reminder* terhadap penyampaian seluruh kepatuhan pelaporan kepada Bank Indonesia atau Otoritas Jasa Keuangan yang dilaksanakan oleh unit kerja terkait, sesuai dengan waktu yang ditetapkan; dan
9. Memastikan kepatuhan Bank terhadap komitmen yang telah disepakati oleh Bank dengan Otoritas pengawasan yang berwenang.

Supervision is performed in stages, each supervisor/supervisor directing his work unit to ensure that none of the Bank's business activities/activities violate applicable laws and regulations, and play a role in improving and fostering a culture of compliance in each work unit.

### Duties and Responsibilities

The duties and responsibilities of the Compliance Function of Bank Artha Graha Internasional include:

1. Formulate a strategy to encourage the creation of a compliance culture, by taking steps to support the creation of a compliance culture in all bank business activities at every level of the organization;
2. Ensure that all policies, provisions, systems and procedures as well as bank business activities are in accordance with the provisions of the Authority or the regulator as well as the applicable laws and regulations, by evaluating and evaluating the effectiveness, adequacy and conformity of the Bank's policies, systems and procedures;
3. Take preventive measures so that the policies or decisions taken by the Board of Directors do not deviate from the applicable provisions, by conducting a review or review of compliance with activities/products to be issued;
4. Conduct regular analysis and provide input on new regulations that have a significant impact on Bank Artha Graha Internasional to the management and their follow-up;
5. Regularly review loan applications from branches with certain criteria in accordance with applicable internal regulations and requests for provision of funds from the *Treasury*;
6. Ensure the readiness for development, status changes and office network closures. Monitoring of compliance with compliance ratios within the framework of the Bank's prudential principles;
7. Supervise customer complaint settlement activities;
8. Monitor and remind the submission of all compliance reports to Bank Indonesia or the Financial Services Authority carried out by the relevant work units, in accordance with the stipulated time; and
9. Ensure the Bank's compliance with the commitments agreed by the Bank with the competent supervisory authority.

# ANTI PENCUCIAN UANG DAN PENCEGAHAN PENDANAAN TERORISME (APU PPT)

## ANTI-MONEY LAUNDERING AND COUNTER TERRORISM FINANCING (AML CFT)

Dalam rangka meningkatkan kewaspadaan terhadap kegiatan yang menjurus kepada perbuatan pencucian uang maupun pendanaan terorisme, Bank Artha Graha Internasional menerapkan program anti pencucian uang dan pencegahan pendanaan terorisme (APU PPT).

In order to increase awareness of activities that lead to money laundering and terrorism financing, Bank Artha Graha Internasional implements an anti-money laundering and prevention of terrorism financing (AML CFT) program.

### DASAR HUKUM

Pembentukan APU PPT Bank dilakukan dengan berpedoman kepada:

- Peraturan Otoritas Jasa Keuangan No. 23/POJK.01/2019 tanggal 30 September 2019 tentang Perubahan atas POJK No. 12/POJK.01/2017 tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Jasa Keuangan; dan
- Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.03/2017 tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Perbankan.

### LEGAL BASIS

The establishment of AML CFT Bank is performed by referring to:

- Financial Services Authority Regulation No. 23/POJK.01/2019 dated September 30, 2019 regarding Amendments to POJK No. 12/POJK.01/2017 concerning the Implementation of Anti-Money Laundering and Prevention of Terrorism Financing Programs in the Financial Services Sector; and
- Financial Services Authority Circular No. 32/SEOJK.03/2017 regarding the Implementation of the Anti-Money Laundering Program and the Prevention of the Financing of Terrorism in the Banking Sector.

### PEDOMAN APU PPT

Penyusunan pedoman APU PPT tertuang dalam Surat Edaran Operasi No. 138.09.0 tanggal 27 Januari 2021 tentang Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme.

### AML CFT GUIDELINES

The preparation of AML CFT guidelines is contained in the Operational Circular No. 138.09.0 dated January 27, 2021 on Anti-Money Laundering and Prevention of the Financing of Terrorism.

### PENERAPAN APU PPT

Pelaksanaan APU PPT Bank Artha Graha Internasional mengacu pada 5 pilar yaitu:

#### 1. Pengawasan Aktif Dewan Komisaris dan Direksi

Fungsi pelaksanaan, pengawasan, serta penerapan APU PPT telah dilakukan oleh pengurus dengan memberikan rekomendasi terhadap Laporan Triwulan yang disampaikan oleh UKK APU PPT;

#### 2. Kebijakan dan Prosedur;

Penerapan program APU PPT tertuang dalam Surat Edaran Operasi No. 138.09.0 tanggal 27 Januari 2021 tentang Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme yang pelaksanaannya terus dilaksanakan secara bertahap, konsisten, serta berkesinambungan. Pemeriksaan dilaksanakan secara rutin oleh Unit Kerja Khusus APU PPT pada:

- a. Penomoran *Customer Identification File* (CIF) nasabah dengan menganut *single* CIF;

The implementation of AML CFT Bank Artha Graha Internasional refers to 5 pillars, namely:

#### 1. Active Supervision of the Board of Commissioners and Board of Directors

The functions of implementation, supervision, and implementation of AML CFT have been performed by the management by providing recommendations on the Quarterly Report submitted by UKK AML CFT;

#### 2. Policies and Procedures;

The implementation of the AML CFT program is stated in the Operational Circular No. 138.09.0 dated January 27, 2021 regarding Anti-Money Laundering and Prevention of the Financing of Terrorism, the implementation of which will continue to be carried out in stages, consistently, and continuously. Inspections are carried out routinely by the AML CFT Special Work Unit on:

- a. Customer Identification File (CIF) numbering by adopting a *single* CIF;

- b. Kelengkapan data nasabah baru pada *system core banking* dan pembaruan data nasabah;
- c. Pengawasan dan *monitoring* terhadap transaksi keuangan nasabah untuk mendeteksi transaksi keuangan mencurigakan; dan
- d. Pengawasan dan *monitoring* nasabah berisiko tinggi (*high risk customer*).

### 3. Pengendalian Internal

Pemeriksaan rutin dilaksanakan oleh Direktorat Kepatuhan guna melihat efektivitas pelaksanaan program APU PPT pada kantor cabang. Hasil pemeriksaan disampaikan dalam bentuk Laporan Kepatuhan, dimana setiap temuan akan ditindaklanjuti oleh kantor cabang terkait;

### 4. Sistem Informasi Manajemen

Bank senantiasa mengembangkan sistem informasi yang dapat mengidentifikasi, menganalisa, memantau, dan menyediakan laporan secara efektif dan efisien. Sistem informasi manajemen tersebut mengidentifikasi karakteristik nasabah dan pola transaksi yang dilakukan untuk kemudian disesuaikan dengan kebutuhan internal maupun eksternal. Saat ini Bank sudah mempunyai sistem baru yang disebut aplikasi APU PPT yang telah diimplementasikan pada awal bulan Februari 2021; dan

### 5. Human Capital dan Pelatihan

Pelatihan APU PPT terus dilakukan secara berkesinambungan untuk semua karyawan. Sedangkan untuk karyawan yang berhadapan langsung dengan nasabah dan karyawan pelaksana yang terkait langsung dengan pelaksanaan penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme, pelatihan rutin dilakukan dalam bentuk *refreshment*.

## PROGRAM KERJA APU PPT TAHUN 2021

1. Laporan Rutin:
  - a. Transaksi Keuangan Tunai (LTKT);
  - b. Transfer Dana dari dan ke Luar Negeri (LTKL);
  - c. Transaksi Keuangan Mencurigakan (LTKM) sesuai Aplikasi AML;
  - d. Laporan Sistem Informasi Terpadu (Sipesat).
2. Menindaklanjuti surat permintaan informasi dari KPK, PPATK, Kantor Pajak, Otoritas Jasa Keuangan, Bank Indonesia dan Lembaga lainnya;
3. Melakukan *review* terhadap pengembangan sistem informasi yang dimiliki oleh Bank disesuaikan dengan kebutuhan pelaporan dan pemantauan;
4. Pelatihan dan sosialisasi APU PPT;
5. Pengkinian Data Nasabah; dan
6. Laporan Internal dan Regulator.

## PENGEMBANGAN KOMPETENSI TERKAIT APU PPT

1. OJK: Sosialisasi Digitalisasi Laporan Perbankan;
2. OJK: Sosialisasi penggunaan APOLO Modul Laporan APU PPT;

- b. Completeness of new customer data in the core banking system and customer data updates;
- c. Supervision and monitoring of customer financial transactions to detect suspicious financial transactions; and
- d. Supervision and monitoring of high risk customers.

### 3. Internal Control

Routine inspections are performed by the Directorate of Compliance to see the effectiveness of the implementation of the AML CFT program at branch offices. The results of the inspection are submitted in the form of a Compliance Report, in which each finding will be followed up by the relevant branch office;

### 4. Management Information System

The Bank continues to develop an information system that can identify, analyze, monitor, and provide reports effectively and efficiently. The management information system identifies the characteristics of customers and the pattern of transactions carried out and then adjusted to internal and external needs. Currently the Bank already has a new system called the AML CFT application which was implemented in early February 2021; and

### 5. Human Capital and Training

AML CFT training continues to be conducted continuously for all employees. Meanwhile, for employees who deal directly with customers and implementing employees who are directly related to the implementation of Anti-Money Laundering and Prevention of Terrorism Financing, routine training is carried out in the form of *refreshment*.

## AML CFT WORK PROGRAM 2021

1. Routine Reports:
  - a. Cash Financial Transactions (LTKT);
  - b. Transfer of Funds to and from Overseas (LTKL);
  - c. Suspicious Financial Transactions (LTKM) according to the AML Application;
  - d. Integrated Information System Report (Sipesat).
2. Follow up on letters requesting information from KPK, PPATK, Tax Office, Financial Services Authority, Bank Indonesia and other institutions;
3. Review the development of information systems owned by the Bank in accordance with reporting and monitoring needs;
4. AML CFT training and socialization;
5. Updating Customer Data; and
6. Internal and Regulatory Reports.

## COMPETENCY DEVELOPMENT RELATED TO AML CFT

1. OJK: Dissemination of Digitalization of Banking Reports;
2. OJK: Socialization of the use of APOLO AML CFT Report Module;

3. OJK: Webinar Penerapan *Governance, Risk & Compliance* di era Digital: Strategi dan Aksi;
4. OJK: Webinar Mendorong Akselerasi Transformasi Digital Sektor Perbankan;
5. OJK: Webinar Optimalisasi Pemanfaatan *Big Data* pada Pengembangan Produk Jasa Keuangan;
6. OJK: Webinar Penerapan Program APU-PPT sebagai Pencegahan TPPU yang berasal dari TP Kehutanan dan TP Lingkungan Hidup;
7. OJK: Webinar Penilaian Risiko Tindak Pidana Pencucian Uang, Tindak Pidana Pendanaan Terorisme, dan Pendanaan Proliferasi Senjata Pemusnah Massal di Sektor Jasa Keuangan;
8. BI: Sosialisasi Forum Komunikasi Penanganan Tindak Kejahatan Siber pada Sistem Pembayaran;
9. PPATK: Rapat Koordinasi Implementasi Platform Pertukaran informasi dalam rangka upaya pencegahan dan pemberantasan tindak pidana pendanaan terorisme di Indonesia;
10. Sosialisasi PPATK: *Financial Integrity Rating on Money Laundering and Terrorist Financing* (FIR on ML/TF);
11. PPATK: Rapat Koordinasi Pembahasan Pencegahan dan Pemberantasan TPPU Dengan Skema BEC;
12. PPATK: Rapat Koordinasi Implementasi Aplikasi Sistem Informasi Terduga Pendanaan Terorisme (SIPENDAR); dan
13. PPATK: Sosialisasi Pemantauan Penyampaian Laporan Melalui Aplikasi goAML.

3. OJK: Webinars on the Implementation of Governance, Risk & Compliance in the Digital Era: Strategy and Action;
4. OJK: Webinar Encouraging Acceleration of Digital Transformation in the Banking Sector;
5. OJK: Webinar on Optimizing the Utilization of Big Data in the Development of Financial Services Products;
6. OJK: Webinar on the Implementation of the AML-CFT Program as a Prevention of ML originating from TP Forestry and TP Environment;
7. OJK: Webinar on Risk Assessment of Money Laundering, Terrorism Financing, and Funding for the Proliferation of Weapons of Mass Destruction in the Financial Services Sector;
8. BI: Socialization of the Cyber Crime Handling Communication Forum on the Payment System;
9. PPATK: Coordination Meeting on the Implementation of the Information Exchange Platform in the context of efforts to prevent and eradicate criminal acts of terrorism financing in Indonesia;
10. PPATK socialization: *Financial Integrity Rating on Money Laundering and Terrorist Financing* (FIR on ML/TH);
11. PPATK: Coordination Meeting on the Prevention and Eradication of Money Laundering Money laundering under the BEC Scheme;
12. PPATK: Coordination Meeting on the Implementation of Information System Applications for Suspected Terrorism Financing (SIPENDAR); and
13. PPATK: Socialization of Monitoring Submission of Reports through the goAML Application.

## PERMASALAHAN HUKUM/LITIGASI PERUSAHAAN DAN ANAK PERUSAHAAN

### LITIGATION AGAINST THE COMPANY AND ITS SUBSIDIARIES

| Permasalahan Hukum<br>Litigation                        | Jumlah   Total   |                    |                                             |
|---------------------------------------------------------|------------------|--------------------|---------------------------------------------|
|                                                         | Perdata<br>Civil | Pidana<br>Criminal | Hubungan Industrial<br>Industrial Relations |
| Telah Selesai<br>Completed                              | 6                | 1                  | -                                           |
| Dalam Proses Penyelesaian<br>Ongoing Settlement Process | 34               | 35                 | -                                           |
| Jumlah   Total                                          | 40               | 36                 | -                                           |

| Perdata<br>Civil                                               |                                                                                                  |
|----------------------------------------------------------------|--------------------------------------------------------------------------------------------------|
| Para Pihak<br>Parties                                          | Penggugat   Plaintiff: Nazmiah Sayuti<br>Tergugat   Defendant: Bank Artha Graha Internasional    |
| Pokok Perkara<br>Subject matter                                | Perbuatan Melawan Hukum<br>Unlawful Act                                                          |
| Status Perkara<br>Case Status                                  | <i>Inkracht</i>                                                                                  |
| Pengaruh terhadap Kinerja Bank<br>Impact to Bank's Performance | Tidak signifikan karena telah dilakukan mitigasi<br>Not significant because of mitigation action |
| Sanksi Administratif<br>Administrative Sanctions               | Tidak ada sanksi administratif<br>No Administrative Sanctions                                    |

| Perdata<br>Civil                                               |                                                                                                  |
|----------------------------------------------------------------|--------------------------------------------------------------------------------------------------|
| Para Pihak<br>Parties                                          | Penggugat   Plaintiff: PT Omega Motor<br>Tergugat   Defendant: Bank Artha Graha Internasional    |
| Pokok Perkara<br>Subject matter                                | Perbuatan Melawan hukum<br>Unlawful Act                                                          |
| Status Perkara<br>Case Status                                  | <i>Inkracht</i>                                                                                  |
| Pengaruh terhadap Kinerja Bank<br>Impact to Bank's Performance | Tidak signifikan karena telah dilakukan mitigasi<br>Not significant because of mitigation action |
| Sanksi Administratif<br>Administrative Sanctions               | Tidak ada sanksi administratif<br>No Administrative Sanctions                                    |



- Kilas Kinerja Performance Highlights
- Laporan Manajemen Management Report
- Profil Perusahaan Company Profile
- Aspek Pendukung Bisnis Business Supporting Aspects

| Perdata<br>Civil                                               |                                                                                                  |
|----------------------------------------------------------------|--------------------------------------------------------------------------------------------------|
| Para Pihak<br>Parties                                          | Penggugat   Plaintiff: Muhammad Rifai<br>Tergugat   Defendant: Bank Artha Graha Internasional    |
| Pokok Perkara<br>Subject matter                                | Perbuatan Melawan hukum<br>Unlawful Act                                                          |
| Status Perkara<br>Case Status                                  | <i>Inkracht</i>                                                                                  |
| Pengaruh terhadap Kinerja Bank<br>Impact to Bank's Performance | Tidak signifikan karena telah dilakukan mitigasi<br>Not significant because of mitigation action |
| Sanksi Administratif<br>Administrative Sanctions               | Tidak ada sanksi administratif<br>No Administrative Sanctions                                    |

## SANKSI ADMINISTRASI

### ADMINISTRATIVE SANCTIONS

Sepanjang tahun 2021, terdapat beberapa sanksi administratif yang dikenakan oleh Regulator, namun dengan jumlah yang tidak signifikan.

Throughout 2021, there were several administrative sanctions imposed by the Regulator, but in an insignificant amount.

## AKSES INFORMASI DAN DATA PERUSAHAAN

### ACCESS TO THE COMPANY INFORMATION AND DATA

Bank Artha Graha Internasional menyediakan kemudahan akses untuk mendapatkan informasi dan data perusahaan bagi para pemegang saham maupun masyarakat luas. Informasi yang disajikan beragam terkait dengan produk, jasa, berita terkini, kinerja bank hingga pengembangan yang sedang dan sudah dilaksanakan, secara terbuka disajikan kepada masyarakat dalam bentuk informasi baik itu melalui media cetak, televisi ataupun *website*. Informasi tersebut disediakan dalam bahasa Indonesia dan bahasa Inggris dengan berdasarkan prinsip transparansi/keterbukaan dari GCG yang dapat diperoleh melalui:

1. Situs web Bank Artha Graha Internasional: [www.arthagraha.com](http://www.arthagraha.com);
2. Melalui Sekretaris Perusahaan;
3. *Graha Call*: **0-800-191-8880**;
4. *Graha Chat*: **0-811-191-88880**;
5. *Graha mail*: **agicustomercare@ag.co.id**;
6. Laporan Tahunan dan Laporan Keberlanjutan;
7. *Press release* secara berkala pada media cetak maupun elektronik;
8. Media Sosial Facebook, YouTube, Tiktok, Twitter dan Instagram; dan
9. *Media Gathering*, *Media Conference* dan *Press Conference*.

#### SITUS WEB

Situs web resmi Bank adalah [www.arthagraha.com](http://www.arthagraha.com) yang dapat diakses oleh pemegang saham, nasabah, maupun publik secara luas. Para pemangku kepentingan dapat menemukan informasi, seperti Laporan Tahunan, Laporan Keuangan Tahunan, visi dan misi, sejarah, struktur organisasi, Dewan Komisaris, Direksi, CSSR, Tata Kelola Perusahaan, Anggaran Dasar, dan lain-lainnya.

#### MEDIA CETAK

Bank juga menggunakan media cetak untuk mempublikasikan seluruh kegiatan perusahaan yang perlu diketahui oleh Pemegang Saham, pemangku kepentingan, dan publik, antara lain:

1. Laporan Tahunan dan Laporan Keberlanjutan;
2. Publikasi Laporan Keuangan Semesteran dan Tahunan melalui media surat kabar yang beredar luas; dan
3. Publikasi Laporan Suku Bunga Dasar Kredit (SBDK).

Bank Artha Graha Internasional provides an easy access to get information and the company data for shareholders and public. The Bank's disclosed information is various related to products, services, the latest news, bank performance to developments that are ongoing process and have been implemented that are openly presented to the public in the form of information either through print media, television or websites. The information is provided in Indonesian and English based on the transparency/openness principle of GCG which can be obtained through:

1. Bank Artha Graha Internasional website: [www.arthagraha.com](http://www.arthagraha.com);
2. Through the Corporate Secretary;
3. *Graha Call*: **0-800-191-8880**;
4. *Graha Chat*: **0-811-191-88880**;
5. *Graha mail*: **agicustomercare@ag.co.id**;
6. Annual Report and Sustainability Report;
7. Press releases on a regular basis in print and electronic media;
8. Social Media Facebook, YouTube, Tiktok, Twitter and Instagram; and
9. *Media Gathering*, *Media Conference* and *Press Conference*.

#### WEBSITE

The Bank's official website is [www.arthagraha.com](http://www.arthagraha.com) which can be accessed by shareholders, customers and the public at large. Stakeholders can find information, such as the Annual Report, Annual Financial Report, vision and mission, history, organizational structure, Board of Commissioners, Board of Directors, CSSR, Corporate Governance, Articles of Association, and others.

#### PRINT MEDIA

The Bank also uses print media to publish all company activities that need to be known by Shareholders, stakeholders, and the public, including:

1. Annual Report and Sustainability Report;
2. Publication of Quarterly and Annual Financial Reports through widely circulated newspapers; and
3. Publication of Basic Loan Interest Rate Report (SBDK).

- Kilas Kinerja Performance Highlights
- Laporan Manajemen Management Report
- Profil Perusahaan Company Profile
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## SIARAN PERS

Siaran pers yang telah dipublikasikan oleh Bank Artha Graha Internasional sebanyak 3 siaran pers pada tahun 2021 yang antara lain berisi:

Bank juga melakukan penyampaian informasi kepada pers terkait kinerja dan tindakan Bank selama tahun 2021 yang diungkapkan sebagai berikut:

| Tanggal<br>Date                       | Tempat<br>Location                                 | Siaran Pers<br>Press Conference                                                                                                              |
|---------------------------------------|----------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|
| 16 Maret 2021<br>March 16, 2021       | Kupang                                             | Bank Artha Graha Kupang Tawarkan Konsep Baru, Kenyamanan Transaksi<br>Bank Artha Graha Kupang Offers New Concept, Transaction Convenience    |
| 24 Agustus 2021<br>August 24, 2021    | Jakarta                                            | Pelaksanaan RUPS Tahunan Bank Artha Graha Internasional Tahun 2021<br>Implementation of Annual GMS of Bank Artha Graha Internasional in 2021 |
| 28 November 2021<br>November 28, 2021 | Desa Ciputri, Kec. Pacet, Kab. Cianjur, Jawa Barat | Hari Menanam Pohon 28 November 2021<br>Tree Planting Day November 28, 2021                                                                   |

## PUBLIC EXPOSE

Komitmen keterbukaan informasi juga diwujudkan dengan penyelenggaraan paparan publik (*public expose*) setiap tahun. Untuk tahun 2021, Bank menyelenggarakan *public expose* pada tanggal 23 Agustus 2021 dengan penyajian materi disampaikan oleh Bapak Anas Latief, Bapak Indrastomo Nugroho, selaku Direktur dan Bapak Elvin Halim selaku Deputy Direktur Perseroan dan dihadiri oleh beragam kalangan di antaranya jajaran Dewan Komisaris, Direksi dan Pemegang Saham Bank, serta wartawan/media pers.

## PRESS CONFERENCE

3 press releases have been published by Bank Artha Graha Internasional in 2021 which include:

The Bank also submits information to the press about the Bank's performance and actions during 2021 which was disclosed as follows:

## PUBLIC EXPOSE

The commitment to information disclosure is also realized by organizing public exposes annually. For 2021, the Bank organized a public expose on August 23, 2021 with presentations delivered by Mr. Anas Latief, Mr. Indrastomo Nugroho, as Director and Mr. Elvin Halim as Deputy Director of the Company and attended by various groups including the Board of Commissioners, Directors and Shareholders. Banks, as well as journalists/press media.

## KODE ETIK

### CODE OF ETHICS

Bank menjadikan kode etik sebagai acuan tata laksana dan etika kerja bagi seluruh individu Bank dalam berperilaku sesuai dengan aturan dan pemenuhan standar nilai yang ditetapkan dalam rangka penciptaan budaya kerja, perilaku kerja dan etika bisnis sehingga menciptakan nilai tambah bagi Bank Artha Graha Internasional. Pemahaman yang baik dan diikuti penerapan kode etik di Bank Artha Graha Internasional merupakan salah satu faktor penting dalam pembentukan tata kelola perusahaan yang baik.

#### MAKSUD DAN TUJUAN

Tujuan dan maksud dari penetapan kode etik Bank Artha Graha Internasional yaitu:

1. Memberikan pemahaman akan prinsip-prinsip GCG dalam budaya perusahaan yang dinyatakan dalam etika dan perilaku bisnis yang sesuai visi dan misi Bank;
2. Mendorong seluruh insan Bank Artha Graha Internasional berperilaku sesuai prinsip-prinsip GCG dan nilai-nilai budaya perusahaan;
3. Mencegah terjadinya penyimpangan atau *fraud* yang berisiko terhadap reputasi Bank;
4. Menjaga komitmen dalam melaksanakan visi dan misi Bank sesuai dengan nilai-nilai budaya dalam etika dan perilaku bisnis;
5. Menjaga citra Bank di mata masyarakat melalui kinerja Bank yang baik dengan memperhatikan perilaku dan etika berbisnis yang sehat dan berkelanjutan;
6. Memberikan pedoman dalam pengelolaan benturan kepentingan dan pengendalian gratifikasi; serta
7. Menjaga hubungan dengan pihak eksternal yang harmonis dan saling menguntungkan.

#### POKOK-POKOK KODE ETIK

##### Etika Bisnis

1. Tidak membocorkan atau menyampaikan dengan cara apapun semua informasi yang diketahui oleh karyawan mengenai Bank Artha Graha Internasional maupun nasabahnya kepada pihak ketiga (orang lain, nasabah, kawan, atau keluarga);
2. Pada waktu jam kerja dan terlebih lagi sesudah jam kerja, karyawan wajib menjaga semua data dan informasi yang menjadi wewenang, antara lain buku catatan, buku data, laporan, dan lain-lain, serta tidak membiarkan data dan informasi tersebut di tempat terbuka, sehingga dengan mudah bisa dilihat atau dibaca oleh orang lain;

The Bank uses the code of ethics as a reference for management and work ethics for all Bank individuals in behaving in accordance with the rules and fulfilling the value standards in order to create a work culture, work behavior and business ethics so as to create added value for Bank Artha Graha Internasional. A good understanding and followed by implementation of the code of ethics at Bank Artha Graha Internasional is one of the important factors in establishing good corporate governance.

#### PURPOSE AND OBJECTIVES

The aims and objectives of establishing the Bank Artha Graha Internasional code of ethics are:

1. Provide an understanding of the principles of GCG in the corporate culture which is stated in ethics and business behavior in accordance with the Bank's vision and mission;
2. Encourage all employees of Bank Artha Graha Internasional to behave in accordance with GCG principles and corporate cultural values;
3. Prevent the occurrence of irregularities or fraud that poses a risk to the Bank's reputation;
4. Maintain commitment in implementing the Bank's vision and mission in accordance with cultural values in business ethics and behavior;
5. Maintain the image of the Bank in the eyes of the public through good performance of the Bank by paying attention to healthy and sustainable business behavior and ethics;
6. Provide guidelines in managing conflicts of interest and controlling gratuities; as well as
7. Maintain harmonious and mutually beneficial relationships with external parties.

#### CODE OF CONDUCT

##### Business Ethics

1. Not to divulge or convey in any way any information known to employees about Bank Artha Graha Internasional or its customers to third parties (other people, customers, friends, or family);
2. During working hours and especially after working hours, employees are required to maintain all data and information under their authority, including notebooks, data books, reports, etc., and not to leave such data and information out in the open, so that it can be easily seen or read by others;

3. Bila karyawan berhenti bekerja dari Bank Artha Graha Internasional, karyawan wajib menyerahkan semua catatan data, dokumen, buku pedoman, dan surat-surat milik Bank Artha Graha Internasional kepada atasan langsung; serta
4. Meskipun karyawan sudah berhenti dari Bank Artha Graha Internasional, karyawan wajib untuk tetap menjaga rahasia Bank Artha Graha Internasional dan nasabah yang diketahui oleh karyawan tersebut pada pihak lain.

#### Etika Kerja

1. Karyawan tidak dibenarkan mempunyai ikatan kerja lain, baik secara langsung maupun tidak langsung dengan badan usaha atau usaha perorangan;
2. Dalam hubungan dengan nasabah atau relasi, setiap karyawan tidak dibenarkan menerima hadiah, berupa barang dan uang yang dapat mengakibatkan berkurangnya keobjektifan karyawan dalam mempertimbangkan kepentingan yang diharapkan dari pemberian barang tersebut. Dalam hal karyawan terpaksa menerima pemberian dan sulit sekali menolaknya, maka karyawan yang bersangkutan, melalui atasannya, wajib melaporkan hal tersebut kepada Direksi untuk dicarikan jalan keluar yang sebaik-baiknya;
3. Pada prinsipnya, setiap karyawan menyadari sepenuhnya bahwa Bank tidak membenarkan seorang atau lebih anggota keluarga karyawan bekerja pada satu Bank yang sama;
4. Setiap karyawan harus mempunyai kesadaran untuk tidak melakukan tindakan tercela, seperti memalsukan dokumen dan tanda tangan, memberikan keterangan yang tidak benar kepada atasan atau Bank, serta tindakan ketidakjujuran lainnya yang dapat merugikan dan merusak nama Bank, baik secara langsung maupun tidak langsung; serta
5. Setiap karyawan harus menyadari bahwa setiap pelanggaran atau melakukan hal yang menyangkut ketidakjujuran atas ketentuan tersebut di atas, sudah merupakan alasan yang kuat bagi karyawan untuk menerima tindakan yang akan diambil oleh Bank, antara lain pemutusan hubungan kerja, dan bahkan melanjutkan pemrosesan perkaranya kepada pihak berwenang, walaupun sudah tidak mempunyai hubungan kerja sekalipun.

#### PENGUNGKAPAN KEPATUHAN

Kepatuhan pada hukum dan peraturan perundang-undangan merupakan tuntutan perilaku bisnis dan norma-norma yang berlaku di masyarakat yang wajib dilaksanakan oleh seluruh pengurus dan pegawai Bank sejalan dengan prinsip *Good Corporate Governance* (GCG) sebagai perwujudan visi dan misi Bank.

3. If an employee stops working from Bank Artha Graha Internasional, the employee is required to submit all data records, documents, manuals, and letters belonging to Bank Artha Graha Internasional to their immediate supervisor; as well as
4. Even though the employee has left Bank Artha Graha Internasional, the employee is obliged to keep the confidentiality of Bank Artha Graha Internasional and its customers known to other parties.

#### Work Ethics

1. Employees are not allowed to have other work ties, either directly or indirectly with business entities or individual businesses;
2. In dealing with customers or relationships, each employee is not allowed to accept gifts, in the form of goods and money, which can result in lowering employee objectivity in considering the expected interests of the gift. In the event that an employee is forced to accept a gift and it is very difficult to refuse it, then the employee concerned, through his superior, is obliged to report the matter to the Board of Directors to find the best solution;
3. In principle, every employee is fully aware that the Bank does not allow one or more family members of employees to work at the same Bank;
4. Every employee must have awareness not to commit disgraceful actions, such as falsifying documents and signatures, providing incorrect information to superiors or the Bank, as well as other dishonest acts that can harm and damage the name of the Bank, either directly or indirectly; as well as
5. Every employee must be aware that any violation or conduct that involves dishonesty with the above provisions, is a strong reason for the employee to accept the actions that will be taken by the Bank, including termination of employment, and even continuing to process the case to the third party, even though they no longer have a working relationship.

#### COMPLIANCE DISCLOSURE

Compliance with laws and regulations is a must for business behavior and norms prevailing in society that must be performed by all management and employees of the Bank in line with the principles of Good Corporate Governance (GCG) as a manifestation of the Bank's vision and mission.

## SOSIALISASI DAN PENYEBARLUASAN KODE ETIK

Bank Artha Graha Internasional melakukan sosialisasi kode etik kepada seluruh insan Bank dan pihak yang terkait tanpa terkecuali, baik di dalam Bank maupun yang berkaitan langsung dengan bisnis perusahaan.

Program sosialisasi tersebut dilakukan dengan:

1. Menyampaikan kepada seluruh karyawan dan Direksi Bank melalui *e-mail* administrator;
2. Menyampaikan pada saat penandatanganan Perjanjian Kerja Bersama yang dilakukan antara calon karyawan dengan manajemen Bank;
3. Melakukan pengawasan di setiap unit kerja; dan
4. Menandatangani surat pernyataan Pakta Integritas untuk menaati etika bisnis.

## JENIS SANKSI DAN PELANGGARAN

### Kedisiplinan

Pencapaian tujuan Bank Artha Graha Internasional memerlukan partisipasi segenap insan Bank yang disiplin, cekatan dan terampil dalam melaksanakan pekerjaan ditopang oleh manajemen yang mampu mengimplementasikan kedisiplinan untuk pengambilan keputusan, penempatan rencana atau dasar kebijakan khususnya menyangkut perilaku kedisiplinan seperti, kelalaian dalam bekerja, keterlambatan kerja, kehadiran kerja dan tingkat kehadiran karyawan. Hal tersebut bukan hanya sekedar melengkapi, tetapi pimpinan juga harus dapat menegakan peraturan dalam pencapaian tujuan organisasi. Dengan kata lain, mengatur, mengkoordinasi, serta menerapkan peraturan yang tegas dalam praktik yang sama terhadap bawahan dan memberikan sanksi yang tegas pada karyawan yang telah melanggar peraturan yang dibuat. Pelanggaran peraturan kerja dapat terjadi di mana saja, termasuk di Bank Artha Graha Internasional.

### Jumlah Pelanggaran Kode Etik Tahun 2021

Bank memberikan sanksi dalam bentuk Surat Teguran dan Surat Peringatan terhadap pelanggaran seperti kelalaian dalam bekerja dan ketidakdisiplinan dalam absensi. Di sepanjang tahun 2021, Bank melaporkan adanya 252 pelanggaran dan 98 ketidakdisiplinan dalam absensi.

## SOCIALIZATION AND DISSEMINATION OF CODE OF ETHICS

Bank Artha Graha Internasional socializes the code of ethics to all Bank personnel and related parties without exception, both within the Bank and those directly related to the company's business.

The socialization program is conducted by:

1. Notify all employees and the Bank's Board of Directors via administrator's e-mail;
2. Notify at the time of signing the Collective Labor Agreement between prospective employees and the Bank's management;
3. Supervise each work unit; and
4. Sign the Integrity Pact statement letter to comply with business ethics.

## TYPES OF SANCTIONS AND OFFENDERS

### Discipline

To achieve Bank Artha Graha Internasional's goals requires participation of all Bank personnel who are disciplined, agile and skilled in performing work supported by management who are able to implement discipline for decision making, placing plans or basic policies, especially regarding disciplinary behavior such as negligence in work, late work, attendance work and employee attendance. This is not only complementary, but leaders must also be able to enforce regulations in achieving organizational goals. In other words, regulate, coordinate, and apply strict regulations in the same practice to subordinates and provide strict sanctions on employees who have violated the regulations made. Violations of work regulations can occur anywhere, including at Bank Artha Graha Internasional.

### Number of Code of Conduct Violations in 2021

The Bank provides sanctions in the form of warning letters and warning letters for violations such as negligence in work and indiscipline in absenteeism. Throughout 2021, the Bank reported 252 violations and 98 indiscipline in absenteeism.



## TRANSPARANSI KONDISI KEUANGAN DAN NON-KEUANGAN PERUSAHAAN

### TRANSPARENCY OF THE COMPANY'S FINANCIAL AND NON-FINANCIAL CONDITIONS

Bank menaati ketentuan terkait kewajiban penyajian informasi secara terbuka dalam situs web Bank dan sistem Pelaporan OJK terkait kondisi keuangan dan non-keuangan kepada pemangku kepentingan dan Otoritas Jasa Keuangan sebagai berikut:

The Bank complies with the provisions regarding the obligation to disclose information openly on the Bank's website and the OJK Reporting system related to financial and non-financial conditions to stakeholders and the Financial Services Authority as follows:

| Transparansi Kondisi Keuangan<br>Transparency of Financial Condition                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Transparansi Kondisi Non-Keuangan<br>Transparency of Non-Financial Conditions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Laporan Bulanan mencakup:<br/>Laporan keuangan ringkas secara individu<br/>Monthly Report includes:<br/>Individually concise financial reports</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <p>Laporan Bulanan mencakup:<br/>Laporan Suku Bunga Dasar Kredit (SBDK)<br/>Monthly Report includes:<br/>Lending Rate Report (SBDK)</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <p>Laporan Triwulan di antaranya mencakup:</p> <ul style="list-style-type: none"> <li>- Laporan Keuangan Ringkas Secara Individu dan Konsolidasi;</li> <li>- Kinerja Keuangan;</li> <li>- Informasi Permodalan;</li> <li>- Informasi Risiko;</li> <li>- Laporan Kewajiban Pemenuhan Rasio Pengungkit; dan</li> <li>- Laporan Perhitungan Rasio Pengungkit.</li> </ul> <p>The Quarterly Reports include:</p> <ul style="list-style-type: none"> <li>- Consolidated and Individual Condensed Financial Statements;</li> <li>- Financial performance;</li> <li>- Capital Information;</li> <li>- Risk Information;</li> <li>- Leverage Ratio Fulfillment Obligation Report; and</li> <li>- Leverage Ratio Calculation Report.</li> </ul> | <p>Laporan Triwulan di antaranya mencakup:</p> <ul style="list-style-type: none"> <li>- Informasi Susunan Pengurus dan Pemegang Saham; dan</li> <li>- Informasi Tata kelola.</li> </ul> <p>The Quarterly Reports include:</p> <ul style="list-style-type: none"> <li>- Information on the Composition of Management and Shareholders; and</li> <li>- Governance information.</li> </ul>                                                                                                                                                                                                                 |
| <p>Laporan Tahunan mencakup:</p> <ul style="list-style-type: none"> <li>- Laporan Keuangan Audited;</li> <li>- Laporan Perkembangan Usaha Bank, Laporan Manajemen, Laporan Strategi, dan Kebijakan; dan</li> <li>- Laporan Tahunan Emiten atau Perusahaan Publik.</li> </ul> <p>The Annual Report includes:</p> <ul style="list-style-type: none"> <li>- Audited Financial Report;</li> <li>- Bank Business Development Report, Management Report, Strategy Report, and Policy; and</li> <li>- Annual Report of the Issuer or Public Company.</li> </ul>                                                                                                                                                                              | <p>Laporan Tahunan mencakup:</p> <ul style="list-style-type: none"> <li>- Informasi Susunan Pengurus dan Pemegang Saham;</li> <li>- Pengungkapan Kualitatif mengenai Struktur Permodalan dan Kecukupan Permodalan; dan</li> <li>- Pengungkapan Pendekatan Manajemen Risiko Bank.</li> </ul> <p>The Annual Report includes:</p> <ul style="list-style-type: none"> <li>- Information on the Composition of Management and Shareholders;</li> <li>- Qualitative Disclosure regarding Capital Structure and Capital Adequacy; and</li> <li>- Disclosure of the Bank's Risk Management Approach.</li> </ul> |

## PEMBERIAN DANA UNTUK KEGIATAN SOSIAL DAN/ATAU POLITIK

### PROVISION OF FUNDS FOR SOCIAL AND/OR POLITICAL ACTIVITIES

Bank menjamin dan menghargai hak pengurus dan pegawai Bank untuk menggunakan hak-hak politiknya sesuai dengan ketentuan Peraturan Perundang-Undangan yang berlaku, akan tetapi Bank melarang keterlibatan Bank termasuk karyawan untuk berkegiatan politik, termasuk memberikan dana untuk kepentingan politik. Kebijakan ini diterapkan guna menjaga independensi dan profesionalisme Bank dan karyawan.

Bank Artha Graha Internasional aktif berkontribusi untuk kegiatan sosial/*Corporate Social Safety Responsibility* (CSSR), literasi keuangan dan inklusi keuangan untuk meningkatkan kesejahteraan masyarakat dan perbaikan kondisi lingkungan hidup. Terkait hal tersebut dapat secara lengkap dilihat pada bab Tanggung Jawab Sosial di dalam buku Laporan Tahunan ini.

The Bank guarantees and respects the rights of the management and employees of the Bank to exercise their political rights in accordance with the provisions of prevailing laws and regulations, however, the Bank prohibits the involvement of the Bank, including employees, for political activities, including providing funds for political purposes. This policy is implemented to maintain the independence and professionalism of the Bank and employees.

Bank Artha Graha Internasional actively contributes to social activities/*Corporate Social Safety Responsibility* (CSSR), financial literacy and financial inclusion to improve community welfare and improve environmental conditions. Regarding this, it can be seen in full in the chapter on Social Responsibility in this Annual Report.

## PENYEDIAAN DANA KEPADA PIHAK TERKAIT

### PROVISION OF FUNDS TO RELATED PARTIES

Sebagai Bank yang menjunjung prinsip kehati-hatian dalam pengelolaan usaha, Bank Artha Graha Internasional berpedoman kepada Peraturan Otoritas Jasa Keuangan No. 32/POJK.03/2018 tanggal 26 Desember 2018 tentang Batas Maksimum Pemberian Kredit (BMPK) dan Penyediaan Dana Besar Bagi Bank Umum sebagaimana telah diubah dengan Peraturan Otoritas Jasa Keuangan No. 38/POJK.03/2019 tanggal 19 Desember 2019 dalam mengambil keputusan terkait pemberian dana kepada pihak terkait dan dana besar.

As a bank upholding the principle of prudence in business management, Bank Artha Graha Internasional is guided by the Financial Services Authority Regulation No. 32/POJK.03/2018 dated December 26, 2018 regarding the Legal Lending Limit (LLL) and Provision of Large Funds for Commercial Banks as amended by the Financial Services Authority Regulation No. 38/POJK.03/2019 dated December 19, 2019 in making decisions regarding the provision of funds to related parties and large funds.

| Penyediaan Dana<br>Provision of Fund         | Debitur<br>Debitors | Penyediaan Dana (Jutaan Rupiah)<br>Provision of Fund (million Rupiah) |
|----------------------------------------------|---------------------|-----------------------------------------------------------------------|
| Kepada Debitur Terkait<br>To Related Parties | 7                   | 303.262                                                               |
| Kepada Debitur Inti<br>To Core Debtors       | 20                  | 6.226.032                                                             |
| a. Individu<br>Individual                    | 14                  | 3.736.006                                                             |
| b. Kelompok<br>Group                         | 6                   | 2.490.026                                                             |
| Jumlah   Total                               |                     | 6.529.294                                                             |

## PELANGGARAN (FRAUD) INTERNAL

### INTERNAL VIOLATION (FRAUD)

Bank Artha Graha Internasional berupaya melakukan berbagai pencegahan terhadap kemungkinan terjadinya internal *fraud* yang dilakukan oleh seluruh insan perusahaan. Langkah ini ditempuh guna mengurangi penyimpangan internal (*Internal Fraud*) yang dilakukan oleh anggota Dewan Komisaris dan Direksi, pegawai tetap, pegawai tidak tetap (*honorer*) dan tenaga kerja alih daya (*outsourcing*) yang berpotensi memengaruhi kondisi kinerja perusahaan. Tabel berikut menjelaskan penyimpangan/kecurangan terkait proses kerja dan kegiatan operasional Bank pada tahun 2021:

Bank Artha Graha Internasional seeks to take various precautions against the possibility of internal fraud committed by all employees of the company. This step is taken to reduce internal fraud committed by members of the Board of Commissioners and Board of Directors, permanent employees, temporary employees (*honorary*) and outsourced workers that have the potential to affect the company's performance conditions. The following table describes irregularities/frauds related to the Bank's work processes and operational activities in 2021:

| Uraian<br>Description                                                                            | Anggota Dewan Komisaris dan Direksi<br>Members of the Board of Commissioners and Board of Directors |                                | Pegawai Tetap<br>Permanent Employee |                                | Pegawai Tidak Tetap dan Tenaga Kerja Alih Daya<br>Non-Permanent and Outsourced Employee |                                |
|--------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|--------------------------------|-------------------------------------|--------------------------------|-----------------------------------------------------------------------------------------|--------------------------------|
|                                                                                                  | Tahun Sebelumnya<br>Previous Year                                                                   | Tahun Berjalan<br>Current Year | Tahun Sebelumnya<br>Previous Year   | Tahun Berjalan<br>Current Year | Tahun Sebelumnya<br>Previous Year                                                       | Tahun Berjalan<br>Current Year |
| Total Fraud                                                                                      | -                                                                                                   | -                              | 1                                   | -                              | -                                                                                       | -                              |
| Telah Diselesaikan<br>Settled                                                                    | -                                                                                                   | -                              | 1                                   | -                              | -                                                                                       | -                              |
| Dalam Proses<br>Penyelesaian Internal<br>Bank<br>Under the Bank's Internal<br>Settlement Process | -                                                                                                   | -                              | -                                   | -                              | -                                                                                       | -                              |
| Belum Diupayakan<br>Penyelesaian<br>Settlement Has Not Been<br>Sought                            | -                                                                                                   | -                              | -                                   | -                              | -                                                                                       | -                              |
| Telah Ditindaklanjuti<br>Melalui Proses Hukum<br>Followed-Up Through<br>Legal Process            | -                                                                                                   | -                              | 1                                   | -                              | -                                                                                       | -                              |

## WHISTLEBLOWING SYSTEM

### WHISTLEBLOWING SYSTEM

Bank Artha Graha Internasional memiliki *Whistleblowing System* (WBS) merupakan salah satu bentuk komitmen Bank Artha Graha Internasional dalam mendukung penerapan GCG yang baik dan praktik bisnis yang berintegritas. WBS disediakan oleh Bank sebagai saluran komunikasi yang memfasilitasi *whistleblower*/pelapor untuk melaporkan kejadian atau dugaan terkait dengan tindakan *fraud*, pelanggaran kebijakan, penyuapan/pinjam-meminjam uang dengan *customer*, pelecehan seksual, pencurian/penggelapan, kecurangan laporan keuangan, aktivitas ilegal dan pelanggaran kode etik lainnya yang melibatkan karyawan Bank Artha Graha Internasional dan/atau dengan pihak-pihak terkait yang terjaga kerahasiaan identitas pelapornya.

#### KEBIJAKAN WHISTLEBLOWING SYSTEM

Bank Artha Graha Internasional mengatur kebijakan *whistleblowing system* sebagaimana yang telah diatur dalam Pedoman Kebijakan Perusahaan tentang Strategi Anti *Fraud*, Penyampaian Laporan Pelanggaran dan *Fraud*.

#### TUJUAN WHISTLEBLOWING SYSTEM

1. Mendeteksi dini dan mencegah terjadinya penyimpangan ataupun pelanggaran di lingkungan Bank Artha Graha Internasional; serta
2. Menciptakan iklim kerja yang sehat, terbuka, tulus, jujur, dan bertanggung jawab di lingkungan Bank.

#### JENIS PELANGGARAN

Bentuk pelanggaran yang dapat dilaporkan dan akan ditindaklanjuti oleh Sub Direktorat Anti *Fraud* Bank Artha Graha Internasional yaitu:

1. Kecurangan;
2. Penipuan;
3. Penggelapan Aset;
4. Pembocoran Informasi;
5. Tindak Pidana Perbankan; dan
6. Tindakan lain yang dapat dipersamakan dengan *fraud*.

#### MEDIA PELAPORAN

Sub Direktorat Anti *Fraud* - Direktorat SKAI menerima laporan pelanggaran dan *fraud* mengacu kepada Pedoman Kebijakan Perusahaan tentang Strategi Anti *Fraud*. Pelaporan ini dapat disampaikan melalui:

Bank Artha Graha Internasional has a Whistleblowing System (WBS) which is a form of Bank Artha Graha Internasional's commitment to support the GCG implementation and business practices with integrity. WBS is provided by the Bank as a communication channel that facilitates whistleblowers/rapporteurs to report incidents or allegations related to acts of fraud, policy violators, bribery/borrowing money with customers, sexual harassment, theft/embezzlement, fraudulent financial statements, illegal activities and other code violations involving employees of Bank Artha Graha Internasional and/or with related parties whose identity is kept confidential.

#### WHISTLEBLOWING SYSTEM POLICY

Bank Artha Graha Internasional regulates the whistleblowing system policy as regulated in the Company's Policy Guidelines on Anti-Fraud Strategy, Submission of Violation Reports and Fraud.

#### PURPOSE OF WHISTLEBLOWING SYSTEM

1. Early detection and prevention of irregularities or violations within Bank Artha Graha Internasional; as well as
2. Creating a healthy, open, sincere, honest and responsible work climate within the Bank.

#### TYPE OF VIOLATION

The types of violations that can be reported and will be followed up by the Sub-Directorate of Anti-Fraud Bank Artha Graha Internasional are:

1. Cheating;
2. Fraud;
3. Embezzlement of Assets;
4. Information Leakage;
5. Banking Crimes; and
6. Other actions that can be equated with fraud.

#### REPORTING MEDIA

Sub-Directorate of Anti-Fraud - Directorate of Internal Audit receives reports of violations and fraud referring to the Company's Policy Guidelines on Anti-Fraud Strategy. This report can be submitted through:

## Surat:

Sub Direktorat Anti *Fraud*, Gedung Bank Artha Graha Lt. 3,  
Jl. Kopi No.2, Jakarta Barat, 11230

E-mail:

antifraud@ag.co.id

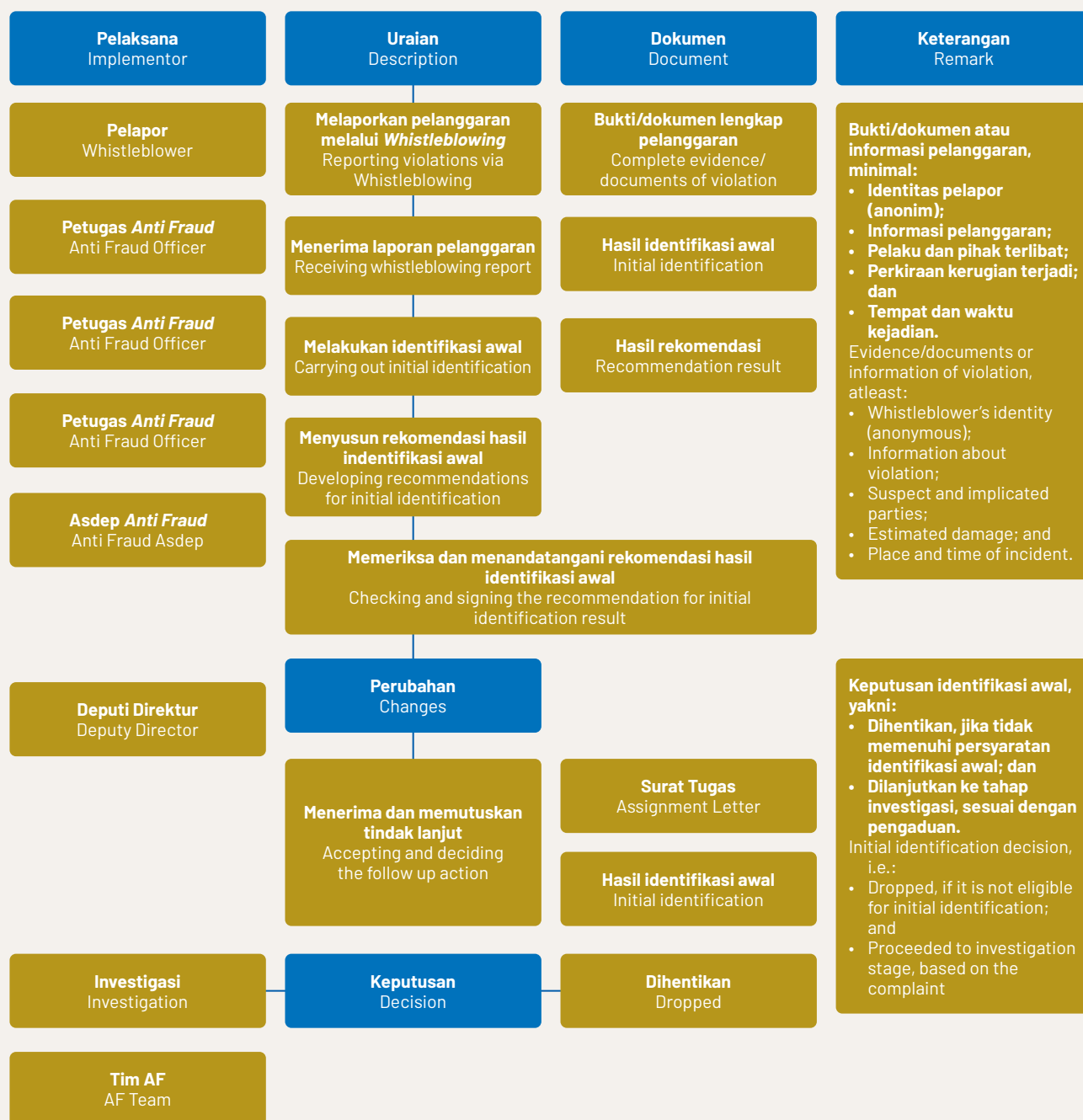
## Letter:

Sub Directorate of Anti Fraud, Bank Artha Graha Building 3<sup>rd</sup> floor,  
Jl. Kopi No.2, West Jakarta, 11230

E-mail:

antifraud@ag.co.id

## Mekanisme Penyampaian Laporan Pelanggaran



## PIHAK YANG MENGELOLA PENGADUAN

Sub Direktorat Anti *Fraud* adalah pihak yang bertanggung jawab dalam mengelola *whistleblowing system* Bank Artha Graha Internasional.

## COMPLAINTS MANAGING PARTIES

The Anti Fraud Sub-Directorate is the party responsible for managing the whistleblowing system of Bank Artha Graha Internasional.

## PERLINDUNGAN BAGI WHISTLEBLOWER

Bank Artha Graha Internasional akan memberikan perlindungan terhadap pelapor atas laporan yang terbukti kebenarannya yang meliputi:

1. Jaminan kerahasiaan identitas pelapor dan isi laporan yang disampaikan;
2. Jaminan perlindungan terhadap perlakuan yang merugikan pelapor; dan
3. Jaminan perlindungan dari kemungkinan adanya tindakan ancaman, intimidasi, hukuman ataupun tindakan tidak menyenangkan lainnya dari pihak terlapor.

## PENANGANAN PENGADUAN

Bank Artha Graha Internasional menetapkan tahapan penanganan pengaduan yang diterima yang terdiri dari:

1. Informasi atas dugaan suatu kegiatan *fraud* akan ditindaklanjuti;
2. Bukti-bukti yang terkait dengan kejadian yang patut diduga dikumpulkan kemudian dilakukan verifikasi;
3. Jika terindikasi *fraud*, maka dilakukan pemeriksaan secara menyeluruh;
4. Melaksanakan identifikasi terkait kelemahan dan penyebab terjadinya *fraud*, serta menentukan langkah selanjutnya termasuk salah satunya memperkuat sistem pengendalian internal Bank; dan
5. Membuat laporan kepada Direktur Utama dengan tembusan kepada Dewan Komisaris.

## SOSIALISASI WHISTLEBLOWING SYSTEM

Direktorat SKAI melaksanakan melaksanakan sosialisasi anti *fraud* ke seluruh kantor cabang/kantor cabang pembantu/kantor kas Bank Artha Graha Internasional, termasuk pada karyawan *outsourcing* (*driver*, *office boy*, dan *security*) dalam rangka mengefektifkan penerapan *whistleblowing system* Bank Artha Graha Internasional melalui Sub Direktorat Anti *Fraud*.

## JUMLAH PENGADUAN YANG MASUK DAN DIPROSES PADA TAHUN BUKU TERAKHIR

Pada tahun 2021, Bank melaporkan tidak terdapat pelaporan dugaan *fraud* yang disampaikan melalui mekanisme *whistleblowing system* Bank Artha Graha Internasional.

## SANKSI/TINDAK LANJUT ATAS PENGADUAN YANG TELAH SELESAI DIPROSES PADA TAHUN BUKU

Pada tahun 2021, Bank Artha Graha Internasional tidak menerima pengaduan pelanggaran. Namun, apabila terdapat pengaduan pelanggaran yang masuk dan setelah diinvestigasi terbukti sebagai pelanggaran maka dikenakan sanksi sesuai dengan peraturan yang berlaku.

## WHISTLEBLOWER PROTECTION

Bank Artha Graha Internasional will provide protection to the whistleblower for reports that are proven to be true, which include:

1. Guarantee of confidentiality of the identity of the reporter and the contents of the report submitted;
2. Guarantee of protection against treatment that is detrimental to the reporter; and
3. Guaranteed protection from possible threats, intimidation, punishment or other unpleasant actions from the reported party.

## THE HANDLING OF COMPLAINTS

Bank Artha Graha Internasional determines the stages of handling complaints received which consist of:

1. Information on suspected fraudulent activities will be followed up;
2. Evidence related to the alleged incident was collected and then verified;
3. If fraud is indicated, a thorough examination will be carried out;
4. Carry out identification related to weaknesses and causes of fraud, as well as determine the next steps including strengthening the Bank's internal control system; and
5. Make a report to the President Director with a copy to the Board of Commissioners.

## WHISTLEBLOWING SYSTEM SOCIALIZATION

The SKAI Directorate carries out anti-fraud socialization to all branch offices/sub-branch offices/cash offices of Bank Artha Graha Internasional, including outsourced employees (*drivers*, *office boys*, and *security*) in order to streamline the implementation of Bank Artha Graha Internasional's whistleblowing system through the Sub-Directorate of Anti *fraud*.

## NUMBER OF COMPLAINTS RECEIVED AND PROCESSED IN THE LAST FINANCIAL YEAR

In 2021, the Bank reported that there were no reports of alleged fraud submitted through the Bank Artha Graha Internasional whistleblowing system mechanism.

## SANCTIONS/FOLLOW-UPS ON COMPLAINTS THAT HAVE BEEN PROCESSED IN THE FINANCIAL YEAR

In 2021, Bank Artha Graha Internasional did not receive any complaints of violations. However, if there are complaints of violations that come in and after being investigated, they are proven to be violations, they will be subject to sanctions in accordance with applicable regulations.



- Kilas Kinerja Performance Highlights
- Laporan Manajemen Management Report
- Profil Perusahaan Company Profile
- Aspek Pendukung Bisnis Business Supporting Aspects

## LAPORAN PELAKSANAAN TATA KELOLA TERINTEGRASI

### INTEGRATED GOVERNANCE IMPLEMENTATION REPORT

#### LAPORAN PELAKSANAAN TATA KELOLA TERINTEGRASI

Bank Artha Graha Internasional belum mempunyai Entitas Anak atau keterkaitan kepemilikan dan/atau pengendalian dengan perusahaan lain di bidang jasa keuangan sampai tahun 2021 dan jika merujuk pada POJK No. 45/POJK.03/2020 tanggal 16 Oktober 2020 tentang Konglomerasi Keuangan disebutkan kriteria konglomerasi keuangan memiliki total aset grup atau kelompok lebih besar atau sama dengan Rp100.000.000.000.000,00 (seratus triliun rupiah); dan kegiatan bisnis pada lebih dari 1 (satu) jenis Lembaga Jasa Keuangan (LJK). Dengan kriteria tersebut, Bank belum memiliki kewajiban dalam menerapkan tata kelola terintegrasi.

#### INTEGRATED GOVERNANCE IMPLEMENTATION REPORT

Bank Artha Graha Internasional does not yet have a Subsidiary or ownership and/or control linkages with other companies in the financial services sector until 2021 and when referring to POJK No. 45/POJK.03/2020 dated October 16, 2020 regarding Financial Conglomerates, the criteria for financial conglomerates are stated has total assets of a group or group of greater than or equal to IDR100,000,000,000.00 (one hundred trillion rupiah); and business activities in more than 1 (one) type of Financial Services Institution (LJK). With these criteria, the Bank does not yet have an obligation to implement integrated governance.

## PEMENUHAN PENYAMPAIAN LAPORAN KEBERLANJUTAN 2021

### FULFILLMENT OF SUBMITTING SUSTAINABILITY REPORT 2021

#### PEMENUHAN PENYAMPAIAN LAPORAN KEBERLANJUTAN 2021

Bank Artha Graha Internasional telah menyampaikan Laporan Keberlanjutan sebagaimana yang diatur dalam POJK No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik. Untuk tahun buku 2021, Bank menyampaikan Laporan Keberlanjutan dalam buku yang terpisah dari Laporan Tahunan namun tetap menjadi bagian yang tak terpisahkan dari Laporan Tahunan ini.

#### FULFILLMENT OF 2021 SUSTAINABILITY REPORT SUBMISSION

Bank Artha Graha Internasional has submitted a Sustainability Report as stipulated in POJK No. 51/POJK.03/2017 regarding the Implementation of Sustainable Finance for Financial Service Institutions, Issuers and Public Companies. For the 2021 financial year, the Bank submits a Sustainability Report in a separate book from the Annual Report but remains an integral part of this Annual Report.

# TRANSPARANSI PRAKTIK BAD GOVERNANCE

## TRANSPARENCY OF BAD GOVERNANCE PRACTICES

### LAPORAN ATAS KEGIATAN PERUSAHAAN YANG MENCEMARI LINGKUNGAN

Bank berkomitmen untuk senantiasa mendukung, program *save earth (Go Green)* dan telah diterapkan dalam internal Bank meskipun sedikit sekali bersinggungan dengan kegiatan pencemaran lingkungan karena kegiatan usaha di industri perbankan.

### REPORT ON COMPANY ACTIVITIES POLLUTING THE ENVIRONMENT

The Bank is committed to always supporting the *save earth (Go Green)* program and has been implemented internally by the Bank even though it has little contact with environmental pollution activities due to business activities in the banking industry.

### PEMENUHAN KEWAJIBAN PERPAJAKAN

Bank Artha Graha Internasional membayar pajak sebesar Rp185,92 miliar pada tahun 2021 sebagai wujud kontribusi kepada negara.

### FULFILLMENT OF TAX OBLIGATIONS

Bank Artha Graha Internasional paid taxes of IDR185.92 billion in 2021 as its contribution to the state.

### KESESUAIAN PENYAJIAN LAPORAN TAHUNAN DAN LAPORAN KEUANGAN DENGAN PERATURAN YANG BERLAKU DAN STANDAR AKUNTANSI KEUANGAN (SAK)

Dalam penyusunan Laporan Tahunan dan Laporan Keuangan Bank Artha Graha Internasional, informasi yang tersaji telah disesuaikan dengan peraturan dan perundang-undangan yang berlaku antara lain mengacu pada Peraturan Otoritas Jasa Keuangan No. 29/POJK.04/2016 Tentang Laporan Tahunan Emiten atau Perusahaan Publik dan penyusunan Laporan Keuangan yang berakhir pada 31 Desember 2021 telah diperiksa kesesuaiannya dengan Standar Akuntansi Keuangan yang berlaku dan disahkan oleh Kantor Akuntan Publik yang ditunjuk oleh Bank dalam RUPS.

### CONFORMITY OF THE PRESENTATION OF ANNUAL REPORTS AND FINANCIAL STATEMENTS WITH APPLICABLE REGULATIONS AND FINANCIAL ACCOUNTING STANDARDS (SAK)

In preparing the Annual Report and Financial Statements of Bank Artha Graha Internasional, the information presented has been adjusted to the applicable laws and regulations, among others, refers to the Financial Services Authority Regulation No. 29/POJK.04/2016 Regarding the Annual Report of Issuers or Public Companies and the preparation of Financial Statements ending on December 31, 2021, the conformity with the applicable Financial Accounting Standards has been checked and ratified by the Public Accounting Firm appointed by the Bank in the GMS.

### KASUS TERKAIT BURUH DAN KARYAWAN

Bank Artha Graha Internasional tidak memiliki permasalahan baik pidana maupun perdata terkait buruh dan karyawan di sepanjang tahun 2021.

### CASES RELATED TO LABOR AND EMPLOYEES

Bank Artha Graha Internasional did not have any criminal or civil problems related to labor and employees throughout 2021.

### PENGUNGKAPAN SEGMENT OPERASI

Bab Analisis Pembahasan Manajemen telah mengungkapkan berbagai segmen operasi yang dilakukan oleh Bank disertai dengan informasi pendapatan dan laba/rugi.

### OPERATING SEGMENT DISCLOSURE

The Management Discussion and Analysis chapter has disclosed various operating segments carried out by the Bank accompanied by income and profit/loss information.

### KESESUAIAN BERKAS LAPORAN TAHUNAN

Bank Artha Graha Internasional senantiasa melakukan pengecekan sebelum mengunggah Laporan Tahunan untuk memastikan kesesuaian data antara Laporan Tahunan *hardcopy* dengan *softcopy*.

### COMPATIBILITY OF ANNUAL REPORT FILES

Bank Artha Graha Internasional always checks before uploading the Annual Report to ensure data conformity between the *hardcopy* and *softcopy* Annual Reports.

## PENERAPAN TATA KELOLA PERUSAHAAN LAINNYA

### IMPLEMENTATION OF OTHER CORPORATE GOVERNANCE

#### PENGUNGKAPAN KEPEMILIKAN SAHAM ANGGOTA DIREKSI DAN ANGGOTA DEWAN KOMISARIS

##### Kebijakan Pengungkapan Kepemilikan Saham

Perseroan dalam menjalankan tata kelola perusahaan berkomitmen memenuhi ketentuan peraturan yang berlaku termasuk terkait kebijakan pengungkapan 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. Dalam hal ini Perseroan berkomitmen memenuhi Peraturan Otoritas Jasa Keuangan No. 11/POJK.04/2017 tentang Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka.

##### Implementasi Kebijakan Pengungkapan Kepemilikan Saham

Komitmen pengungkapan kepemilikan saham anggota Direksi dan anggota Dewan Komisaris paling lambat 3 (tiga) hari kerja setelah terjadinya kepemilikan atau setiap perubahan kepemilikan diwujudkan dengan menyampaikan perubahan atas kepemilikan tersebut kepada Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia yang mencantumkan informasi di antaranya: Identitas anggota Direksi atau anggota Dewan Komisaris; Nama saham Perusahaan Terbuka; Jumlah saham dan persentase sebelum transaksi; Jumlah saham dan persentase setelah transaksi; Jumlah saham dibeli; Harga rata-rata transaksi; Tanggal transaksi; Tujuan dari transaksi; dan Status kepemilikan Saham.

#### KEBIJAKAN PEMBERIAN KOMPENSASI JANGKA PANJANG BERBASIS KINERJA KEPADA MANAJEMEN DAN/ATAU KARYAWAN

Sampai dengan periode yang berakhir pada tanggal 31 Desember 2021, Bank belum pernah melaksanakan kebijakan pemberian kompensasi jangka panjang berbasis kinerja kepada manajemen dan/atau karyawan yang dimiliki oleh Emiten atau Perusahaan Publik (jika ada), antara lain berupa program kepemilikan saham oleh manajemen (*management stock ownership program/MSOP*) dan/atau program kepemilikan saham oleh karyawan (*employee stock ownership program/ESOP*). Oleh karena itu, Perseroan tidak memiliki kebijakan terkait program kepemilikan saham oleh manajemen dan/atau karyawan.

#### DISCLOSURE OF SHARE OWNERSHIP OF MEMBERS OF BOARD OF DIRECTORS AND MEMBERS OF BOARD OF COMMISSIONERS

##### Share Ownership Disclosure Policy

In implementing corporate governance, the Company is committed to complying with prevailing regulations, including the policy on disclosing share ownership of members of the Board of Directors and Board of Commissioners no later than 3 (three) working days after ownership or any change in ownership of shares of a Public Company occurs. In this case, the Company is committed to complying with the Financial Services Authority Regulation No. 11/POJK.04/2017 concerning Ownership Report or Any Change in Share Ownership of a Public Company.

##### Implementation of Share Ownership Disclosure Policy

The commitment to disclose 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 occurrence of ownership or any change in ownership is realized by submitting the change in ownership to the Financial Services Authority (OJK) and the Indonesia Stock Exchange which includes information including: Identity members of the Board of Directors or members of the Board of Commissioners; Name of the shares of the Public Company; Number of shares and percentage before the transaction; Number of shares and percentage after transaction; Number of shares purchased; Average transaction price; Transaction date; The purpose of the transaction; and Share ownership status.

#### LONG-TERM PERFORMANCE-BASED COMPENSATION POLICY FOR MANAGEMENT AND/OR EMPLOYEES

As of the period ending December 31, 2021, the Bank has never implemented a policy of providing long-term performance-based compensation to management and/or employees owned by the Issuer or Public Company (if any), including the management share ownership program, stock ownership program/MSOP and/or employee stock ownership program (ESOP). Therefore, the Company does not have a policy regarding the share ownership program by management and/or employees.

## KEBIJAKAN ANTI KORUPSI

Bank memiliki kebijakan anti korupsi dan anti *fraud* sebagaimana dimuat dalam Pedoman *Anti Fraud* No. 00001.02.2 tanggal 25 Maret 2021 tentang Pedoman Penerapan Strategi *Anti Fraud* yang disosialisasikan secara berkala kepada seluruh kantor cabang agar dapat dilaksanakan secara konsisten.

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. Kebijakan tersebut antara lain dapat meliputi program dan prosedur yang dilakukan dalam mengatasi praktik korupsi, balas jasa (*kickbacks*), *fraud*, suap dan/atau gratifikasi dalam perusahaan terbuka. Lingkup dari kebijakan tersebut menggambarkan pencegahan perusahaan terbuka terhadap segala praktik korupsi, baik memberi maupun menerima dari pihak lain.

## KEBIJAKAN PENGADAAN BARANG DAN JASA

Bank melakukan 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, peningkatan kemampuan pemasok atau vendor bermanfaat untuk memastikan bahwa rantai pasokan (*supply chain*) berjalan dengan efisien dan efektif. Kemampuan pemasok atau vendor dalam memasok/memenuhi barang atau jasa yang dibutuhkan Bank akan memengaruhi kualitas *output* Bank.

Pelaksanaannya dapat menjamin kontinuitas pasokan, baik dari segi kuantitas maupun kualitas yang dibutuhkan perusahaan terbuka. Cakupan 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, serta penggunaan rekening Bank Artha Graha Internasional untuk pembayaran vendor sebagaimana diatur dalam Surat Edaran Operasi No. 194.02.0.

## ANTI-CORRUPTION POLICY

The Bank has an anti-corruption and anti-fraud policy as contained in the Anti-Fraud Guidelines No. 00001.02.2 dated March 25, 2021 regarding Guidelines for the Implementation of Anti-Fraud Strategies which are periodically disseminated to all branch offices so that they can be implemented consistently.

The anti-corruption policy is useful to ensure that the business activities of a 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. These policies may include, among others, programs and procedures implemented in overcoming corrupt practices, kickbacks, fraud, bribery and/or gratuities in public companies. The scope of the policy describes the prevention of public companies from all corrupt practices, both giving and receiving from other parties.

## GOODS AND SERVICES PROCUREMENT POLICY

The Bank selects useful suppliers or vendors to ensure that public companies obtain the goods or services needed at competitive prices and of good quality. Meanwhile, 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 required by the Bank will affect the quality of the Bank's output.

Its implementation can ensure continuity of supply, both in terms of quantity and quality required by a public company. This scope 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, as well as the use of Bank Artha Graha Internasional accounts for vendor payments as stipulated in the Operational Circular. No. 194.02.0.

# RENCANA STRATEGIS BANK

## STRATEGIC PLAN OF THE BANK

Rencana strategis Bank disusun sebagai upaya untuk menjawab tantangan bisnis dalam 10 tahun mendatang (2020-2029). Bank Artha Graha Internasional berinovasi menjadi *Digital Banking* yang menyediakan *One Stop Solution Banking Services* untuk nasabah. Strategi ini mendukung

The Bank's strategic plan is prepared as an effort to answer business challenges in the next 10 years (2020-2029). Bank Artha Graha Internasional innovates into *Digital Banking* which provides *One Stop Solution Banking Services* for customers. This strategy supports the movement of

pergerakan era digital serta peluang bonus demografi negara Indonesia yang akan mulai tampak pada tahun 2025. Serangkaian rekam jejak telah dirumuskan Bank untuk menjalankan strategi besar tersebut.

Fokus utama Bank Artha Graha Internasional adalah penguatan internal serta pembangunan infrastruktur TI dan HC, dimana diharapkan peningkatan infrastruktur TI yang akan dikelola dengan baik oleh talenta-talenta Bank yang memiliki kompetensi andal di era digital. Rekam jejak tersebut telah digambarkan dalam peta strategi level korporasi Bank Artha Graha Internasional sebagai bentuk penerjemahan strategi yang dapat dilaksanakan.

## RENCANA JANGKA PANJANG

Bank Artha Graha Internasional telah menentukan rencana strategis serta *destination statement* untuk 10 tahun ke depan untuk mencapai visi dan misi. Rencana strategis Bank Artha Graha Internasional dibagi atas 3 fase utama dengan masing-masing fase memiliki tema serta sasaran yang ingin dicapainya, yaitu:

1. *Strengthen Foundation and Digitalization*;
2. *Sustainable Business Expansion*; dan
3. *Market Prominence*.

Penjelasan rencana strategis Bank Artha Graha Internasional sampai dengan tahun 2029 sebagai berikut:

the digital era as well as the opportunity for Indonesia's demographic bonus which will begin to appear in 2025. A series of track records have been formulated by the Bank to carry out this grand strategy.

The main focus of Bank Artha Graha Internasional is internal strengthening and development of IT infrastructure and HC, which is expected to improve IT infrastructure which will be managed properly by the Bank's talents who have reliable competence in the digital era. This track record has been described in the corporate level strategy map of Bank Artha Graha Internasional as a form of strategy translation that can be implemented.

## LONG-TERM PLAN

Bank Artha Graha Internasional has determined a strategic plan and a destination statement for the next 10 years to achieve the vision and mission. Bank Artha Graha Internasional's strategic plan is divided into 3 main phases with each phase having a theme and the goals it wants to achieve, namely:

1. Strengthen Foundation and Digitalization;
2. Sustainable Business Expansion; and
3. Market Prominence.

The explanation of the strategic plan of Bank Artha Graha Internasional until 2029 is as follows:

| Strategi   Strategy                             | Fase                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Phase                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|-------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <i>Strengthen Foundation and Digitalization</i> | <p>Fase I ➡ 2020-2021</p> <ol style="list-style-type: none"> <li>1. Tingkatkan profitabilitas melalui perbaikan produktivitas dan kualitas aset dengan memperkuat <i>governance, risk and control</i>, kualitas HC, budaya kerja, dan sistem informasi yang andal;</li> <li>2. Memperkuat penetrasi segmen konsumen dan UMKM berbasis <i>value chain</i>; dan</li> <li>3. Membangun keunggulan infrastruktur <i>digital</i> dan TI untuk memperluas jaringan dan kualitas produk dan pelayanan.</li> </ol> | <p>Phase I ➡ 2020-2021</p> <ol style="list-style-type: none"> <li>1. Increase profitability by improving productivity and asset quality by strengthening governance, risk and control, quality of Human Capital, work culture, and reliable information systems;</li> <li>2. Strengthening the penetration of the value chain based consumer and MSME segments; and</li> <li>3. Build digital and IT infrastructure excellence to expand the network and the quality of products and services.</li> </ol> |
| <i>Sustainable Business Expansion</i>           | <p>Fase II ➡ 2022-2026</p> <ol style="list-style-type: none"> <li>1. Akselerasi pertumbuhan dengan posisi di atas rata-rata di BUKU II dari ukuran aset dan profitabilitas;</li> <li>2. Memperluas kapasitas <i>one stop financial solutions</i> dengan sinergi/akuisisi mitra usaha (<i>leasing, asuransi, syariah</i>); dan</li> <li>3. Memperkuat permodalan.</li> </ol>                                                                                                                                | <p>Phase II ➡ 2022-2026</p> <ol style="list-style-type: none"> <li>1. Accelerated growth with a position above the average in BUKU II in terms of asset size and profitability;</li> <li>2. Expanding the capacity of one stop financial solutions by synergizing/acquiring business partners (<i>leasing, insurance, sharia</i>); and</li> <li>3. Strengthening capital.</li> </ol>                                                                                                                      |



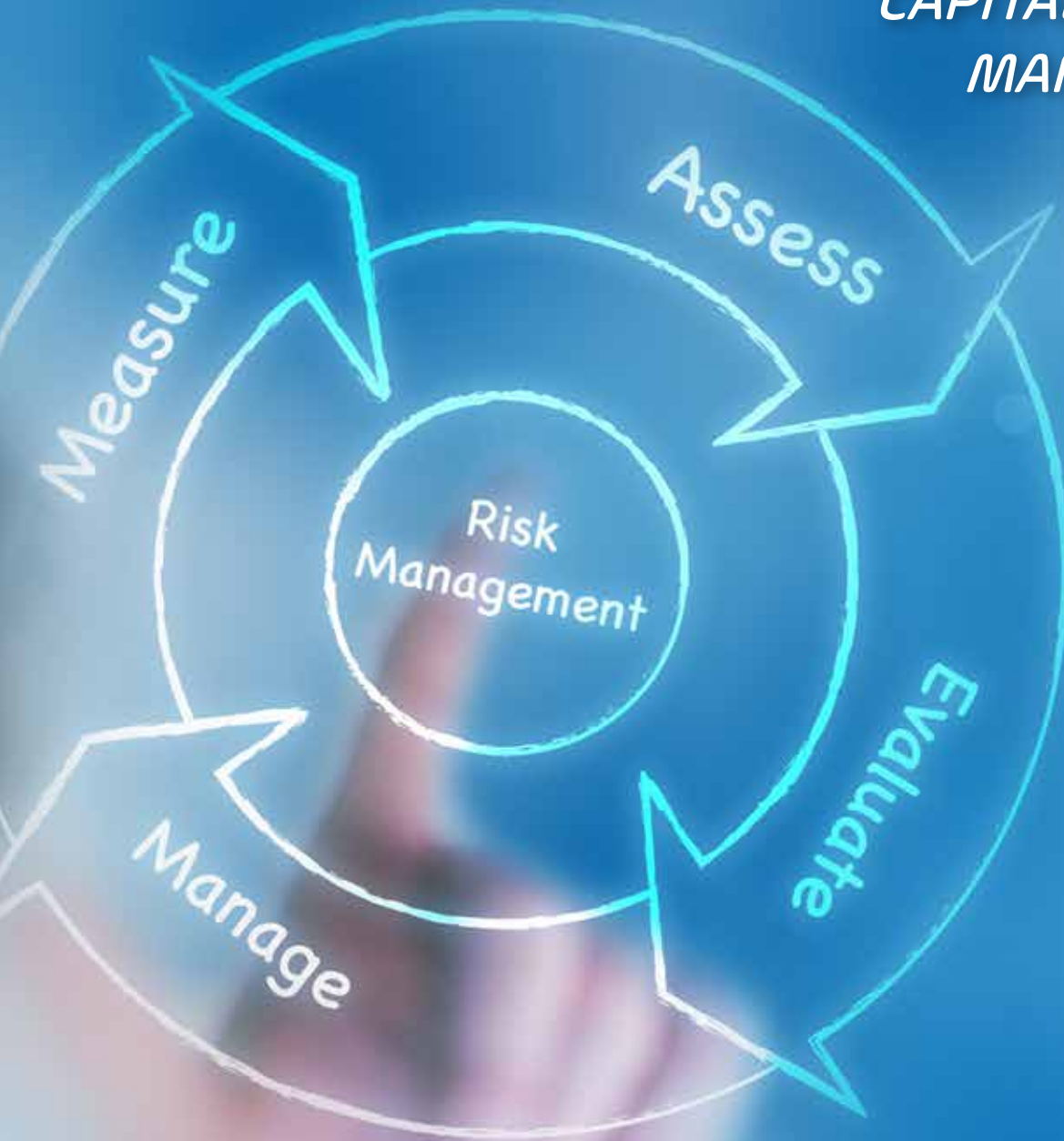






# PERMODALAN DAN MANAJEMEN RISIKO

*CAPITAL AND RISK  
MANAGEMENT*



## PERMODALAN DAN MANAJEMEN RISIKO

### CAPITAL AND RISK MANAGEMENT

Bank Artha Graha Internasional menyadari pentingnya penerapan praktik manajemen risiko seiring dengan tingkat kompleksitas usaha yang semakin meningkat dari waktu ke waktu. Hal ini dilakukan agar Bank mampu beradaptasi dengan perubahan-perubahan yang terjadi dalam lingkungan bisnis perbankan. Lingkungan eksternal dan internal perbankan sangat dinamis seiring dengan tuntutan dari berbagai Pemangku Kepentingan, peningkatan kompleksitas risiko kegiatan usaha dan tingkat persaingan di industri yang semakin kompetitif.

Bank telah menyusun kebijakan, proses, kompetensi, akuntabilitas, pelaporan, dan sistem informasi pendukung, serta mengimplementasikan pendekatan komprehensif untuk mengidentifikasi, mengukur, memprioritaskan, memantau, dan mengendalikan risiko-risiko yang berdampak terhadap bisnis, operasional, dan organisasi, dengan tujuan agar implementasi manajemen risiko berjalan efektif dan efisien. Hal ini dilakukan sejalan dengan komitmen pengelolaan yang dilakukan secara proaktif oleh Bank Artha Graha Internasional dalam rangka mendukung Bank dalam mencapai pertumbuhan yang sehat dan berkelanjutan serta memelihara tingkat *risk-adjusted return* yang optimal dan *shareholder value*.

#### DASAR PENERAPAN MANAJEMEN RISIKO

Dasar penerapan pengelolaan permodalan dan manajemen risiko Bank Artha Graha Internasional mengacu pada beberapa peraturan berikut:

Bank Artha Graha Internasional realizes the importance of implementing risk management practices in accordance with the level of business complexity that is increasing from time to time. The Bank implements it in order to adapt with the changes in the banking business environment. The external and internal banking conditions are very dynamic in line with the demands from various stakeholders, increasing complexity of business activities risks and level of competition in an increasingly competitive industry.

The Bank has developed policies, processes, competencies, accountability, reporting, and supporting information systems, as well as implemented a comprehensive approach to identify, measure, prioritize, monitor, and control the risks affecting the business, operations, and organization in order to attain an effective and efficient risk management implementation. It is done in line with the commitment to manage proactively by Bank Artha Graha Internasional in order to support the Bank in achieving healthy and sustainable growth as well as maintaining an optimal level of risk-adjusted return and shareholder value.

#### BASIS OF RISK MANAGEMENT IMPLEMENTATION

The basis of Bank Artha Graha Internasional's capital management and risk management implementation refers to the following regulations:

| Dasar Hukum   Legal Basis                                                                 | Jenis Regulasi   Type of Regulation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|-------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Peraturan Otoritas Jasa Keuangan (POJK)<br>Financial Services Authority Regulation (POJK) | <ul style="list-style-type: none"> <li>• POJK No. 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum;</li> <li>• POJK No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum;</li> <li>• POJK No. 38/POJK.03/2016 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Bank Umum;</li> <li>• POJK No. 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum; dan</li> <li>• POJK No. 13/POJK.03/2020 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No. 38/POJK.03/2016 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Bank Umum.</li> <li>• POJK No. 4/POJK.03/2016 concerning Assessment of Commercial Bank Soundness Level;</li> <li>• POJK No. 18/POJK.03/2016 concerning Implementation of Risk Management for Commercial Banks;</li> <li>• POJK No. 38/POJK.03/2016 concerning the Risk Management implementation in the Use of Information Technology by Commercial Banks;</li> <li>• POJK No. 55/ POJK.03/2016 on Implementation of Governance for Commercial Banks; and</li> <li>• POJK No. 13/POJK.03/2020 concerning Amendments to Financial Services Authority Regulation No. 38/POJK.03/2016 concerning the Implementation of Risk Management in the Use of Information Technology by Commercial Banks.</li> </ul> |

| Dasar Hukum   Legal Basis                                                                            | Jenis Regulasi   Type of Regulation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Surat Edaran Otoritas Jasa Keuangan (SE OJK)<br>Financial Services Authority Circular Letter (SEOJK) | <ul style="list-style-type: none"> <li>• SEOJK No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum;</li> <li>• SEOJK No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum;</li> <li>• SEOJK No. 14/SEOJK.03/2017 tentang Penilaian Tingkat Kesehatan Bank Umum; dan</li> <li>• SEOJK No. 21/SEOJK.03/2017 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Bank Umum.</li> <li>• SEOJK No. 34/SEOJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks;</li> <li>• SEOJK No. 13/SEOJK.03/2017 concerning the Implementation of Good Corporate Governance for Commercial Banks;</li> <li>• SEOJK No. 14/SEOJK.03/2017 concerning Assessment of Commercial Bank Soundness Level; and</li> <li>• SEOJK No. 21/SEOJK.03/2017 concerning the Application of Risk Management in the Use of Information Technology by Commercial Banks.</li> </ul> |

## PENGUNGKAPAN PERMODALAN

Bank Artha Graha Internasional memiliki profil kecukupan modal dan struktur permodalan yang kuat sebagai penopang pengembangan ekspansi usaha Bank saat sekarang dan di masa mendatang. Pemenuhan Bank terhadap berbagai ketentuan Regulator terkait permodalan dilakukan untuk memastikan agar struktur permodalan Bank telah efisien. Sesuai dengan Peraturan Bank Indonesia dan Otoritas Jasa Keuangan, modal Bank Artha Graha Internasional terdiri dari:

1. Modal Inti  
Modal inti terdiri dari modal inti utama (*common equity tier/ CET 1*) dan modal inti tambahan (*Additional Tier 1*). Modal inti utama terdiri dari modal disetor dan cadangan tambahan modal (*disclose reserve*). Cadangan tambahan modal ini mencakup faktor penambah (agio, cadangan umum, laba tahun lalu, laba tahun berjalan, serta opsi saham) dan faktor pengurang (kerugian komprehensif lainnya dari transaksi aset keuangan yang diklasifikasikan dalam kelompok tersedia untuk dijual, selisih kurang penyisihan penghapusan aset (PPA) atas aset produktif dengan cadangan kerugian penurunan nilai, serta PPA non-produktif).
2. Modal Pelengkap (maksimum 100% dari modal inti)  
Modal pelengkap meliputi cadangan umum PPA atas aset produktif yang wajib dihitung dengan jumlah maksimum 1,25% dari ATMR risiko kredit dan Pinjaman Subordinasi LTN.

## CAPITAL DISCLOSURE

Bank Artha Graha Internasional has a strong capital adequacy and capital structure profile to support the Bank's current and future business expansion. The Bank's compliance with various Regulatory provisions related to capital is performed to ensure that the Bank's capital structure is efficient. In accordance with the regulations of Bank of Indonesia and Financial Services Authority, Bank Artha Graha Internasional's capital consists of:

1. Core Capital  
The Core Capital (Tier 1) consists of Common Equity Tier (CET 1) and Additional Tier 1. Common Equity Tier (CET 1) consists of paid-up capital and disclose reserve. Disclose reserves consist of the addition factors (share premium, general reserves, previous year's profit, profit for the year, and stock options) and the reduction factors (other comprehensive losses from financial asset transactions classified as available-for-sale, net of allowance for non-collectable assets (PPA) on earning assets with impairment losses allowance, and non-earning PPA).
2. Supplementary Capital (maximum 100% of core capital)  
Tier 2 Capital includes general reserves of PPA on earning assets which must be calculated with a maximum amount of 1.25% of RWA of credit risk and Subordinated LTN.

Profil permodalan Bank Artha Graha Internasional dalam 2 tahun terakhir adalah sebagai berikut:

Bank Artha Graha Internasional's capital profile in the last 2 years is as follows:

(Dalam jutaan Rupiah)/(In million Rupiah)

| Jenis Modal<br>Type of Capital     | 2021      | 2020      |
|------------------------------------|-----------|-----------|
| Modal Inti   Core Capital (Tier 1) | 3.389.031 | 2.730.510 |
| Modal Pelengkap   Tier 2 Capital   | 364.551   | 304.321   |
| Total Modal   Total Capital        | 3.753.582 | 3.034.831 |

## PENILAIAN KECUKUPAN PERMODALAN

Bank Artha Graha Internasional senantiasa memenuhi seluruh peraturan yang ada terkait dengan ketentuan kecukupan modal. Perhitungan kewajiban penyediaan modal minimum (KPMM) dan aset tertimbang menurut risiko (ATMR) dilakukan dengan menggunakan metode sebagai berikut:

## ASSESSMENT OF CAPITAL ADEQUACY

Bank Artha Graha Internasional consistently complies with all existing regulations related to capital adequacy provisions. The calculation of the minimum capital adequacy requirement (KPMM) and risk-weighted assets (RWA) is performed by using the following methods:

| Jenis Risiko<br>Type of Risks         | Metode Penilaian Risiko Kecukupan Modal<br>Capital Adequacy Risk Measurement Methods |
|---------------------------------------|--------------------------------------------------------------------------------------|
| Risiko Kredit   Credit Risk           | Pendekatan Standar   Standardized Approach                                           |
| Risiko Pasar   Market Risk            | Pendekatan Standar   Standardized Approach                                           |
| Risiko Operasional   Operational Risk | Pendekatan Indikator Dasar   Basic Indicator Approach                                |

## PENERAPAN MANAJEMEN RISIKO

Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum menjadi panduan bagi Bank terkait penerapan manajemen risiko di Bank Artha Graha Internasional. Adapun kerangka proses manajemen risiko dalam pengelolaan bisnis dan operasional Bank terdiri dari:

1. Pengawasan aktif Direksi dan Dewan Komisaris;
2. Kecukupan kebijakan dan prosedur manajemen risiko, serta penetapan limit risiko;
3. Kecukupan proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko serta sistem informasi manajemen risiko; serta
4. Sistem pengendalian internal yang menyeluruh.

## RISK MANAGEMENT IMPLEMENTATION

Financial Services Authority Regulation No. 18/POJK.03/2016 regarding the Implementation of Risk Management for Commercial Banks serves as a guide for the Bank to implement risk management at Bank Artha Graha Internasional. The framework of risk management process in the Bank's business and operations management consists of:

1. Active supervision of the Board of Directors and Board of Commissioners;
2. Adequacy of risk management policies and procedures, as well as setting risk limits;
3. Adequacy of risk identification, measurement, monitoring and control processes and risk management information systems; as well as
4. Comprehensive internal control system.

## PENGAWASAN AKTIF DIREKSI DAN DEWAN KOMISARIS

Direksi dan Dewan Komisaris Bank berpartisipasi aktif dalam penerapan manajemen risiko Bank. Dalam hal ini, pengawasan dilakukan sesuai tugas dan tanggung jawab yang dimiliki serta dilakukan secara berkala dan konsisten, sekurang-kurangnya setiap bulan.

## ACTIVE SUPERVISION OF THE BOARD OF DIRECTORS AND BOARD OF COMMISSIONERS

The Board of Directors and Board of Commissioners of the Bank actively participate in the Bank's risk management implementation. In this case, surveillance is performed based on their owned duties and responsibilities and conducted regularly and consistently, at least every month.

## Direksi

Tugas dan tanggung jawab Direksi terkait penerapan manajemen risiko di Bank Artha Graha Internasional antara lain:

1. Menyusun kebijakan, strategi, dan kerangka manajemen risiko secara tertulis dan komprehensif termasuk limit risiko secara keseluruhan dan per jenis risiko, dengan memperhatikan tingkat risiko yang akan diambil (*risk appetite*) dan toleransi risiko (*risk tolerance*) sesuai kondisi Bank serta memperhitungkan dampak risiko terhadap kecukupan permodalan. Setelah mendapat persetujuan dari Dewan Komisaris, Direksi menetapkan kebijakan, strategi, dan kerangka manajemen risiko dimaksud;
2. Mengevaluasi dan/atau mengkinikan kebijakan, strategi, dan kerangka manajemen risiko paling kurang 1 kali dalam 1 tahun atau dalam frekuensi yang lebih sering dalam hal terdapat perubahan faktor-faktor yang memengaruhi kegiatan usaha Bank, eksposur risiko, dan/atau profil risiko secara signifikan;
3. Menetapkan struktur organisasi termasuk wewenang dan tanggung jawab yang jelas pada setiap jenjang jabatan yang terkait dengan penerapan manajemen risiko;
4. Memastikan seluruh risiko yang material dan dampak yang ditimbulkan oleh risiko dimaksud telah ditindaklanjuti dan menyampaikan laporan pertanggungjawaban kepada Dewan Komisaris secara berkala. Laporan dimaksud antara lain memuat laporan perkembangan dan permasalahan terkait risiko yang material disertai langkah-langkah perbaikan yang telah, sedang, dan akan dilakukan;
5. Memastikan pelaksanaan langkah-langkah perbaikan atas permasalahan atau penyimpangan dalam kegiatan usaha Bank yang ditemukan oleh Satuan Kerja Audit Intern (SKAI);
6. Memastikan kecukupan dukungan keuangan dan infrastruktur untuk mengelola dan mengendalikan risiko; dan
7. Memastikan bahwa fungsi manajemen risiko telah diterapkan secara independen yang dicerminkan antara lain adanya pemisahan fungsi antara Satuan Kerja Manajemen Risiko (SKMR) yang melakukan identifikasi, pengukuran, pemantauan dan pengendalian risiko dengan satuan kerja yang melakukan dan menyelesaikan transaksi.

Dalam pelaksanaan tugas dan tanggung jawab tersebut, Direksi dibantu oleh Komite Manajemen Risiko, Komite Kredit, Komite Asset and Liability, serta Komite Pemantau Teknologi Informasi. Selain itu, Direksi juga dibantu oleh Satuan Kerja Audit Intern (SKAI), Sub Direktorat Manajemen Risiko, dan Sub Direktorat Kepatuhan Operasi & Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU PPT), Sub Direktorat Kepatuhan Kredit, serta Sub Direktorat Kontrol.

## Board of Directors

The Board of Directors' duties and responsibilities related to the risk management implementation at Bank Artha Graha Internasional include:

1. Establish written and comprehensive risk management policies, strategies and frameworks including overall risk limits and per type of risk, by considering risk appetite and risk tolerance based on the Bank's conditions and taking into account the impact of risk to capital adequacy. After receiving an approval from the Board of Commissioners, the Board of Directors shall determine those policies, strategies and frameworks of risk management;
2. Evaluate and/or update policies, strategies, and risk management framework at least once a year or more frequently in the event of changes in factors affecting significantly the Bank's business activities, risk exposure, and/or risk profile as a whole;
3. Establish an organizational structure including a clear authority and responsibility at each level of position related to risk management implementation;
4. Ensure that all material risks and impacts caused by those risks have been followed up and submit accountability reports to the Board of Commissioners regularly. The reports among others include, reports on progress and problems related to material risks along with corrective measures that have been, are being, and will be taken;
5. Assure the implementation of corrective measures for problems or irregularities in the Bank's business activities found by the Internal Audit Unit (IAU);
6. Ensure an adequate financial support and infrastructure to manage and control risk; and
7. Assure that the risk management function has been independently implemented which is reflected in, among others, the separation of functions between the Risk Management Work Unit (SKMR) conducting identification, measurement, monitoring and control of risk and the work unit that performs and completes transactions.

In performing these duties and responsibilities, the Board of Directors is assisted by Risk Management Committee, Credit Committee, Asset and Liability Committee, and Information Technology Monitoring Committee. In addition, the Board of Directors is also assisted by the Internal Audit Unit (IAU), Sub-Directorate of Risk Management, and Sub-Directorate of Operational Compliance & Anti-Money Laundering and Prevention of Terrorism Financing (AML CFT), Sub-Directorate of Credit Compliance, and Sub-Directorate of Control.



### Dewan Komisaris

Dewan Komisaris dalam penerapan manajemen risiko di Bank Artha Graha Internasional memiliki tugas dan tanggung jawab antara lain:

1. Menyetujui kebijakan manajemen risiko termasuk strategi dan kerangka manajemen risiko yang ditetapkan sesuai dengan tingkat risiko yang akan diambil (*risk appetite*) dan toleransi risiko (*risk tolerance*) Bank;
2. Mengevaluasi kebijakan manajemen risiko dan strategi manajemen risiko paling kurang 1 kali dalam 1 tahun atau dalam frekuensi yang lebih sering dalam hal terdapat perubahan faktor yang memengaruhi kegiatan usaha Bank secara signifikan;
3. Mengevaluasi pertanggungjawaban Direksi dan memberikan arahan perbaikan atas pelaksanaan kebijakan manajemen risiko secara berkala. Evaluasi dilakukan dalam rangka memastikan bahwa Direksi mengelola aktivitas dan risiko Bank secara efektif; dan
4. Memastikan kebijakan dan proses manajemen risiko dilakukan secara efektif dan terintegrasi dalam proses manajemen risiko secara keseluruhan.

Dewan Komisaris dibantu oleh Komite Audit, Komite Pemantau Risiko, serta Komite Remunerasi dan Nominasi dalam menjalankan tugas dan tanggung jawab tersebut.

### KECUKUPAN KEBIJAKAN DAN PROSEDUR MANAJEMEN RISIKO, SERTA PENETAPAN LIMIT RISIKO

Bank Artha Graha Internasional memiliki kebijakan, prosedur dan penetapan limit yang sesuai dengan penerapan kerangka kerja manajemen risiko yang efektif, efisien, dan profesional terhadap 8 (delapan) jenis risiko utama untuk mendukung pertumbuhan Bank secara *prudent*, konsisten dan berkelanjutan serta meningkatkan nilai tambah Bank di mata seluruh Pemangku Kepentingan. Kedelapan risiko utama tersebut terdiri dari risiko kredit, risiko pasar, risiko likuiditas, risiko operasional, risiko hukum, risiko reputasi, risiko strategis dan risiko kepatuhan. Kebijakan, prosedur dan penetapan limit risiko tersebut didokumentasikan dan selanjutnya ditinjau secara berkala berdasarkan perkembangan internal maupun eksternal.

### Board of Commissioners

In implementing risk management at Bank Artha Graha Internasional, the Board of Commissioners has the following duties and responsibilities:

1. Approve risk management policies including strategies and risk management frameworks that are set in accordance with the Bank's risk appetite and risk tolerance;
2. Evaluate risk management policies and strategies at least once a year or more frequently in the event that there are changes in factors affecting significantly the Bank's business activities;
3. Evaluate the accountability of the Board of Directors and provide direction for improvement of the implementation of risk management policies regularly. Evaluation is conducted in order to ensure that the Board of Directors manages the Bank's activities and risks effectively; and
4. Ensure that risk management policies and processes are performed effectively and integrated into the overall risk management process.

The Board of Commissioners is assisted by the Audit Committee, the Risk Monitoring Committee, and the Remuneration and Nomination Committee in carrying out these duties and responsibilities.

### ADEQUACY OF RISK MANAGEMENT POLICIES AND PROCEDURES, AND DETERMINATION OF RISK LIMITS

Bank Artha Graha Internasional has policies, procedures and limit setting in accordance with the implementation of an effective, efficient, and professional risk management framework for 8 (eight) key types of risks to support the Bank's growth in a prudent, consistent and sustainable manner and increase added value of the Bank in the eyes of all stakeholders. The eight key risks comprise of credit risk, market risk, liquidity risk, operational risk, legal risk, reputation risk, strategic risk and compliance risk. The policies, procedures and determination of risk limits are documented and subsequently reviewed periodically based on internal and external developments.

## KECUKUPAN PROSES IDENTIFIKASI, PENGUKURAN, PEMANTAUAN, DAN PENGENDALIAN RISIKO, SERTA SISTEM INFORMASI MANAJEMEN RISIKO

Bank Artha Graha Internasional memiliki infrastruktur untuk identifikasi, pengukuran, pemantauan, dan pengendalian risiko didukung dengan ketersediaan sistem informasi manajemen yang memadai dan mampu mendukung fungsi manajemen risiko secara menyeluruh.

Penerapan ICAAP bertujuan untuk memastikan kecukupan modal sesuai profil risiko Bank di luar profil risiko yang sudah tercakup di pilar 1 yang sejalan dengan penerapan pilar 2 Basel II. Ketersediaan modal yang cukup senantiasa dipastikan agar mampu menyerap potensi kerugian material yang mungkin terjadi dalam skenario kondisi stress dan mendukung pertumbuhan bisnis secara berkelanjutan (*sustainable business growth*). Sub-Direktorat SKMR melakukan proses identifikasi, pengukuran, pemantauan risiko dan bekerja sama dengan seluruh unit bisnis dan unit pendukung melakukan proses pengendalian dan mitigasi risiko serta membangun sistem informasi manajemen risiko yang menyeluruh.

Bank menerapkan manajemen risiko yang meliputi 3 bagian utama yaitu proses identifikasi, pengukuran, pemantauan dan pengendalian risiko. 3 unit kerja yang terlibat dalam proses tersebut adalah *front office* (unit bisnis), *middle office* (unit manajemen risiko dan sistem prosedur), dan *back office* (unit operasional) yang dijelaskan sebagai berikut:

### 1. Front Office

Jabatan kerja operasional yang dimiliki oleh Bank yang melaksanakan transaksi secara langsung berdasarkan tugas dan tanggung jawabnya, serta mengelola portofolio Bank, dengan tetap memperhatikan konsep yang telah ditetapkan oleh manajemen risiko.

- Kantor Cabang, yaitu *Account Officer* dan Pimpinan Cabang;
- Direktorat *Treasury*, yaitu *Dealer* dan *Treasury Sales*;
- Unit kerja operasional lainnya, yaitu *Customer Service* dan *Teller*;
- Direktorat Korporasi & Komersial Perbankan (*Corporation & Commercial Banking*); serta
- Direktorat *Retail Banking*.

Dalam rangka penerapan prinsip kehati-hatian (*prudential principles*) dan penerapan sistem peringatan dini (*early warning system*), Sub-Direktorat SKMR dilibatkan dalam setiap proses aktivitas *front office*, dengan cara:

- Mengidentifikasi dan menilai risiko setiap permohonan penyimpangan dari ketentuan operasi yang diajukan oleh unit kerja operasional sesuai batasan/limit dan ketentuan Direksi;

## ADEQUACY OF RISK IDENTIFICATION, MEASUREMENT, MONITORING, AND CONTROLLING PROCESSES, AS WELL AS RISK MANAGEMENT INFORMATION SYSTEMS

Bank Artha Graha Internasional has an infrastructure for risk identification, measurement, monitoring, and control supported by the availability of an adequate management information system and capability in supporting the overall risk management function.

The implementation of ICAAP aims to ensure capital adequacy based on the Bank's risk profile other than the risk profile which has already covered in pillar 1 which is in line with the implementation of pillar 2 of Basel II. The availability of sufficient capital is always ensured to be able to absorb potential material losses that may occur in a stressful condition scenario and support sustainable business growth. The Risks Sub-Directorate conducts the process of identifying, measuring, monitoring risk and in collaboration with all business units and support units to perform risk control and mitigation processes and build a comprehensive risk management information system.

The Bank implements risk management comprising of 3 key components, namely the process of identification, measurement, monitoring and risk control. There are 3 work units involved in the process are the front office (business unit), middle office (risk management unit and procedure system), and back office (operational unit) which are explained as follows:

### 1. Front Office

Operational work positions held by the Bank that carry out transactions directly based on their duties and responsibilities, as well as manage the Bank's portfolio, while considering the concepts that have been set by risk management.

- Branch Offices, namely Account Officers and Branch Managers;
- Treasury Directorate, namely Dealers and Treasury Sales;
- Other operational work units, namely Customer Service and Teller;
- Directorate of Corporate & Commercial Banking (*Corporation & Commercial Banking*); as well as
- Directorate of Retail Banking.

To implement prudential principles and early warning system, the Risks Sub-Directorate is involved in every process of front office activity, by:

- Identify and assess the risk of each request for deviation from the operating provisions submitted by the operational work unit in accordance with the limits and provisions of the Board of Directors;

- b. Mereview serta memberikan rekomendasi berupa saran dan masukan terhadap *draft* kebijakan dan prosedur yang akan diterbitkan oleh Bank (Baru atau Revisi); serta
- c. Mengkaji risiko setiap rencana penerbitan produk atau aktivitas baru dan menganalisis risiko atas proses *User Acceptance Test* (UAT) untuk pengembangan produk atau aktivitas yang baru atau yang sudah ada.

## 2. Middle Office

Bagian pendukung operasional Bank yang melakukan pengelolaan, penyusunan pedoman/prosedur operasional, dan pengawasan operasional, serta melakukan manajemen risiko portofolio secara *bank wide*, yaitu:

- a. Sub-Direktorat SKMR
  - i. Mengembangkan prosedur dan alat untuk identifikasi, pengukuran, pemantauan, dan pengendalian risiko;
  - ii. Memantau posisi/eksposur risiko secara keseluruhan (portofolio), maupun per jenis risiko, termasuk pemantauan kepatuhan terhadap toleransi risiko dan limit-limit risiko yang ditetapkan oleh Direksi; dan
  - iii. Melakukan *stress testing* untuk mengetahui dampak dari implementasi kebijakan dan strategi manajemen risiko terhadap portofolio atau kinerja Bank secara keseluruhan.
- b. Sub-Direktorat Sistem dan Prosedur (Sisdur).

## 3. Back Office

Bagian akhir dari proses operasional Bank yang menyelesaikan transaksi.

- a. Direktorat SAM & Remedial; dan
- b. Direktorat Operasi Melakukan pengelolaan risiko *settlement*.

## ORGANISASI DAN TATA KELOLA MANAJEMEN RISIKO

Bank telah memiliki beberapa unit kerja pada struktur organisasi Direktorat SKMR dan Kepatuhan yang dibentuk berdasarkan Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum untuk pengelolaan berbagai jenis risiko yang melekat pada Bank sesuai dengan kompleksitas kegiatan usahanya.

- b. Review and provide recommendations in the form of suggestions and input on the draft policies and procedures to be issued by the Bank (New or Revised); as well as
- c. Assess the risk of each plan to issue a new product or activity and analyse the risk of the User Acceptance Test (UAT) process for the development of new or existing products or activities.

## 2. Middle Office

The operational support division of the Bank that carries out management, preparation of operational guidelines/procedures, and operational supervision, as well as manages portfolio risk on a bank-wide basis, namely:

- a. Risks Sub Directorate
  - i. Develop procedures and tools for risk identification, measurement, monitoring and control;
  - ii. Monitor position/risk exposure wholly (portfolio), as well as per type of risk, including monitoring compliance with risk tolerance and risk limits set by the Board of Directors; and
  - iii. Conduct stress testing to determine the impact of risk management policies and strategies implementation on the Bank's overall portfolio or performance.
- b. Sub-Directorate of Systems and Procedures (Sisdur).

## 3. Back Office

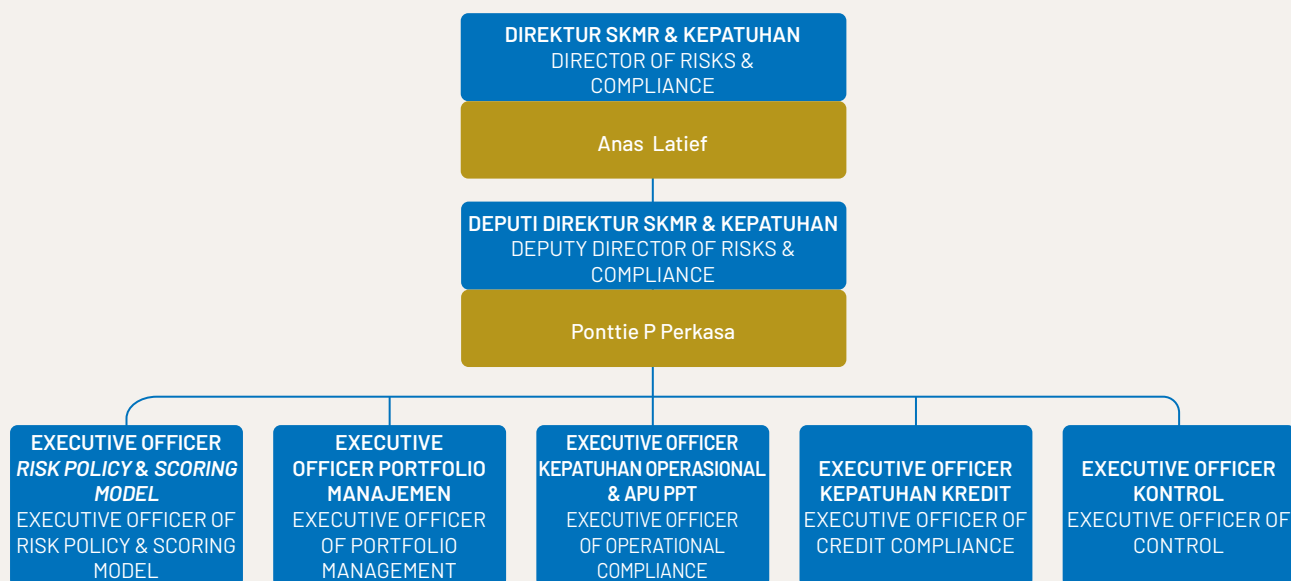
The final part of the Bank's operational process completing the transaction.

- a. Directorate of SAM & Remedial; and
- b. Operations Directorate Manages risk settlement.

## RISK MANAGEMENT ORGANIZATION AND GOVERNANCE

The Bank has several work units in the organizational structure of Risks and Compliance Directorate which are established based on the Financial Services Authority Regulation No. 18/POJK.03/2016 concerning the Risk Management Implementation for Commercial Banks to manage various types of risks inherent in the Bank in accordance with the complexity of its business activities.

## STRUKTUR ORGANISASI DIREKTORAT SKMR & KEPATUHAN ORGANIZATIONAL STRUCTURE DIRECTORATE OF RISKS & COMPLIANCE



Sebagai *second line of defense*, selain bertanggung jawab dalam menjalankan fungsi tata kelola manajemen risiko secara independen, Direktorat SKMR dan Kepatuhan juga bekerja sama dan bermitra dengan seluruh unit bisnis dan unit pendukung, mulai dari level strategis sampai dengan level transaksi dalam rangka membangun proses identifikasi, pengukuran, pemantauan, pengendalian risiko dan sistem informasi serta sistem pengendalian internal yang menyeluruh.

Dalam menjalankan tugas dan tanggung jawabnya, Direktorat SKMR dan Kepatuhan memiliki Pedoman dan Tata Tertib Kerja yang tertuang Pedoman Manajemen Risiko No. 00001.03.3 tentang Manajemen Risiko Umum.

### Tugas dan Tanggung Jawab Manajemen Risiko

Manajemen risiko Bank Artha Graha Internasional memiliki tugas dan tanggung jawab yang meliputi:

1. Menetapkan risiko terkait dengan produk dan transaksi perbankan;
2. Menetapkan penggunaan metode pengukuran dan sistem informasi manajemen risiko;
3. Menentukan limit dan penetapan toleransi risiko;
4. Menetapkan sistem pengendalian internal dalam penerapan manajemen risiko;
5. Menetapkan penilaian peringkat risiko;
6. Memberikan rekomendasi dalam penyusunan rencana darurat (*contingency plan*); serta
7. Melakukan kajian dan rekomendasi terhadap setiap pengembangan produk/aktivitas yang ada maupun yang baru.

As the second line of defense, apart from being responsible for implementing the risk management governance function independently, the Risks and Compliance Directorate also cooperates and partners with all business and support units, from the strategic level to the transaction level in order to develop process of identification, measurement, monitoring, risk control and information systems as well as a comprehensive internal control system.

In performing its duties and responsibilities, the Directorate of Risks and Compliance has Guidelines and Work Rules as contained in the Risk Management Guidelines No. 00001.03.3 concerning General Risk Management.

### Risk Management Duties and Responsibilities

Bank Artha Graha Internasional's risk management has duties and responsibilities comprising of:

1. Determine risks related to banking products and transactions;
2. Set the use of measurement methods and risk management information systems;
3. Set the limit and risk tolerance;
4. Establish an internal control system in the implementation of risk management;
5. Establish a risk rating assessment;
6. Provide recommendations in the preparation of contingency plans; as well as
7. Conduct studies and recommendations on each existing and new product/activity development.

Komposisi personel Direktorat SKMR dan Kepatuhan Bank Artha Graha Internasional pada akhir tahun 2021 terdiri dari 95 orang, yang terdiri dari 1 orang Deputy Direktur, 5 orang *Executive Officer* dan 89 orang staf. Seluruh personel Direktorat SKMR dan Kepatuhan diangkat dan diberhentikan berdasarkan keputusan Direksi Bank.

## SERTIFIKASI MANAJEMEN RISIKO

Bank juga mengikutsertakan jajaran manajemen untuk berpartisipasi dalam program sertifikasi manajemen risiko (BSMR) serta program pemeliharaan (*refreshment program*). Informasi terkait sertifikasi manajemen risiko di tahun 2021 sebagai berikut:

| Jabatan<br>Position                       | Level sertifikasi<br>Level of Certification | Jumlah Peserta<br>Total Participants |
|-------------------------------------------|---------------------------------------------|--------------------------------------|
| Dewan Komisaris<br>Board of Commissioners | -                                           | -                                    |
| Direksi   Board of Directors              | V                                           | 4 Orang                              |
| Deputi Direktur   Deputy Director         | IV                                          | 5 Orang                              |

## PELAKSANAAN KEGIATAN MANAJEMEN RISIKO

Manajemen risiko telah melaksanakan beberapa kegiatan yang menjadi tugas dan tanggung jawabnya di sepanjang tahun 2021 sebagai berikut:

1. Melakukan tinjauan secara independen terhadap eksposur risiko, rencana produk atau aktivitas baru/lama yang dimodifikasi, *draft* kebijakan dan prosedur baru/perubahan, rencana perubahan proses bisnis, dan kerja sama dengan pihak ketiga;
2. Memastikan terpenuhinya *risk tolerance*; dan
3. Menjalankan program kerja rutin dan non-rutin.

## PENGEMBANGAN KOMPETENSI MANAJEMEN RISIKO

Dalam rangka mendukung kinerja dan menambah wawasan pengelola manajemen risiko, Bank Artha Graha Internasional mengikutsertakan personel dalam berbagai pelatihan, *workshop* dan seminar. Pengembangan kompetensi yang telah diikuti selama tahun 2021, yaitu:

The composition of the personnel of Risks and Compliance Directorate of Bank Artha Graha Internasional at the end of 2021 comprised of 95 persons, namely 1 Deputy Director, 5 Executive Officers and 89 staffs. All personnel of the Risks and Compliance Directorate are appointed and dismissed based on the decision of the Bank's Board of Directors.

## RISK MANAGEMENT CERTIFICATION

The Bank also involves the management to participate in the risk management certification program (BSMR) and the refreshment program. Information regarding risk management certification in 2021 is as follows:

## IMPLEMENTATION OF RISK MANAGEMENT ACTIVITIES

Risk management has carried out several activities that are its duties and responsibilities throughout 2021 as follows:

1. Conduct independent reviews of risk exposures, modified new/old product or activity plans, new/changed draft policies and procedures, business process change plans, and cooperation with third parties;
2. Ensure the fulfilment of risk tolerance; and
3. Implement routine and non-routine work programs.

## RISK MANAGEMENT COMPETENCY DEVELOPMENT

In order to support performance and elevate the knowledge of risk management managers, Bank Artha Graha Internasional engages its personnel in various trainings, workshops and seminars. Competency development that has been followed during 2021 was as follows:

| Materi Pengembangan Kompetensi/Pelatihan<br>Competency Development/Training Materials                                                                                         | Waktu dan Tempat Pelaksanaan<br>Time and Place                  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|
| Sertifikasi Manajemen Risiko Level 1 (Batch 1)<br>Risk Management Certification Level 1 (Batch 1)                                                                             | Online, 4-5 & 8 Februari 2021<br>Online, February 4-5 & 8, 2021 |
| Sertifikasi Manajemen Risiko Level 2 (Batch 1)<br>Risk Management Certification Level 2 (Batch 1)                                                                             | Online, 18-20 Februari 2021<br>Online, February 18 & 20, 2021   |
| Sertifikasi Manajemen Risiko Level 3 (Batch 1)<br>Risk Management Certification Level 3 (Batch 1)                                                                             | Online, 18-20 Maret 2021<br>Online, March 18-20, 2021           |
| Sertifikasi Manajemen Risiko Level 4<br>Risk Management Certification Level 4                                                                                                 | Online, 22-23 & 27 Maret 2021<br>Online, March 22-23 & 27, 2021 |
| Refreshment Manajemen Risiko (Batch 1)<br>Risk Management Refreshment (Batch 1)                                                                                               | Online, 20 Maret 2021<br>Online, March 20, 2021                 |
| Refreshment Manajemen Risiko (Batch 2)<br>Risk Management Refreshment (Batch 2)                                                                                               | Online, Agustus 2021<br>Online, August 2021                     |
| Refreshment Manajemen Risiko (Batch 3)<br>Risk Management Refreshment (Batch 3)                                                                                               | Online, 23 Oktober 2021<br>Online, October 23, 2021             |
| Team Leader Development Program (TLDP) Tahun 2021: Sertifikasi Manajemen Risiko Level 2<br>Team Leader Development Program (TLDP) 2021: Risk Management Certification Level 2 | Online, 28-30 Oktober 2021<br>Online, October 28-30, 2021       |
| Account Officer Program (AOP-IX): Sertifikasi Manajemen Risiko Level 1<br>Account Officer Program (AOP-IX): Risk Management Certification Level 1                             | Online, 9-11 Desember 2021<br>Online, December 9-11, 2021       |
| Sertifikasi Manajemen Risiko Level 5<br>Risk Management Certification Level 5                                                                                                 | Jakarta, 2 & 11 Desember 2021<br>Jakarta, December 2 & 11, 2021 |

Selain pelatihan, manajemen dan karyawan Bank Artha Graha Internasional turut serta dalam Ujian Sertifikasi Manajemen Risiko yang diselenggarakan oleh Lembaga Sertifikasi Profesi Perbankan (LSPP) dan Badan Sertifikasi Manajemen Risiko (BSMR) yang diuraikan sebagai berikut:

In addition to trainings, the management and employees of Bank Artha Graha Internasional participate in the Risk Management Certification Examination organized by the Banking Professional Certification Institute (LSPP) and the Risk Management Certification Agency (BSMR), which are described as follows:

| Jabatan<br>Position                                                                     | Materi Pengembangan Kompetensi/Pelatihan<br>Competence Development/Training Material              | Waktu dan Tempat<br>Time and Place                              | Jumlah Peserta<br>Total Participants |
|-----------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|--------------------------------------|
| Biro Direksi, EO, AO, dan Staf<br>Directors Bureau, EO, AO and Staff                    | Sertifikasi Manajemen Risiko Level 1 (Batch 1)<br>Risk Management Certification Level 1 (Batch 1) | Online, 4-5 & 8 Februari 2021<br>Online, February 4-5 & 8, 2021 | 15                                   |
| EO, SO & Staf<br>Executive Officer, Senior Officer & Staff                              | Sertifikasi Manajemen Risiko Level 2 (Batch 1)<br>Risk Management Certification Level 2 (Batch 1) | Online, 18-20 Februari 2021<br>Online, February 18-20, 2021     | 12                                   |
| EO, TL, SO dan AO<br>Executive Officer, Team Leader, Senior Officer and Account Officer | Sertifikasi Manajemen Risiko Level 3 (Batch 1)<br>Risk Management Certification Level 3 (Batch 1) | Online, 18-20 Maret 2021<br>Online, March 18-20, 2021           | 12                                   |
| Deputy Director<br>Deputy Director                                                      | Sertifikasi Manajemen Risiko Level 4<br>Risk Management Certification Level 4                     | Online, 22-23 & 27 Maret 2021<br>Online, March 22-23 & 27, 2021 | 2                                    |



- Kilas Kinerja Performance Highlights
- Laporan Manajemen Management Report
- Profil Perusahaan Company Profile
- Aspek Pendukung Bisnis Business Supporting Aspects

| Jabatan<br>Position                                                                         | Materi Pengembangan Kompetensi/Pelatihan<br>Competence Development/Training Material                                                                                                | Waktu dan Tempat<br>Time and Place                              | Jumlah Peserta<br>Total Participants |
|---------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|--------------------------------------|
| Associate Director, DD, EO, SO, AO dan Staf<br>Associate Director, DD, EO, SO, AO and Staff | Refreshment Manajemen Risiko (Batch 1)<br>Risk Management Refreshment (Batch 1)                                                                                                     | Online, 20 Maret 2021<br>Online, March 20, 2021                 | 32                                   |
| Direktur, EO dan Staf<br>Director, EO and Staff                                             | Refreshment Manajemen Risiko (Batch 2)<br>Risk Management Refreshment (Batch 2)                                                                                                     | Online, 14 Agustus 2021<br>Online, August 14, 2021              | 30                                   |
| EO, SO dan Staf<br>EO, SO and Staff                                                         | Refreshment Manajemen Risiko<br>Risk Management Refreshment                                                                                                                         | Online, 23 Oktober 2021<br>Online, October 23, 2021             | 31                                   |
| TL, AO dan Staf<br>TL, AO and Staff                                                         | Team Leader Development Program (TLDP)<br>Tahun 2021: Sertifikasi Manajemen Risiko Level 2<br>Team Leader Development Program (TLDP) 2021:<br>Risk Management Certification Level 2 | Online, 28-30 Oktober 2021<br>Online, October 28-30, 2021       | 9                                    |
| Calon AO<br>AO candidate                                                                    | Account Officer Program (AOP-IX): Sertifikasi<br>Manajemen Risiko Level 1<br>Account Officer Program (AOP-IX): Risk<br>Management Certification Level 1                             | Online, 9-11 Desember 2021<br>Online, December 9-11, 2021       | 8                                    |
| Direktur<br>Director                                                                        | Sertifikasi Manajemen Risiko Level 5<br>Risk Management Certification Level 5                                                                                                       | Jakarta, 2 & 11 Desember 2021<br>Jakarta, December 2 & 11, 2021 | 1                                    |

# PENGUNGKAPAN EKSPOSUR RISIKO DAN PENERAPAN MANAJEMEN RISIKO

## DISCLOSURE OF RISK EXPOSURE AND RISK MANAGEMENT IMPLEMENTATION

### RISIKO KREDIT

Risiko kredit adalah risiko yang timbul akibat kegagalan pihak lain dalam memenuhi kewajiban kepada Bank, seperti risiko akibat kegagalan debitur, risiko konsentrasi kredit, *counterparty credit risk*, dan *settlement risk*.

#### Pengungkapan Umum

##### 1. Kebijakan pengelolaan risiko konsentrasi kredit

Rencana Bisnis Bank menjelaskan kebijakan terkait pengelolaan risiko kredit Bank termasuk kebijakan pembatasan eksposur yang ditetapkan setiap tahun per sektor ekonomi, jenis penggunaan, wilayah kerja, serta sektor yang menjadi perhatian dan perlu dihindari. Terkait hal tersebut, Sub-Direktorat SKMR melakukan perhitungan serta analisis risiko portofolio kredit berdasarkan BMPK, sektor ekonomi, letak usaha dan eksposur kredit *Non-Performance Loan* (NPL), serta melaporkannya kepada manajemen secara periodik;

##### 2. Mekanisme pengukuran dan pengendalian risiko kredit

Sub-Direktorat SKMR melakukan pengukuran risiko kredit melalui analisis profil risiko kredit yang dilaporkan kepada Otoritas Jasa Keuangan, Direksi dan Komite Manajemen Risiko secara periodik. Bank menggunakan pendekatan standar (*standardized approach*), sesuai dengan ketentuan Bank Indonesia untuk mengukur kecukupan modal risiko kredit. Sistem pemeringkatan (*rating system*) yang digunakan berupa *Credit Risk Rating* (CRR) dan *Credit Risk Scoring* yang menjadi salah satu alat bantu memutuskan kredit produktif dan konsumtif;

##### 3. Definisi tagihan yang telah jatuh tempo dan tagihan yang mengalami penurunan nilai (*impairment*)

Tagihan yang jatuh tempo akan mengalami penurunan nilai/*impairment*. Jika bukti objektif dan *management's expert judgement* mengindikasikan bahwa Bank tidak akan memperoleh kembali aset keuangan yang diberikan sesuai jangka waktu yang ditetapkan dalam kontrak perjanjian.

#### Upaya Mitigasi

Pedoman Kebijakan Perkreditan Bank dan Pedoman Kebijakan Manajemen Risiko Kredit Bank mengatur upaya mitigasi yang dilakukan untuk risiko kredit yang harus dijalankan oleh seluruh unit kerja yang terlibat dalam pengelolaan risiko kredit. Pelaksanaan kebijakan tersebut dilakukan dengan:

1. Menetapkan kembali *risk appetite*, *risk tolerance* dan *risk limit* di bidang perkreditan Bank;

### CREDIT RISK

Credit risk is a risk arising from the failure of other parties to meet obligations to the Bank, such as a risk due to debtor failure, credit concentration risk, counterparty credit risk, and settlement risk.

#### General Disclosure

##### 1. Management policy of credit concentration risk

The Bank's Business Plan describes policies related to the Bank's credit risk management including the exposure limit policy which is set annually per economic sector, type of use, work area, as well as sectors that are a concern and need to be avoided. Related to this, the Risks Sub-Directorate performs calculations and analyses credit portfolio risk based on the LLL, economic sector, business location and exposure to Non-Performance Loans (NPL), and reports it to management periodically;

##### 2. Measurement and controlling credit risk mechanism

The Sub-Directorate of Risks measures credit risk through analysis of credit risk profiles that are reported to the Financial Services Authority, Board of Directors and Risk Management Committee periodically. The Bank uses a standardized approach, in accordance with Bank of Indonesia's regulations to measure credit risk capital adequacy. The rating system used in the form of Credit Risk Rating (CRR) and Credit Risk Scoring which is one of the tools to help decide productive and consumptive loans;

##### 3. Definition of bills that are past due and claims that are impaired (*impairment*)

Receivables that are due will experience an impairment if the objective evidence and management's expert judgment indicate that the Bank will not recover the financial assets provided based on the period specified in the contract agreement.

#### Mitigation Efforts

The Bank's Credit Policy Guidelines and the Bank's Credit Risk Management Policy Guidelines stipulate the mitigation efforts taken for credit risk that must be conducted by all work units involved in credit risk management. The implementation of the policy is performed by:

1. Re-establish risk appetite, risk tolerance and risk limit in the Bank's credit sector;

2. Melakukan kajian risiko atas sektor ekonomi/industri yang akan dibiayai oleh Bank secara periodik; dan
3. Melakukan *monitoring* terhadap perkembangan risiko konsentrasi kredit berdasarkan BMPK, Sektor Ekonomi dan Sektor Geografi secara periodik.

## RISIKO PASAR

Risiko pasar merupakan risiko yang timbul akibat posisi neraca dan rekening administratif, termasuk transaksi derivatif, mengalami perubahan akibat dari kondisi pasar, termasuk risiko perubahan harga *option*. Risiko ini dikelola oleh Sub-Direktorat SKMR yang bertanggung jawab untuk melakukan identifikasi, kajian, analisis, penilaian, peninjauan, pemantauan dan pengendalian risiko pasar yang dihadapi Bank.

Selama tahun 2021, Bank telah melakukan kegiatan pengelolaan atas risiko suku bunga dan risiko nilai tukar, yang merupakan bagian dari risiko pasar, dengan melakukan langkah-langkah sebagai berikut:

1. Pengawasan aktif Direksi dan Dewan Komisaris, melalui:
  - a. Responsif terhadap laporan profil risiko pasar terkait risiko suku bunga dan risiko nilai tukar, dan kecenderungannya serta pengaruh perkembangan kondisi makro ekonomi dan/atau pergerakan variabel pasar terhadap eksposur pada neraca dan rekening administratif yang disampaikan oleh Sub-Direktorat SKMR secara periodik; dan
  - b. Kebijakan pengambilan posisi konservatif dan penetapan limit risiko terhadap eksposur yang terekspos risiko suku bunga serta nilai tukar sesuai dengan kapasitas kemampuan Bank dan ketentuan yang berlaku dengan senantiasa mengutamakan prinsip kehati-hatian (*prudent banking*).
2. Pembakuan kebijakan dan prosedur, melalui:
  - a. Menyusun, membakukan dan melaksanakan Pedoman Manajemen Risiko Pasar dan kebijakan/prosedur internal lainnya yang berkaitan dengan risiko suku bunga dan risiko nilai tukar; serta
  - b. Melakukan peninjauan ulang dan penyempurnaan terhadap Pedoman Manajemen Risiko Pasar dan kebijakan/prosedur internal lainnya yang berkaitan dengan risiko suku bunga serta nilai tukar secara periodik sesuai perkembangan skala usaha Bank, peraturan Regulator yang berlaku, dan praktik terbaik perbankan terkini.
3. Melaksanakan identifikasi, pengukuran, pemantauan, dan pengendalian risiko suku bunga dan risiko nilai tukar dengan mengikuti Pedoman Manajemen Risiko Pasar Bank dan ketentuan Otoritas Jasa Keuangan dan/atau Bank Indonesia, serta praktik terbaik terkini, termasuk pelaksanaan *stress testing* terhadap kemungkinan kondisi yang terburuk (*worst case scenario*) pada eksposur yang memiliki sensitivitas risiko suku bunga dan risiko nilai tukar. Pelaporan risiko suku bunga dan nilai tukar

2. Conduct a risk assessment of the economic/industrial sector that will be financed by the Bank periodically; and
3. Periodically monitor the development of credit concentration risk based on the LLL, Economic Sector and Geographical Sector.

## MARKET RISK

Market risk is a risk arising as a balance sheet and off balance sheet positions, including derivative transactions, experience changes due to market conditions, including a risk of changes in option prices. This risk is managed by the Risks Sub-Directorate which is responsible for identifying, reviewing, analysing, assessing, reviewing, monitoring and controlling market risks faced by the Bank.

Throughout 2021, the Bank has conducted management activities on interest rate risk and exchange rate risk, as a part of market risk, by taking the following steps:

1. Active supervision of the Board of Directors and Board of Commissioners, through:
  - a. Responsive to market risk profile reports related to interest rate risk and exchange rate risk, and their trends as well as the influence of developments in macroeconomic conditions and/or movement of market variables on exposure towards balance sheets and administrative accounts submitted by Risks Sub-Directorate periodically; and
  - b. A policy of taking a conservative position and setting risk limits on exposures exposed to interest rate and exchange rate risk is in accordance with the Bank's capacity and prevailing regulations by consistently prioritizing prudent banking principles.
2. Standardization of policies and procedures, by:
  - a. Developing, standardizing and implementing Market Risk Management Guidelines and other internal policies/procedures related to interest rate risk and exchange rate risk; as well as
  - b. Reviewing and improving the Market Risk Management Guidelines and other internal policies/procedures related to interest rate and exchange rate risk periodically in accordance with the Bank's business scale development, prevailing Regulatory regulations, and the latest banking best practices.
3. Identifying, measuring, monitoring, and controlling interest rate risk and exchange rate risk by following the Bank's Market Risk Management Guidelines and the provisions of the Financial Services Authority and/or Bank Indonesia, as well as the latest best practices, including stress testing for the worst possible conditions (*worst case scenario*) on exposures that have sensitivity to interest rate risk and exchange rate risk. Reports on interest rate and exchange rate risk are submitted to the

disampaikan kepada Direksi, Komite Manajemen Risiko, serta Komite Pemantau Risiko secara periodik;

4. Melaksanakan pemantauan transaksi yang terekspos risiko suku bunga dan nilai tukar sesuai limit serta kewenangan yang ditetapkan oleh Direksi; dan
5. Sub Direktorat Kontrol melakukan pemeriksaan transaksi secara harian, sedangkan SKAI melaksanakan audit secara periodik terhadap unit kerja yang melakukan transaksi yang terekspos risiko suku bunga dan nilai tukar.

Pengelolaan risiko nilai tukar dilakukan dengan berpedoman pada batas Posisi Devisa Neto sesuai peraturan Otoritas Jasa Keuangan, di mana Bank wajib mengelola dan memelihara PDN paling tinggi sebesar 20% dari modal Bank secara harian. Terkait hal ini, Sub Direktorat SKMR melakukan pemantauan terhadap posisi PDN secara periodik dan melaporkannya kepada Manajemen secara periodik sebagaimana diuraikan sebagai berikut:

1. Hasil pemantauan risiko secara periodik maupun perhitungan kecukupan modal, baik pada *banking book* maupun *trading book*.
2. Hasil pengukuran profil risiko pasar setiap bulan untuk melihat posisi dan kecenderungan risiko pasar, terutama jika terjadi peningkatan risiko dan parameter-parameter yang memengaruhi. Pemantauan risiko pasar dilakukan pula terhadap transaksi oleh Direktorat *Treasury* dan *Marketing* secara harian dan dilaporkan secara periodik kepada manajemen.
3. Langkah-langkah dan rencana dalam mengantisipasi risiko pasar atas transaksi mata uang asing dilakukan baik karena perubahan kurs maupun fluktuasi suku bunga, termasuk penjelasan mengenai semua penyediaan dana dan ikatan tanpa proteksi atau lindung nilai, serta utang yang suku bunganya berfluktuasi atau yang tidak ditentukan terlebih dahulu.
4. Pengungkapan informasi mengenai *Interest Rate Risk in Banking Book* (IRRBB), termasuk asumsi yang digunakan dalam pemantauan IRRBB seperti perilaku *non-maturity deposit* dan informasi *prepayment* serta frekuensi pengukuran IRRBB sebagaimana diatur dalam ketentuan mengenai penerapan manajemen risiko bagi Bank Umum.

#### Upaya Mitigasi

Pengelolaan risiko suku bunga Bank dilakukan terhadap *trading book* dan *banking book*. Pengelolaan risiko suku bunga *trading book* dilakukan melalui analisis dan pengendalian risiko serta penetapan limit untuk aktivitas *trading*, yang meliputi transaksi *money market*, *foreign exchange*, dan surat-surat berharga. Di sisi lain, Bank melakukan analisis *repricing gap* antara *risk sensitive asset* dan *risk sensitive liabilities* untuk pengelolaan risiko suku bunga *banking book*.

Board of Directors, Risk Management Committee, and the Risk Monitoring Committee periodically;

4. Monitoring transactions exposed to interest rate and exchange rate risk based on the limits and authorities set by the Board of Directors; and
5. Sub-Directorate of Control conducts daily transaction inspections, while IAU conducts periodic audits of work units conducting transactions exposed to interest rate and exchange rate risk.

The management of exchange rate risk is performed by referring to the Net Open Position limit in accordance with the Financial Services Authority regulation, of which the Bank is required to manage and maintain a maximum NOP of 20% of the Bank's capital on a daily basis. In this regard, the Risks Sub Directorate conducts periodic monitoring of the position of PDN and reports it to Management periodically as described below:

1. Results of periodic risk monitoring and calculation of capital adequacy, both in the banking book and trading book.
2. The measurement results of monthly market risk profile to see the position and trend of market risk, especially if there is an increase in risk and the parameters affecting it. Market risk monitoring is also carried out on transactions by the Treasury and Marketing Directorate on a daily basis and reported periodically to management.
3. Measures and plans to anticipate market risk on foreign currency transactions due to the changes in exchange rates and fluctuations in interest rates, including explanations regarding all provision of funds and bonds without protection or hedging, as well as debt with fluctuating or unspecified interest rates in advance.
4. Disclose information regarding the Interest Rate Risk in Banking Book (IRRBB), including the assumptions used in IRRBB monitoring such as non-maturity deposit behavior and prepayment information as well as the frequency of IRRBB measurement as stipulated in the provisions regarding the risk management implementation for Commercial Banks.

#### Mitigation Efforts

The Bank's interest rate risk management is carried out on the trading book and banking book. Trading book interest rate risk management is carried out through risk analysis and control as well as setting limits for trading activities, which include money market, foreign exchange, and securities transactions. On the other hand, the Bank performs a repricing gap analysis between risk sensitive assets and risk sensitive liabilities to manage interest rate risk in the banking book.

## RISIKO OPERASIONAL

Risiko operasional timbul akibat tidak cukupnya dan/atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem dan/atau adanya kejadian-kejadian eksternal yang memengaruhi operasional Bank. Pengelolaan risiko operasional juga mencakup 4 risiko lainnya, yaitu risiko hukum, risiko reputasi, risiko strategis dan risiko kepatuhan yang dikelola oleh Sub Direktorat SKMR.

### Upaya Mitigasi

Upaya mitigasi yang dilakukan Bank adalah sebagai berikut:

1. Melakukan pencatatan potensi kerugian oleh Sub Direktorat SKMR pada satuan kerja operasional secara periodik melalui aplikasi *Tools Loss Event* dan *Potential Loss Event* yang telah diimplementasikan secara *online* diseluruh cabang. Pengelolaan *database* kerugian menjadi salah satu data input dalam penilaian parameter profil risiko operasional.
2. Melaksanakan pemantauan terhadap perkembangan profil risiko operasional melalui identifikasi faktor-faktor penyebab kerugian operasional yang terjadi dan memberikan rekomendasi kepada satuan kerja operasional terkait dalam melakukan mitigasi kejadian risiko di masa mendatang.

Sub-Direktorat SKMR juga melakukan analisis, penilaian, tinjauan, dan pemantauan terhadap hal-hal berikut:

1. Pemantauan dan analisis terhadap kejadian-kejadian *fraud* yang terjadi di bank lain melalui berbagai media untuk dianalisis, dikaji, serta dibuatkan *summary* dan mitigasi risikonya ke seluruh cabang melalui Direktorat terkait, sehingga kejadian *fraud* di bank lain tersebut agar tidak terjadi pada Bank;
2. Analisis dan penilaian terhadap permohonan penyimpangan ketentuan operasi yang diajukan oleh Cabang/Direktorat terkait sesuai batasan yang ditetapkan oleh Direksi;
3. Pemantauan terhadap risiko TI yang melekat pada aktivitas yang dilakukan oleh Direktorat Teknologi Informasi dan *Digital Banking* secara periodik;
4. Tinjauan risiko terhadap rencana produk/aktivitas baru terkait dengan penggunaan TI;
5. Analisis dan penilaian atas proses UAT untuk pengembangan produk atau aktivitas yang telah ada maupun rencana penerbitan produk atau aktivitas baru; serta
6. Penilaian terhadap *IT Risk Register* yang merupakan bagian dari Laporan Penerapan Manajemen Risiko TI yang disampaikan oleh Direktorat *Digital Banking* ke Otoritas Jasa Keuangan setiap tahun.

## OPERATIONAL RISK

Operational risk arises due to insufficient and/or non-functioning internal processes, human error, system failure and/or external events that affect the Bank's operations. Operational risk management also includes 4 other risks, namely legal risk, reputation risk, strategic risk and compliance risk which are managed by the Risks Sub Directorate.

### Mitigation Efforts

Mitigation efforts executed by the Bank are:

1. Recording the potential losses by the Risks Sub-Directorate in operational work units periodically through the application of *Tools Loss Events* and *Potential Loss Events* that have been implemented online in all branches. Managing the loss database is one of the input data in the assessment of operational risk profile parameters.
2. Monitoring the development of the operational risk profile by identifying the factors causing operational losses that occur and providing recommendations to the relevant operational work units in mitigating risk events in the future.

The Risks Sub-Directorate also conducts analysis, assessment, review, and monitoring of the following:

1. Monitor and analyse fraud incidents that occurred in other banks through various media to be analysed, reviewed, and made a summary and risk mitigation to all branches through the relevant Directorate, so that fraud incidents in other banks do not occur in the Bank;
2. Analyse and assess requests for deviations from operating provisions submitted by the relevant Branch/Directorate in accordance with the limits set by the Board of Directors;
3. Monitor IT risks inherent in activities performed by Directorate of Information Technology and Digital Banking periodically;
4. Review risk of new product/activity plans related to the use of IT;
5. Analyse and assess the UAT process for the development of existing products or activities as well as issuance of new products or activities plans; as well as
6. Assess IT Risk Register which is part of the IT Risk Management Implementation Report submitted by the Digital Banking Directorate to the Financial Services Authority every year.



## RISIKO LIKUIDITAS

Risiko likuiditas timbul akibat ketidakmampuan Bank 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. Sub Direktorat SKMR melakukan pengelolaan atas risiko likuiditas melalui proses identifikasi, pengukuran, kajian, analisis, pemantauan dan pengendalian risiko likuiditas yang dihadapi Bank.

### Upaya Mitigasi

Bank melakukan upaya mitigasi risiko dengan cara sebagai berikut:

1. Melakukan pengukuran profil risiko likuiditas setiap bulan yang menggambarkan posisi dan kecenderungan risiko likuiditas Bank secara berkesinambungan, sehingga menjadi indikator peringatan dini, jika Bank mulai mengalami permasalahan likuiditas; serta
2. Melakukan pemantauan terhadap hasil pengukuran dan pelaksanaan pemenuhan kebutuhan likuiditas harian Bank, baik *primary reserve* maupun *secondary reserve*. *Secondary reserve* dilakukan dengan lebih hati-hati sejalan dengan kondisi Rasio Intermediasi Makroprudensial (RIM) dan *behavior* penarikan dana oleh Nasabah, sehingga kondisi likuiditas secara keseluruhan dapat tetap terjaga.

Mekanisme pengukuran risiko likuiditas dilakukan menggunakan alat ukur, seperti proyeksi arus kas, profil maturitas, dan *stress testing*, termasuk pelaksanaan simulasi rencana pendanaan darurat (*contingency funding plan*) sesuai dengan ketentuan Regulator dan/atau praktisi terbaik yang ada. Strategi pendanaan, pengelolaan posisi likuiditas, risiko likuiditas harian, pengelolaan aset likuid berkualitas tinggi dan *marketable*, serta simulasi rencana pendanaan darurat dilakukan untuk mengendalikan risiko likuiditas. Pengelolaan risiko likuiditas diselenggarakan melalui rapat ALCO yang dilakukan setiap bulan dan berkelanjutan.

## RISIKO HUKUM

Risiko hukum merupakan risiko yang timbul akibat tuntutan hukum dan/atau kelemahan aspek yuridis. Kelemahan aspek ini disebabkan adanya ketiadaan peraturan perundang-undangan yang mendukung atau kelemahan perikatan, seperti tidak terpenuhi syarat sahnya kontrak dan pengikatan dokumen yang tidak sempurna.

### Mekanisme Pengendalian Risiko Hukum

Bank memantau perkembangan kasus-kasus hukum yang terjadi dan mengambil *lesson learnt* dari kasus tersebut untuk pengelolaan risiko hukum. Bank senantiasa melakukan perhitungan potensi kerugiannya, baik penyelesaian kasus secara musyawarah mufakat/damai ataupun melalui jalur pengadilan untuk penanganan kasus hukum.

## LIQUIDITY RISK

Liquidity risk arises due to the Bank's inability to meet maturing obligations from cash flow funding sources and/or from high quality liquid assets that can be used as collateral, without disrupting the Bank's activities and financial condition. The Risks Sub-Directorate manages liquidity risk through the process of identification, measurement, study, analysis, monitoring and control of liquidity risk faced by the Bank.

### Mitigation Efforts

The Bank performs risk mitigation efforts in the following ways:

1. Measure liquidity risk profile monthly that describes the position and trend of the Bank's liquidity risk on an ongoing basis, so that it becomes an early warning indicator, if the Bank begins to experience liquidity problems; as well as
2. Monitor the results of measurements and Bank's daily liquidity needs fulfilment, either primary or secondary reserves. Secondary reserves are conducted more carefully in line with the conditions of the Macroprudential Intermediation Ratio (RIM) and withdrawal behavior by Customers, so that overall liquidity conditions can be maintained.

The mechanism for measuring liquidity risk is performed by using measuring tools, such as cash flow projections, maturity profiles, and stress testing, including the implementation of a contingency funding plan simulation in accordance with the provisions of the Regulator and/or the best available practitioners. Funding strategies, liquidity position management, daily liquidity risk, management of high quality and marketable liquid assets, as well as simulation of emergency funding plans are executed to control liquidity risk. Liquidity risk management is carried out through ALCO meetings which are held monthly and on an ongoing basis.

## LEGAL RISK

Legal risk is a risk arising as a result of lawsuits and/or the weakness of juridical aspect. The weakness of this aspect is due to the absence of supporting legislation or the weakness of the engagement, such as not fulfilling the conditions for a valid contract and imperfect document binding.

### Legal Risk Control Mechanism

The Bank monitors the development of existing legal cases and takes lessons from these cases for legal risk management. The Bank always calculates the potential loss, whether the settlement of cases is amicable or through the courts for handling legal cases.



Bank juga memberikan perhatian khusus atas kasus hukum yang berpotensi menimbulkan kerugian secara signifikan. Penilaian profil risiko hukum dilakukan berpedoman pada peraturan Otoritas Jasa Keuangan yang berlaku dan telah disampaikan kepada Otoritas Jasa Keuangan secara tepat waktu, bersamaan dengan profil risiko lainnya.

#### Upaya Mitigasi

Direktorat Admin Kredit dan Legal Bank Artha Graha Internasional melakukan pengelolaan risiko hukum dengan mitigasi sebagai berikut:

1. Melakukan analisis hukum atas produk dan/atau aktivitas baru, serta membuat standar dokumen hukum yang terkait dengan produk dan/atau aktivitas tersebut;
2. Memeriksa segala perjanjian yang akan dibuat antara Bank dengan pihak ketiga;
3. Melakukan pemeriksaan berkala atas perjanjian yang telah dibuat; serta
4. Memantau risiko hukum yang ada di seluruh cabang dan unit kerja Bank.

Sub-Direktorat Remedial dan Litigasi Bank berfungsi menangani setiap permasalahan hukum yang terkait dengan litigasi agar risiko hukum yang mungkin timbul dapat diminimalkan.

#### RISIKO STRATEJIK

Risiko Strategik merupakan risiko yang timbul akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan keputusan strategis, serta kegagalan dalam mengantisipasi perubahan lingkungan bisnis. Ketidaktepatan Bank dalam melakukan penyusunan strategi yang tepat dapat menimbulkan kegagalan bisnis Bank dimasa yang akan datang.

#### Kebijakan untuk Dapat Mengidentifikasi dan Merespons Perubahan Lingkungan Bisnis Ekstern dan Intern

Bank menetapkan sasaran dan strategi dengan melakukan analisis terhadap berbagai faktor internal dan eksternal. Analisis faktor-faktor Internal menggunakan SWOT dengan memetakan kekuatan (*strength*), kelemahan (*weakness*), peluang (*opportunity*), dan ancaman (*threats*). Sedangkan, analisis faktor eksternal dengan mempertimbangkan kondisi domestik dan global yang sedang berkembang dan kecenderungannya, baik dari faktor makro ekonomi, politik, dan faktor lainnya serta asumsi-asumsi yang ditetapkan oleh Bank. Oleh karena itu, Bank harus senantiasa mengikuti perkembangan yang ada dan melakukan penyesuaian yang diperlukan jika terjadi perubahan lingkungan bisnis secara eksternal dan internal.

#### Mekanisme untuk Mengukur Kemajuan yang Dicapai dari Rencana Bisnis yang Ditetapkan

Pemantauan dan penilaian atas progres pencapaian Rencana Bisnis Bank (RBB) dilakukan setiap bulan dan menyampaikan penetapan pengukuran *Key Performance*

The Bank also pays special attention to legal cases having the potential to cause significant losses. The legal risk profile assessment is performed based on the prevailing Financial Services Authority regulations and has been submitted to the Financial Services Authority in a timely manner, along with other risk profiles.

#### Mitigation Efforts

The Directorate of Credit and Legal Administration of Bank Artha Graha Internasional manages legal risk with the following mitigations:

1. Conducting legal analysis of new products and/or activities, as well as make standard legal documents related to these products and/or activities;
2. Checking all agreements that will be made between the Bank and third parties;
3. Performing periodic inspections of the agreements that have been made; as well as
4. Monitoring legal risks in all branches and work units of the Bank.

The Sub-Directorate of Remedial and Litigation of the Bank functions to handle any legal issues related to litigation so that legal risks that may arise can be minimized.

#### STRATEGIC RISK

Strategic risk is a risk that arises due to inaccuracies in making and/or implementing strategic decisions, as well as failure to anticipate changes in the business environment. The Bank's inaccuracy in formulating the right strategy can lead to the failure of the Bank's business in the future.

#### Policies to Identify and Respond to Changes in the External and Internal Business Environment

The Bank sets targets and strategies by analysing various internal and external factors. Internal factors analysis uses SWOT by mapping strengths, weaknesses, opportunities and threats. Meanwhile, the analysis of external factors considers domestic and global conditions that are developing and their trends, both from macroeconomic factors, politics, and other factors as well as assumptions set by the Bank. Therefore, the Bank must always keep abreast of existing developments and make necessary adjustments if there are changes in the business environment externally and internally.

#### Mechanism for Measuring Progress Achieved from Defined Business Plan

Monitoring and assessment of the progress of Bank's Business Plan (RBB) achievement is conducted monthly and conveys the determination of *Key Performance Indicator*

*Indicator* (KPI) terkait pencapaian tersebut kepada seluruh unit kerja. Untuk target RBB yang belum tercapai, Bank melakukan analisis penyebab atau hambatannya dan penetapan tindakan perbaikan yang diperlukan, sehingga diharapkan dapat dipenuhi pada periode berikutnya.

### Upaya Mitigasi

Sub-Direktorat SKMR melakukan pengelolaan risiko strategis dengan mitigasi sebagai berikut:

1. Melakukan identifikasi dan kuantifikasi risiko strategis sejak awal penyusunan Rencana Bisnis Bank dengan berpedoman pada visi, misi, strategi serta kemampuan perusahaan;
2. Mengelola risiko strategis melalui proses pertimbangan dan pengambilan keputusan secara kolektif dan komprehensif di lingkungan Komite Manajemen Risiko, untuk selanjutnya disampaikan ke Direksi; serta
3. Melakukan pemantauan terkait perkembangan eksposur risiko strategis dilakukan setiap bulan dan disampaikan kepada Direksi dan Komite Pemantau Risiko melalui Laporan Profil Risiko Bank.

### RISIKO KEPATUHAN

Risiko kepatuhan adalah risiko yang timbul akibat Bank tidak dapat mematuhi dan/atau tidak dapat melaksanakan peraturan perundang-undangan dan ketentuan yang berlaku. Peraturan perundang-undangan dan ketentuan yang mengatur kewajiban Bank sebagai sebuah lembaga perbankan meliputi:

1. Pemenuhan Rasio Kewajiban Penyediaan Modal Minimum (KPM);
2. Kualitas Aset;
3. Pembentukan Cadangan Kerugian Penurunan Nilai (CKPN);
4. Batas Maksimum Pemberian Kredit (BMPK);
5. Penerapan Tata Kelola yang Baik (GCG);
6. Posisi Devisa Neto (PDN);
7. Giro Wajib Minimum (GWM);
8. Rasio Intermediasi Makroprudensial (RIM); dan
9. Risiko lain yang terkait dengan Ketentuan Tertentu.

### Strategi Manajemen Risiko dan Efektivitas Penerapan Manajemen Risiko untuk Risiko Kepatuhan

Bank memastikan efektivitas penerapan manajemen risiko kepatuhan, antara lain yang berkaitan dengan:

1. Kebijakan
  - a. Ketepatan penetapan limit risiko yang telah ditetapkan;
  - b. Kebijakan manajemen risiko dengan arah dan strategi usaha Bank;
  - c. Penerapan kepatuhan, pengaturan tanggung jawab dan akuntabilitas;
  - d. Kebijakan mengecualikan suatu pengambilan keputusan yang menyimpang (*irregularities*); dan

(KPI) measurements related to these achievements to all work units. For RBB targets that have not been achieved, the Bank analyses the causes or obstacles and determines the necessary corrective actions, so that they are expected to be fulfilled in the next period.

### Mitigation Efforts

The SKMR Sub-Directorate performs strategic risk management with the following mitigations:

1. Identify and quantify strategic risk since the beginning of the preparation of the Bank's Business Plan based on the company's vision, mission, strategy and capabilities;
2. Manage strategic risk through a collective and comprehensive consideration and decision-making process within the Risk Management Committee, to be further submitted to the Board of Directors; as well as
3. Monitoring the development of strategic risk exposure on a monthly basis and submit it to the Board of Directors and Risk Monitoring Committee through the Bank's Risk Profile Report.

### COMPLIANCE RISK

Compliance risk is a risk arising as a result of the Bank being unable to comply with and/or unable to implement the prevailing laws and regulations. The laws and regulations governing the Bank's obligations as a banking institution include:

1. Fulfilment of the Minimum Capital Adequacy Ratio (KPM);
2. Asset Quality;
3. Establishment of Allowance for Impairment Losses (CKPN);
4. Maximum Lending Limit (BMPK);
5. Implementation of Good Governance (GCG);
6. Net Open Position (NOP);
7. Statutory Reserves (GWM);
8. Macroprudential Intermediation Ratio (RIM); and
9. Other Risks Associated with Certain Provisions.

### Risk Management Strategy and Effectiveness of Risk Management Implementation for Compliance Risk

The Bank ensures the effectiveness of compliance risk management implementation, among others related to:

1. Policy
  - a. The accuracy of risk limit determination;
  - b. Risk management policy with the Bank's business direction and strategy;
  - c. Implementation of compliance, responsibility and accountability arrangements;
  - d. A policy excluding a deviant decision making (*irregularities*); and

- e. Penerapan kebijakan pengecekan kepatuhan melalui prosedur secara berkala.
2. Prosedur
  - a. Ketepatan waktu mengkomunikasikan kebijakan kepada seluruh Karyawan pada setiap jenjang organisasi;
  - b. Kecukupan pengendalian terhadap pengembangan produk baru;
  - c. Kecukupan laporan dan sistem data;
  - d. Kecukupan pengawasan Dewan Komisaris dan Direksi Bank;
  - e. Kecukupan pengendalian intern Bank, termasuk aspek pemisahan fungsi dan pengendalian berlapis (*dual control*);
  - f. Sistem informasi manajemen yang tepat waktu dan tepat guna;
  - g. Efektivitas dari pengendalian terhadap akurasi, kelengkapan, dan integritas data;
  - h. Kecukupan proses menginterpretasikan (penafsiran) perundang-undangan dan ketentuan yang berlaku;
  - i. Komitmen Bank untuk memastikan bahwa sumber daya Bank telah tepat dialokasikan untuk kepentingan pelatihan Karyawan dan peningkatan budaya kepatuhan;
  - j. Identifikasi dan tindakan korektif yang tepat waktu terhadap pengaruh pelanggaran dan ketidakpatuhan terhadap perundang-undangan dan ketentuan yang berlaku; dan
  - k. Kecukupan mengintegrasikan aspek kepatuhan pada setiap tahap perencanaan Bank (*corporate planning*).
3. Human Capital
  - a. Ketepatan program kompensasi dan pengelolaan kinerja Karyawan dan pejabat Bank;
  - b. Tingkat *turnover* Karyawan dan pejabat Bank yang menduduki posisi yang strategis pada Bank (*high risk taking unit*);
  - c. Kecukupan program pelatihan;
  - d. Kecukupan kompetensi Dewan Komisaris dan Direksi Bank; dan
  - e. Tingkat pemahaman dan kesesuaian arah strategi usaha dengan *risk tolerance*.
4. Sistem Pengendalian
  - a. Efektivitas dan independensi fungsi audit dan Sub Direktorat SKMR;
  - b. Akurasi, kelengkapan, dan integritas laporan serta sistem informasi manajemen;
  - c. Keberadaan sistem pemantauan terhadap *irregularities* yang mampu mengidentifikasi dan mengukur peningkatan frekuensi dan jumlah eksposur risiko;
  - d. Tingkat responsif Bank terhadap penyimpangan kebijakan dan prosedur intern Bank; dan
  - e. Tingkat responsif Bank terhadap penyimpangan dalam sistem pengendalian internal Bank.

- e. Implementation of compliance checking policies through regular procedures.
2. Procedure
  - a. Timely communication of policies to all employees at every level of the organization;
  - b. Adequate control over new product development;
  - c. Adequate reports and data systems;
  - d. Adequate supervision of the Board of Commissioners and Directors of the Bank;
  - e. Adequate Bank's internal control, including aspects of separation of functions and dual control;
  - f. Timely and effective management information system;
  - g. Effectiveness of controls over data accuracy, completeness, and integrity;
  - h. An adequacy of interpreting (interpreting) process of prevailing laws and regulations;
  - i. The Bank's commitment to ensure that the Bank's resources are properly allocated for the benefit of Employee training and improvement of the compliance culture;
  - j. Timely identification and corrective action on the effect of violations and non-compliance with applicable laws and regulations; and
  - k. Adequacy of integrating compliance aspects at each stage of the Bank's planning (corporate planning).
3. Human Capital
  - a. The accuracy of compensation program and performance management of the Bank's employees and officers;
  - b. Turnover rate of employees and Bank officials occupying strategic positions in the Bank (high risk taking unit);
  - c. Adequacy of training program;
  - d. Adequacy of competence of the Bank's Board of Commissioners and Directors; and
  - e. The level of understanding and conformity of the direction of the business strategy with risk tolerance.
4. Control System
  - a. The effectiveness and independence of audit function and Risks Sub Directorate;
  - b. Accuracy, completeness, and integrity of reports and management information systems;
  - c. The existence of a monitoring system for irregularities that is able to identify and measure the increase in the frequency and amount of risk exposure;
  - d. The level of the Bank's responsiveness to deviations from the Bank's internal policies and procedures; and
  - e. The Bank's level of responsiveness to irregularities in the Bank's internal control system.

### Mekanisme untuk Pemantauan dan Pengendalian Risiko Kepatuhan

1. Melakukan langkah-langkah yang diperlukan untuk menjaga eksposur kepatuhan sesuai limit toleransinya dan/atau apabila terjadi peningkatan eksposur risiko kepatuhan, antara lain:
  - a. Pelaksanaan tinjauan independen oleh Sub Direktorat Kepatuhan atas setiap permohonan kredit dalam kriteria dan batasan tertentu yang ditetapkan oleh Direksi untuk menilai unsur kepatuhannya terhadap perundang-undangan dan peraturan Regulator yang berlaku;
  - b. Melakukan monitoring terhadap ketepatan waktu penyampaian laporan Bank ke Regulator;
  - c. Pelatihan internal secara intensif terhadap kepatuhan Karyawan dan memastikan efektivitas pelatihan tersebut dengan melakukan pengujian pelatihan dan pemantauan kinerjanya dalam pelaksanaan tugas reguler;
  - d. Pelaksanaan tinjauan dan kajian terhadap kebijakan, pedoman dan prosedur kerja untuk meyakinkan telah sesuai dengan perundang-undangan dan peraturan Regulator yang berlaku; dan
  - e. Melakukan sosialisasi pemahaman risiko kepatuhan kepada seluruh jenjang organisasi Bank secara berkesinambungan.
2. Bank melakukan sosialisasi budaya kepatuhan secara terus-menerus dan berkesinambungan ke seluruh Karyawan dan jenjang organisasi dengan berpedoman kepada visi, misi, nilai-nilai perusahaan, program kerja, budaya kerja, dan Kode Etik perusahaan.

### Upaya Mitigasi

Sub Direktorat Kepatuhan melakukan pengelolaan risiko kepatuhan dengan mitigasi sebagai berikut:

1. Melakukan identifikasi dan pengelolaan risiko kepatuhan sejak awal dengan memberikan masukan kepada unit bisnis serta unit operasional dalam hal pengembangan produk dan/atau aktivitas baru;
2. Melakukan penilaian terhadap kebijakan pedoman dan prosedur internal yang dimiliki dalam rangka memastikan bahwa seluruh peraturan eksternal telah disediakan akomodasi sedemikian rupa dan dipatuhi dalam pelaksanaannya;
3. Melakukan pengawasan setiap bulan mengenai perkembangan eksposur risiko kepatuhan Bank dan hasilnya dilaporkan kepada Dewan Komisaris serta Direksi melalui Laporan Profil Risiko Bank; serta
4. Melakukan sosialisasi terkait peraturan yang berlaku kepada seluruh jajaran perusahaan melalui media *online*, sehingga setiap unit kerja dapat melaksanakan tugas dan tanggung jawab sesuai dengan peraturan perusahaan.

### Mechanisms for Monitoring and Controlling Compliance Risk

1. Take the necessary steps to maintain compliance exposure based on the tolerance limit and/or in the event of an increase in compliance risk exposure, including:
  - a. Implementation of an independent review by the Compliance Sub-Directorate on each credit application within certain criteria and limits set by the Board of Directors to assess the element of compliance with prevailing laws and Regulatory regulations;
  - b. Monitoring the timeliness of submitting Bank reports to Regulators;
  - c. Intensive internal training on employees' compliance and ensure the effectiveness of the training by conducting training testing and monitoring its performance in performing regular duties;
  - d. Implementation of reviews and studies of policies, guidelines and work procedures to ensure that they are in accordance with the prevailing laws and regulations; and
  - e. Disseminate understanding of compliance risk to all levels of the Bank's organization on an ongoing basis.
2. The Bank conducts socialization of compliance culture continuously and sustainably to all Employees and organizational levels by referring to the vision, mission, company values, work programs, work culture, and the company's Code of Ethics.

### Mitigation Efforts

Sub Directorate of Compliance manages compliance risk with the following mitigations:

1. Identifying and manage compliance risk from the beginning by providing input to business units and operational units in terms of new products and/or activities development;
2. Conducting an assessment of the policies, guidelines and internal procedures in order to ensure that all external regulations have been provided with accommodation in such a way and are complied with in their implementation;
3. Supervise monthly regarding the development of the Bank's compliance risk exposure and the results are reported to the Board of Commissioners and the Board of Directors through the Bank's Risk Profile Report; as well as
4. Conducting socialization regarding prevailing regulations to all levels of the company through online media, so that each work unit can perform its duties and responsibilities in accordance with the company's regulations.

## RISIKO REPUTASI

Risiko reputasi timbul akibat adanya penurunan tingkat kepercayaan Pemangku Kepentingan akibat dari persepsi negatif terhadap Bank. Kegagalan Bank dalam menjaga reputasi baiknya di mata masyarakat menjadi penyebab timbulnya persepsi negatif tersebut. Penurunan atau hilangnya kepercayaan Nasabah terhadap Bank yang pada akhirnya berdampak langsung pada kinerja, khususnya pada pendapatan usaha dan volume aktivitas Bank terjadi apabila risiko ini terus berlanjut.

### Kebijakan dan Mekanisme Risiko Reputasi

Penerapan manajemen risiko untuk risiko reputasi Bank mencakup:

1. Pengawasan aktif Direksi dan Dewan Komisaris;
2. Kecukupan kebijakan dan prosedur manajemen risiko serta penetapan limit risiko reputasi;
3. Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko reputasi serta sistem informasi manajemen risiko reputasi; dan
4. Sistem pengendalian intern yang menyeluruh.

### Kebijakan Bank dalam Melaksanakan Manajemen Risiko Reputasi

1. Bank mempunyai kebijakan dan prosedur tertulis yang memenuhi prinsip-prinsip transparansi dalam rangka meningkatkan kualitas pelayanan kepada Nasabah dan Pemangku Kepentingan lainnya untuk mengendalikan risiko reputasi, di mana kebijakan tersebut telah sejalan dengan ketentuan dan/atau peraturan perundang-undangan yang mengatur mengenai perlindungan Nasabah;
2. Bank memiliki dan melaksanakan kebijakan komunikasi yang tepat dalam rangka menghadapi berita atau publikasi yang bersifat negatif atau mencegah informasi yang cenderung kontra produktif, antara lain dengan cara menerapkan strategi penggunaan media yang efektif untuk menghadapi berita negatif; dan
3. Bank mempunyai protokol khusus untuk pengelolaan reputasi pada saat krisis, sehingga dapat dengan cepat mengantisipasi peningkatan risiko reputasi pada saat krisis.

### Mekanisme Manajemen Risiko Reputasi Bank

1. Identifikasi risiko reputasi;
2. Penilaian/pengukuran risiko reputasi;
3. Pemantauan risiko reputasi; dan
4. Pengendalian risiko reputasi, antisipasi dan mitigasi risiko reputasi.

Penerapan manajemen risiko reputasi dituangkan dalam ketentuan internal Bank dalam Pedoman Manajemen Risiko tentang Manajemen Risiko Umum dan Manajemen Risiko Reputasi.

## REPUTATIONAL RISK

Reputation risk arises due to a decrease in the level of stakeholders' trust due to negative perceptions of the Bank. The Bank's failure to maintain its good reputation in the eyes of the public is the cause of this negative perception. A decrease or loss of Customer confidence in the Bank which in turn has a direct impact on performance, especially on operating income and the volume of Bank activities occurs if this risk continues.

### Reputational Risk Policies and Mechanisms

The implementation of risk management for the Bank's reputation risk includes:

1. Active supervision of the Board of Directors and the Board of Commissioners;
2. Adequacy of risk management policies and procedures and determination of reputation risk limits;
3. Adequacy of reputation risk identification, measurement, monitoring and control processes and reputation risk management information systems; and
4. A comprehensive internal control system.

### Bank Policy in Implementing Reputational Risk Management

1. Bank has written policies and procedures complying with the principles of transparency in order to improve the quality of services to Customers and other stakeholders to control reputation risk, of which the policy is in accordance with the provisions and/or laws and regulations governing Customer protection;
2. Bank has and implements appropriate communication policies in order to deal with negative news or publications or prevent information that tends to be counterproductive, among others by implementing an effective media use strategy to deal with negative news; and
3. Bank has a special protocol for reputation management during a crisis, so that it can quickly anticipate an increase in reputation risk during a crisis.

### Management Mechanism of Bank Reputation Risk

1. Identification of reputational risk;
2. Reputational risk assessment/measurement;
3. Monitoring reputation risk; and
4. Reputation risk control, anticipation and mitigation of reputation risk.

The implementation of reputation risk management is stated in the Bank's internal provisions in the Risk Management Guidelines on General Risk Management and Reputational Risk Management.



### Upaya Mitigasi

Sekretaris Perusahaan melakukan pengelolaan risiko reputasi dengan mitigasi sebagai berikut:

1. Melakukan pengawasan terhadap pemberitaan media untuk memantau publikasi negatif atau keluhan Nasabah yang muncul di media;
2. Membuat klarifikasi dan tanggapan sesuai dengan langkah terbaik yang ditempuh perusahaan apabila terdapat pemberitaan negatif dan keluhan Nasabah yang muncul di media;
3. Melakukan analisis risiko reputasi yang mungkin timbul, serta strategi untuk mengantisipasi risiko saat meluncurkan produk/layanan/program baru Bank; dan
4. Menyiapkan panduan untuk *frontliner* dan *spokesperson* agar dapat menjelaskan informasi secara benar dan proporsional kepada Nasabah terkait informasi material atau yang penting untuk diketahui oleh Nasabah.

Kecukupan modal yang dimiliki Bank mampu mendukung jalannya bisnis dan telah sesuai dengan Rencana Bisnis Bank pada tahun 2021. Kecukupan modal Bank juga senantiasa melampaui ketentuan minimum Otoritas Jasa Keuangan, di mana Bank termasuk dalam klasifikasi Kelompok Bank berdasarkan Modal Inti kategori 1 (KBMI 1) sampai dengan akhir tahun 2021. Hal ini sejalan dengan komitmen Bank untuk memenuhi kebutuhan modal inti secara bertahap sesuai dengan peraturan Otoritas Jasa Keuangan, mencapai modal minimum sebesar Rp3 triliun sampai dengan 31 Desember 2022. Sementara itu, penilaian Peringkat Komposit Profil Risiko Bank berada di PK 2 posisi Desember 2021.

### Mitigation Efforts

The Corporate Secretary manages reputation risk with the following mitigations:

1. Supervise media coverage to monitor negative publications or Customers' complaints that appear in the media;
2. Make clarifications and responses in accordance with the best steps taken by the company if there is negative news and Customers' complaints appearing in the media;
3. Conducting reputation risk analysis that may arise, as well as strategies to anticipate risks when launching the Bank's new products/services/programs; and
4. Preparing guidelines for frontliners and spokespersons so that they can explain information correctly and proportionally to Customers regarding material or important information for Customers to know.

The adequacy of capital owned by the Bank is able to support the business operation and in accordance with the Bank's Business Plan in 2021. The Bank's capital adequacy also consistently exceeds the minimum requirements of the Financial Services Authority, of which the Bank is included in the classification of Bank Groups based on Core Capital category 1 (KBMI 1) to by end of 2021. It is in line with the Bank's commitment to gradually meet core capital requirements in accordance with Financial Services Authority regulations, reaching a minimum capital of IDR3 trillion until December 31, 2022. Meanwhile, the assessment of the Bank's Risk Profile Composite Rating is at PK 2 position in December 2021.



# TINJAUAN ATAS EFEKTIVITAS SISTEM MANAJEMEN RISIKO PERUSAHAAN

## OVERVIEW OF THE BANK'S RISK MANAGEMENT SYSTEM EFFECTIVENESS

**Tabel | Table 1.a.**

### Pengungkapan Kuantitatif Struktur Permodalan Bank Umum Disclosure of Net Receivables by Branch - Bank Individually

(dalam jutaan Rupiah, kecuali dinyatakan lain)  
(in million Rupiah, unless otherwise stated)

| Komponen Modal<br>Capital Components |                                                                                                                                                            | 31 Desember 2021<br>December 31, 2021 |                              | 31 Desember 2020<br>December 31, 2020 |                              |
|--------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|------------------------------|---------------------------------------|------------------------------|
|                                      |                                                                                                                                                            | Bank                                  | Konsolidasi<br>Consolidation | Bank                                  | Konsolidasi<br>Consolidation |
| (1)                                  | (2)                                                                                                                                                        | (3)                                   | (4)                          | (5)                                   | (6)                          |
| I                                    | Komponen Modal<br>Capital Components                                                                                                                       |                                       |                              |                                       |                              |
| A                                    | Modal Inti   Core Capital                                                                                                                                  | 3.389.031                             | 3.389.031                    | 2.730.510                             | 2.730.510                    |
| 1.                                   | Modal Disetor   Paid Up Capital                                                                                                                            | 2.242.372                             | 2.242.372                    | 1.751.482                             | 1.751.482                    |
| 2.                                   | Cadangan Tambahan Modal<br>Additional Capital Reserves                                                                                                     | 1.497.330                             | 1.497.330                    | 1.304.181                             | 1.304.181                    |
| 3.                                   | Model Inovatif   Innovative Capital                                                                                                                        |                                       |                              |                                       |                              |
| 4.                                   | Faktor Pengurang Modal Inti<br>Factor Reducing Core Capital                                                                                                | 350.671                               | 350.671                      | (325.153)                             | (325.153)                    |
| 5.                                   | Kepentingan Non-Pengendali   Minority<br>Interest                                                                                                          |                                       |                              |                                       |                              |
| B                                    | Modal Pelengkap *   Supplementary Capital *                                                                                                                | 364.551                               | 364.551                      | 304.321                               | 304.321                      |
| 1.                                   | Level Atas (Upper Tier 2)   Upper Tier 2                                                                                                                   |                                       |                              |                                       |                              |
| 2.                                   | Level Bawah (Lower Tier 2) Maksimum 50%<br>Modal Inti<br>Lower Tier 2 Maximum 50% of the Core Capital                                                      |                                       |                              |                                       |                              |
| 3.                                   | Faktor Pengurang Modal Pelengkap<br>Factors Reducing Supplementary Capital                                                                                 |                                       |                              |                                       |                              |
| C                                    | Faktor Pengurang Modal Inti dan Modal Pelengkap<br>Factors Reducing Core Capital and Supplementary<br>Capital                                              |                                       |                              |                                       |                              |
|                                      | Eksposur Sekuritisasi   Securitization Exposure                                                                                                            |                                       |                              |                                       |                              |
| D                                    | Modal Pelengkap Tambahan yang Memenuhi<br>Persyaratan (Tier 3)**<br>Additional Supplementary Capital that<br>Satisfies Requirements (Tier 3)**             |                                       |                              |                                       |                              |
| E                                    | Modal Pelengkap Tambahan yang Dialokasikan<br>untuk Mengantisipasi Risiko Pasar<br>Additional Supplementary Capital Allocated to<br>Anticipate Market Risk |                                       |                              |                                       |                              |

(dalam jutaan Rupiah, kecuali dinyatakan lain)  
(in million Rupiah, unless otherwise stated)

| Komponen Modal<br>Capital Components |                                                                                                                                                                                                                                                                                   | 31 Desember 2021<br>December 31, 2021 |                              | 31 Desember 2020<br>December 31, 2020 |                              |
|--------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|------------------------------|---------------------------------------|------------------------------|
|                                      |                                                                                                                                                                                                                                                                                   | Bank                                  | Konsolidasi<br>Consolidation | Bank                                  | Konsolidasi<br>Consolidation |
| (1)                                  | (2)                                                                                                                                                                                                                                                                               | (3)                                   | (4)                          | (5)                                   | (6)                          |
| II                                   | <b>Total Modal Inti dan Modal Pelengkap (A + B - C)<br/>Total Core Capital and Supplementary Capital (A + B - C)</b>                                                                                                                                                              | 3.753.582                             | 3.753.582                    | 3.034.831                             | 3.034.831                    |
| III                                  | <b>Total Modal Inti, Modal Pelengkap, dan Modal Pelengkap Tambahan yang Dialokasikan Untuk Mengantisipasi Risiko Pasar (A + B - C + E)<br/>Total Core Capital, Supplementary Capital and Additional Supplementary Capital Allocated to Anticipate Market Risk (A + B - C + E)</b> | 3.753.582                             | 3.753.582                    | 3.034.831                             | 3.034.831                    |
| IV                                   | <b>Aset Tertimbang Menurut Risiko (ATMR) untuk Risiko Kredit<br/>Risk Weighted Assets (RWA) for Credit Risks</b>                                                                                                                                                                  | 14.902.176                            | 14.902.176                   | 16.018.996                            | 16.018.996                   |
| V                                    | <b>Aset Tertimbang Menurut Risiko (ATMR) untuk Risiko Operasional<br/>Risk Weighted Assets (RWA) for Operational Risks</b>                                                                                                                                                        | 1.881.945                             | 1.881.945                    | 2.194.782                             | 2.194.782                    |
| VI                                   | <b>Aset Tertimbang Menurut Risiko (ATMR) untuk Risiko Pasar<br/>Risk Weighted Assets (RWA) for Market Risks</b>                                                                                                                                                                   | 454.877                               | 454.877                      | 321.624                               | 321.624                      |
|                                      | A Metode Standar   Standardized Approach                                                                                                                                                                                                                                          | 454.877                               | 454.877                      | 321.624                               | 321.624                      |
|                                      | B Metode Internal   Internal Model                                                                                                                                                                                                                                                |                                       |                              |                                       |                              |
| VII                                  | <b>Rasio Kewajiban Penyediaan Modal Minimum Untuk Risiko Kredit, Risiko Operasional dan Risiko Pasar<br/>[III : (IV + V + VI)]<br/>Ratio of Minimum Capital Allocations for Credit Risk, Operational Risks and Market Risks [VII:(IV + V + VI)]</b>                               | 21,77%                                | 21,77%                       | 16,37%                                | 16,37%                       |

\*) Modal Pelengkap posisi Desember 2015 mengacu pada Peraturan Bank Indonesia No. 15/12/PBI/2013 tanggal 12 Desember 2013 tentang Kewajiban Penyediaan Modal Minimum Bank Umum.  
Supplementary Capital as of December 2015 refers to Bank Indonesia Regulation No. 15/12/PBI/2013 dated December 12, 2013 concerning Minimum Capital Requirement for Commercial Banks.

\*\*) Modal Pelengkap Tambahan yang Memenuhi Persyaratan (Tier 3) posisi Desember 2015 mengacu pada Peraturan Bank Indonesia No. 15/12/PBI/2013 tanggal 12 Desember 2013 tentang Kewajiban Penyediaan Modal Minimum Bank Umum.  
Eligible Additional Supplementary Capital (Tier 3) as of December 2015 refers to Bank Indonesia Regulation No. 15/12/PBI/2013 dated December 12, 2013 concerning Minimum Capital Requirement for Commercial Banks.

**Tabel | Table 2.1.a.**

**Pengungkapan Tagihan Bersih Berdasarkan Cabang - Bank secara Individual**  
**Disclosure of Net Receivables by Branch - Bank Individually**

| No           | Kategori Portofolio<br>Portfolio Category                                                                                                         | 31 Desember 2021   December 31, 2021                           |                |               |                        |               |                |               |
|--------------|---------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|----------------|---------------|------------------------|---------------|----------------|---------------|
|              |                                                                                                                                                   | Tagihan Bersih Berdasarkan Cabang<br>Net Receivables by Branch |                |               |                        |               |                |               |
|              |                                                                                                                                                   | Ambon<br>Diponegoro                                            | Artha Gading   | Balikpapan    | Bandung<br>Asia Afrika | Banjarmasin   | Batam          | Bitung        |
| (1)          | (2)                                                                                                                                               | (3)                                                            | (4)            | (5)           | (6)                    | (7)           | (8)            | (9)           |
| 1            | Tagihan kepada Pemerintah<br>Claims to Government                                                                                                 |                                                                |                |               |                        |               |                |               |
| 2            | Tagihan kepada Entitas Sektor Publik<br>Claims on Public Sector Entities                                                                          |                                                                |                |               |                        |               |                |               |
| 3            | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional<br>Claims on Multilateral Development Banks and International Institutions |                                                                |                |               |                        |               |                |               |
| 4            | Tagihan kepada Bank<br>Claims to Bank                                                                                                             |                                                                |                |               |                        |               |                |               |
| 5            | Kredit Beragun Rumah Tinggal<br>Residential Mortgage Backed Loans                                                                                 | 254                                                            | 202.478        | 82.480        | 60.309                 | 84.334        | 75.102         | 24.634        |
| 6            | Kredit Beragun Properti Komersial<br>Commercial Property Backed Loans                                                                             | 1.668                                                          | 8.253          |               | 839                    |               | 11             | 49            |
| 7            | Kredit Pegawai/Pensiunan<br>Employee/Retirement Credit                                                                                            |                                                                |                |               |                        |               |                |               |
| 8            | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel<br>Claims on Micro, Small, and Retail Portfolios                                    | 1.946                                                          | 2.630          | 5             | 5.729                  | 6             | 845            | 7             |
| 9            | Tagihan kepada Korporasi<br>Claims on Corporations                                                                                                | 2.044                                                          | 21.738         |               | 2.817                  | 5.997         | 19.096         |               |
| 10           | Tagihan yang Telah Jatuh Tempo<br>Claims that have been Due Date                                                                                  | 34                                                             | 218            | 32            | 52                     |               | 81             | 14            |
| 11           | Aset Lainnya<br>Other Assets                                                                                                                      | 70.382                                                         | 31.961         | 3.608         | 20.307                 | 8.906         | 6.123          | 3.386         |
| 12           | Eksposur di Unit Usaha Syariah (apabila ada)<br>Exposure in the Sharia Business Unit (if any)                                                     |                                                                |                |               |                        |               |                |               |
| <b>Total</b> |                                                                                                                                                   | <b>76.329</b>                                                  | <b>267.278</b> | <b>86.126</b> | <b>90.053</b>          | <b>99.243</b> | <b>101.259</b> | <b>28.089</b> |

(in million Rupiah, unless otherwise stated)

| 31 Desember 2021   December 31, 2021                           |         |          |          |         |        |                 |         |        |         |
|----------------------------------------------------------------|---------|----------|----------|---------|--------|-----------------|---------|--------|---------|
| Tagihan Bersih Berdasarkan Cabang<br>Net Receivables by Branch |         |          |          |         |        |                 |         |        |         |
|                                                                | Bogor   | Cikarang | Denpasar | Jambi   | Karet  | Kartini Cirebon | Kendari | Kupang | Lampung |
| (10)                                                           | (11)    | (12)     | (13)     | (14)    | (15)   | (16)            | (17)    | (18)   |         |
|                                                                |         |          |          |         |        |                 |         |        |         |
|                                                                |         |          |          |         |        |                 |         |        |         |
|                                                                |         |          |          |         |        |                 |         |        |         |
|                                                                |         |          |          |         |        |                 |         |        |         |
| 209.111                                                        | 217.310 | 31.398   | 91.988   | 31.641  | 4.864  | 30.269          | 8.012   | 32.335 |         |
| 1.666                                                          |         | 1.718    | 151      | 935     |        | 4.391           | 1.011   |        |         |
|                                                                |         |          |          |         |        |                 |         |        |         |
| 3.577                                                          | 2.761   | 1.667    |          | 3.521   | 3.543  | 746             | 2.260   | 5.036  |         |
|                                                                |         |          |          |         |        |                 |         |        |         |
| 6.258                                                          | 41.940  | 2.890    |          | 95.918  | 1.841  | 3.509           | 4.617   | 929    |         |
| 656                                                            | 539     | 28       | 28       | -1.132  | 296    | 120             | 151     |        |         |
| 42.479                                                         | 5.497   | 23.749   | 11.078   | 50.682  | 23.172 | 21.372          | 24.788  | 13.195 |         |
|                                                                |         |          |          |         |        |                 |         |        |         |
| 263.748                                                        | 268.048 | 61.450   | 103.244  | 181.565 | 33.716 | 60.407          | 40.839  | 51.495 |         |

**Tabel | Table 2.1.a.** (lanjutan | continue)

**Pengungkapan Tagihan Bersih Berdasarkan Cabang - Bank secara Individual**  
**Disclosure of Net Receivables by Branch - Bank Individually**

| No           | Kategori Portofolio<br>Portfolio Category                                                                                                               | 31 Desember 2021   December 31, 2021                           |                |                 |                |                |                |                   |  |
|--------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|----------------|-----------------|----------------|----------------|----------------|-------------------|--|
|              |                                                                                                                                                         | Tagihan Bersih Berdasarkan Cabang<br>Net Receivables by Branch |                |                 |                |                |                |                   |  |
|              |                                                                                                                                                         | Makassar A<br>Yani                                             | Matraman       | Medan<br>Pemuda | Melawai        | P. Jayakarta   | Palembang      | Pangkal<br>Pinang |  |
| (1)          | (2)                                                                                                                                                     | (19)                                                           | (20)           | (21)            | (22)           | (23)           | (24)           | (25)              |  |
| 1            | Tagihan kepada Pemerintah<br>Claims to Government                                                                                                       |                                                                |                |                 |                |                |                |                   |  |
| 2            | Tagihan kepada Entitas Sektor<br>Publik<br>Claims on Public Sector Entities                                                                             |                                                                |                |                 |                |                |                |                   |  |
| 3            | Tagihan kepada Bank Pembangunan<br>Multilateral dan Lembaga Internasional<br>Claims on Multilateral Development<br>Banks and International Institutions |                                                                |                |                 |                |                |                |                   |  |
| 4            | Tagihan kepada Bank<br>Claims to Bank                                                                                                                   |                                                                |                |                 |                |                |                |                   |  |
| 5            | Kredit Beragun Rumah Tinggal<br>Residential Mortgage Backed Loans                                                                                       | 161.116                                                        | 179.279        | 47.880          | 146.658        | 55.432         | 145.469        | 45.100            |  |
| 6            | Kredit Beragun Properti Komersial<br>Commercial Property Backed Loans                                                                                   | 697                                                            |                | 545             |                | 1.290          | 4.739          |                   |  |
| 7            | Kredit Pegawai/Pensiunan<br>Employee/Retirement Credit                                                                                                  |                                                                |                |                 |                |                |                |                   |  |
| 8            | Tagihan kepada Usaha Mikro, Usaha<br>Kecil, dan Portofolio Ritel<br>Claims on Micro, Small, and Retail<br>Portfolios                                    | 579                                                            | 8.254          | 5.192           | 1.786          | 1.906          | 589            |                   |  |
| 9            | Tagihan kepada Korporasi<br>Claims on Corporations                                                                                                      | 3.627                                                          | 18.476         | 50.913          | 35.583         | 29.069         |                | 718               |  |
| 10           | Tagihan yang Telah Jatuh Tempo<br>Claims that have been Due Date                                                                                        | 500                                                            | 376            | 2               | 1.017          | 231            | 4              | 74                |  |
| 11           | Aset Lainnya<br>Other Assets                                                                                                                            | 10.242                                                         | 12.700         | 17.220          | 52.505         | 15.829         | 11.748         | 1.877             |  |
| 12           | Eksposur di Unit Usaha Syariah<br>(apabila ada)<br>Exposure in the Sharia Business<br>Unit (if any)                                                     |                                                                |                |                 |                |                |                |                   |  |
| <b>Total</b> |                                                                                                                                                         | <b>176.760</b>                                                 | <b>219.085</b> | <b>121.752</b>  | <b>237.549</b> | <b>103.756</b> | <b>162.549</b> | <b>47.770</b>     |  |

(dalam jutaan Rupiah)  
(in million Rupiah)

| 31 Desember 2021   December 31, 2021                           |           |           |           |               |                     |        |              |               |         |            |
|----------------------------------------------------------------|-----------|-----------|-----------|---------------|---------------------|--------|--------------|---------------|---------|------------|
| Tagihan Bersih Berdasarkan Cabang<br>Net Receivables by Branch |           |           |           |               |                     |        |              |               |         |            |
|                                                                | Pekanbaru | Pontianak | Samarinda | Samrat Manado | Semarang Pandanaran | Solo   | Sudirman Jkt | Suryo Pranoto | Ternate | Total      |
|                                                                | (26)      | (27)      | (28)      | (29)          | (30)                | (31)   | (32)         | (33)          | (34)    | (35)       |
|                                                                |           |           |           |               |                     |        | 4.870.075    |               |         | 4.870.075  |
|                                                                |           |           |           |               |                     |        | 478.072      |               |         | 478.072    |
|                                                                |           |           |           |               |                     |        | 792.417      |               |         | 792.417    |
|                                                                | 174.583   | 114.455   | 934       | 205.509       | 26.084              | 36.444 | 192.418      | 159.832       | 517     | 2.878.230  |
|                                                                |           |           |           | 994           |                     | 1.160  | 18.857       |               |         | 48.974     |
|                                                                | 1.764     | 854       | 233       | 3.863         | 1.259               | -22    | 169.119      | 3.295         | 1.558   | 234.510    |
|                                                                | 184       | 671       | 18.454    |               | 1.909               | 9.242  | 7.809.120    | 83.021        | 465     | 8.271.046  |
|                                                                |           | 1         | 9         | 338           | 167                 | 21     | 11.760       | 521           | 13      | 16.152     |
|                                                                | 5.034     | 10.720    | 2.564     | 45.246        | 19.548              | 2.806  | 4.329.245    | 19.388        | 15.125  | 4.932.482  |
|                                                                | 181.566   | 126.701   | 22.194    | 255.951       | 48.967              | 49.651 | 18.671.083   | 266.057       | 17.678  | 22.521.958 |



**Tabel | Table 2.1.a.** (lanjutan | continue)

**Pengungkapan Tagihan Bersih Berdasarkan Cabang - Bank secara Individual**  
**Disclosure of Net Receivables by Branch - Bank Individually**

| No           | Kategori Portofolio<br>Portfolio Category                                                                                                         | 31 Desember 2020   December 31, 2020                           |                |               |                        |                |                |               |
|--------------|---------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|----------------|---------------|------------------------|----------------|----------------|---------------|
|              |                                                                                                                                                   | Tagihan Bersih Berdasarkan Cabang<br>Net Receivables by Branch |                |               |                        |                |                |               |
|              |                                                                                                                                                   | Ambon<br>Diponegoro                                            | Artha Gading   | Balikpapan    | Bandung<br>Asia Afrika | Banjarmasin    | Batam          | Bitung        |
| (1)          | (2)                                                                                                                                               | (3)                                                            | (4)            | (5)           | (6)                    | (7)            | (8)            | (9)           |
| 1            | Tagihan kepada Pemerintah<br>Claims to Government                                                                                                 |                                                                |                |               |                        |                |                |               |
| 2            | Tagihan kepada Entitas Sektor Publik<br>Claims on Public Sector Entities                                                                          |                                                                |                |               |                        |                |                |               |
| 3            | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional<br>Claims on Multilateral Development Banks and International Institutions |                                                                |                |               |                        |                |                |               |
| 4            | Tagihan kepada Bank<br>Claims to Bank                                                                                                             |                                                                |                |               |                        |                |                |               |
| 5            | Kredit Beragun Rumah Tinggal<br>Residential Mortgage Backed Loans                                                                                 | 444                                                            | 78.291         | 75.216        | 73.734                 | 82.241         | 81.248         | 26.435        |
| 6            | Kredit Beragun Properti Komersial<br>Commercial Property Backed Loans                                                                             | 1.668                                                          | 2.377          |               | 1.485                  |                | 110            | 229           |
| 7            | Kredit Pegawai/Pensiunan<br>Employee/Retirement Credit                                                                                            |                                                                |                |               |                        |                |                |               |
| 8            | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel<br>Claims on Micro, Small, and Retail Portfolios                                    | 4.305                                                          | 5.076          | 942           | 9.012                  | 262            | 1.269          | 131           |
| 9            | Tagihan kepada Korporasi<br>Claims on Corporations                                                                                                | 8.012                                                          | 45.272         |               | 9.530                  | 7.655          | 28.235         |               |
| 10           | Tagihan yang Telah Jatuh Tempo<br>Claims that have been Due Date                                                                                  | 17                                                             | 237            |               | 803                    | 3.126          | 75             | 1.816         |
| 11           | Aset Lainnya<br>Other Assets                                                                                                                      | 76.156                                                         | 20.056         | 2.536         | 24.847                 | 9.469          | 12.125         | 3.423         |
| 12           | Eksposur di Unit Usaha Syariah (apabila ada)<br>Exposure in the Sharia Business Unit (if any)                                                     |                                                                |                |               |                        |                |                |               |
| <b>Total</b> |                                                                                                                                                   | <b>90.602</b>                                                  | <b>151.309</b> | <b>78.694</b> | <b>119.411</b>         | <b>102.753</b> | <b>123.062</b> | <b>32.034</b> |

(dalam jutaan Rupiah)  
(in million Rupiah)

31 Desember 2020 | December 31, 2020

Tagihan Bersih Berdasarkan Cabang  
Net Receivables by Branch

|  | Bogor   | Cikarang | Denpasar | Jambi   | Karet   | Kartini Cirebon | Kendari | Kupang | Lampung |
|--|---------|----------|----------|---------|---------|-----------------|---------|--------|---------|
|  | (10)    | (11)     | (12)     | (13)    | (14)    | (15)            | (16)    | (17)   | (18)    |
|  | 219.447 | 210.633  | 38.234   | 99.357  | 37.541  | 5.886           | 32.350  | 9.529  | 34.824  |
|  | 2.304   |          | 1.387    | 183     | 1.014   |                 | 4.840   | 16.573 |         |
|  | 4.696   | 6.000    | 3.444    | 15      | 8.968   | 6.317           | 1.249   | 2.655  | 4.883   |
|  | 18.415  | 62.374   | 10.935   |         | 135.999 | 2.328           | 3.492   | 7.983  | 14.696  |
|  | 5.450   | 772      | 125      | 136     | 10.138  | 47              | 155     | 381    | 485     |
|  | 41.541  | 5.646    | 25.404   | 16.632  | 53.823  | 22.534          | 25.220  | 21.918 | 8.546   |
|  | 291.853 | 285.425  | 79.529   | 116.323 | 247.483 | 37.112          | 67.306  | 59.039 | 63.434  |

**Tabel | Table 2.1.a.** (lanjutan | continue)

**Pengungkapan Tagihan Bersih Berdasarkan Cabang - Bank secara Individual**  
**Disclosure of Net Receivables by Branch - Bank Individually**

| No           | Kategori Portofolio<br>Portfolio Category                                                                                                               | 31 Desember 2020   December 31, 2020                           |                |                 |                |                |                |                   |  |
|--------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|----------------|-----------------|----------------|----------------|----------------|-------------------|--|
|              |                                                                                                                                                         | Tagihan Bersih Berdasarkan Cabang<br>Net Receivables by Branch |                |                 |                |                |                |                   |  |
|              |                                                                                                                                                         | Makassar A<br>Yani                                             | Matraman       | Medan<br>Pemuda | Melawai        | P. Jayakarta   | Palembang      | Pangkal<br>Pinang |  |
| (1)          | (2)                                                                                                                                                     | (19)                                                           | (20)           | (21)            | (22)           | (23)           | (24)           | (25)              |  |
| 1            | Tagihan kepada Pemerintah<br>Claims to Government                                                                                                       |                                                                |                |                 |                |                |                |                   |  |
| 2            | Tagihan kepada Entitas Sektor<br>Publik<br>Claims on Public Sector Entities                                                                             |                                                                |                |                 |                |                |                |                   |  |
| 3            | Tagihan kepada Bank Pembangunan<br>Multilateral dan Lembaga Internasional<br>Claims on Multilateral Development<br>Banks and International Institutions |                                                                |                |                 |                |                |                |                   |  |
| 4            | Tagihan kepada Bank<br>Claims to Bank                                                                                                                   |                                                                |                |                 |                |                |                |                   |  |
| 5            | Kredit Beragun Rumah Tinggal<br>Residential Mortgage Backed Loans                                                                                       | 153.106                                                        | 202.553        | 53.385          | 104.106        | 44.823         | 145.261        | 50.660            |  |
| 6            | Kredit Beragun Properti Komersial<br>Commercial Property Backed Loans                                                                                   | 4.208                                                          |                |                 |                | 1.444          |                |                   |  |
| 7            | Kredit Pegawai/Pensiunan<br>Employee/Retirement Credit                                                                                                  |                                                                |                |                 |                |                |                |                   |  |
| 8            | Tagihan kepada Usaha Mikro, Usaha<br>Kecil, dan Portofolio Ritel<br>Claims on Micro, Small, and Retail<br>Portfolios                                    | 3.808                                                          | 9.408          | 8.921           | 6.830          | 5.992          | 668            | 50                |  |
| 9            | Tagihan kepada Korporasi<br>Claims on Corporations                                                                                                      | 15.004                                                         | 28.451         | 67.916          | 50.178         | 76.861         | 6.499          | 1.799             |  |
| 10           | Tagihan yang Telah Jatuh Tempo<br>Claims that have been Due Date                                                                                        | 276                                                            | 3.377          | 570             | 891            | 2.122          | 4              | 38                |  |
| 11           | Aset Lainnya<br>Other Assets                                                                                                                            | 12.872                                                         | 24.351         | 32.618          | 57.482         | 32.669         | 46.958         | 2.772             |  |
| 12           | Eksposur di Unit Usaha Syariah<br>(apabila ada)<br>Exposure in the Sharia Business<br>Unit (if any)                                                     |                                                                |                |                 |                |                |                |                   |  |
| <b>Total</b> |                                                                                                                                                         | <b>189.274</b>                                                 | <b>268.140</b> | <b>163.410</b>  | <b>219.487</b> | <b>163.911</b> | <b>199.390</b> | <b>55.319</b>     |  |

(dalam jutaan Rupiah)  
(in million Rupiah)

| 31 Desember 2020   December 31, 2020                           |           |           |           |                  |                        |        |                 |                  |         |            |
|----------------------------------------------------------------|-----------|-----------|-----------|------------------|------------------------|--------|-----------------|------------------|---------|------------|
| Tagihan Bersih Berdasarkan Cabang<br>Net Receivables by Branch |           |           |           |                  |                        |        |                 |                  |         |            |
|                                                                | Pekanbaru | Pontianak | Samarinda | Samrat<br>Manado | Semarang<br>Pandanaran | Solo   | Sudirman<br>Jkt | Suryo<br>Pranoto | Ternate | Total      |
|                                                                | (26)      | (27)      | (28)      | (29)             | (30)                   | (31)   | (32)            | (33)             | (34)    | (35)       |
|                                                                |           |           |           |                  |                        |        | 3.100.129       |                  |         | 3.100.129  |
|                                                                |           |           |           |                  |                        |        | 547.010         |                  |         | 547.010    |
|                                                                |           |           |           |                  |                        |        |                 |                  |         |            |
|                                                                |           |           |           |                  |                        |        | 558.976         |                  |         | 558.976    |
|                                                                | 181.296   | 110.943   | 1.064     | 222.130          | 29.451                 | 31.010 | 267.322         | 146.709          | 548     | 2.849.777  |
|                                                                |           |           |           |                  |                        | 1.209  | 17.983          | 592              |         | 57.606     |
|                                                                |           |           |           |                  |                        |        |                 |                  |         |            |
|                                                                | 4.267     | 2.733     | 1.179     | 6.417            | 7.404                  | 298    | 57.473          | 5.844            | 2.207   | 182.723    |
|                                                                | 2.446     | 2.914     | 75.246    | 8.896            | 6.771                  | 5.967  | 7.695.505       | 26.303           | 4.306   | 8.429.988  |
|                                                                |           | 81        |           | 1.225            | 167                    | 19     | 19.946          | 695              | 53      | 53.227     |
|                                                                | 3.600     | 11.093    | 2.006     | 44.159           | 23.152                 | 3.279  | 5.039.549       | 36.385           | 17.794  | 5.760.615  |
|                                                                |           |           |           |                  |                        |        |                 |                  |         |            |
|                                                                | 191.609   | 127.764   | 79.495    | 282.827          | 66.945                 | 41.782 | 17.303.893      | 216.528          | 24.908  | 21.540.051 |

**Tabel | Table 2.2.a.**

**Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank secara Individual**  
**Disclosure of Net Receivables Based on Remaining Contract Period - Bank Individually**

(dalam jutaan Rupiah)  
(in million Rupiah)

| No.          | Kategori Portofolio<br>Portfolio Category                                                                                                         | 31 Desember 2021   December 31, 2021                                                                           |                                                  |                                                   |                   |
|--------------|---------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------|--------------------------------------------------|---------------------------------------------------|-------------------|
|              |                                                                                                                                                   | Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak<br>Net Claims Based on the Remaining Term of the Contract |                                                  |                                                   |                   |
|              |                                                                                                                                                   | ≤ 1 tahun   year                                                                                               | > 1 tahun s.d. ≤ 3 tahun<br>> 1 year - ≤ 3 years | > 3 tahun s.d. ≤ 5 tahun<br>> 3 years - ≤ 5 years | > 5 tahun   years |
| (1)          | (2)                                                                                                                                               | (3)                                                                                                            | (4)                                              | (5)                                               | (6)               |
| 1            | Tagihan kepada Pemerintah<br>Claims to Government                                                                                                 | 3.956.610                                                                                                      | 165.192                                          |                                                   | 748.273           |
| 2            | Tagihan kepada Entitas Sektor Publik<br>Claims on Public Sector Entities                                                                          |                                                                                                                |                                                  |                                                   | 478.072           |
| 3            | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional<br>Claims on Multilateral Development Banks and International Institutions |                                                                                                                |                                                  |                                                   |                   |
| 4            | Tagihan kepada Bank<br>Claims to Bank                                                                                                             | 792.417                                                                                                        |                                                  |                                                   |                   |
| 5            | Kredit Beragun Rumah Tinggal<br>Residential Mortgage Backed Loans                                                                                 | 9.747                                                                                                          | 89.234                                           | 169.141                                           | 2.610.107         |
| 6            | Kredit Beragun Properti Komersial<br>Commercial Property Backed Loans                                                                             | 696                                                                                                            | 10.901                                           | 3.366                                             | 34.011            |
| 7            | Kredit Pegawai/Pensiunan<br>Employee/Retirement Credit                                                                                            |                                                                                                                |                                                  |                                                   |                   |
| 8            | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel<br>Claims on Micro, Small, and Retail Portfolios                                    | 44.074                                                                                                         | 24.797                                           | 20.767                                            | 144.872           |
| 9            | Tagihan kepada Korporasi<br>Claims on Corporations                                                                                                | 3.420.957                                                                                                      | 1.463.480                                        | 1.653.821                                         | 1.732.788         |
| 10           | Tagihan yang Telah Jatuh Tempo<br>Claims that have been Due Date                                                                                  | 16.152                                                                                                         | -                                                | -                                                 | -                 |
| 11           | Aset Lainnya<br>Other Assets                                                                                                                      |                                                                                                                |                                                  |                                                   |                   |
| 12           | Eksposur di Unit Usaha Syariah (apabila ada)<br>Exposure in the Sharia Business Unit (if any)                                                     |                                                                                                                |                                                  |                                                   |                   |
| <b>Total</b> |                                                                                                                                                   | <b>8.240.654</b>                                                                                               | <b>1.753.605</b>                                 | <b>1.847.095</b>                                  | <b>5.748.123</b>  |

(dalam jutaan Rupiah)  
(in million Rupiah)

|                                   |            | 31 Desember 2020   December 31, 2020                                                                           |                                                  |                                                   |                   |                                    |            |
|-----------------------------------|------------|----------------------------------------------------------------------------------------------------------------|--------------------------------------------------|---------------------------------------------------|-------------------|------------------------------------|------------|
|                                   |            | Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak<br>Net Claims Based on the Remaining Term of the Contract |                                                  |                                                   |                   |                                    |            |
| Nonkontraktual<br>Non Contractual | Total      | ≤ 1 tahun   year                                                                                               | > 1 tahun s.d. ≤ 3 tahun<br>> 1 year - ≤ 3 years | > 3 tahun s.d. ≤ 5 tahun<br>> 3 years - ≤ 5 years | > 5 tahun   years | Non Kontraktual<br>Non Contractual | Total      |
| (7)                               | (8)        | (9)                                                                                                            | (10)                                             | (11)                                              | (12)              | (13)                               | (14)       |
|                                   | 4.870.075  | 2.191.349                                                                                                      | 92.386                                           | 20.923                                            | 795.471           | -                                  | 3.100.129  |
|                                   | 478.072    | -                                                                                                              | -                                                | -                                                 | 547.010           | -                                  | 547.010    |
|                                   | -          | -                                                                                                              | -                                                | -                                                 | -                 | -                                  | -          |
|                                   | 792.417    | 558.976                                                                                                        | -                                                | -                                                 | -                 | -                                  | 558.976    |
|                                   | 2.878.230  | 55.253                                                                                                         | 87.247                                           | 119.175                                           | 2.588.102         | -                                  | 2.849.777  |
|                                   | 48.974     | 5.622                                                                                                          | 5.942                                            | 20.028                                            | 26.014            | -                                  | 57.606     |
|                                   | -          | -                                                                                                              | -                                                | -                                                 | -                 | -                                  | -          |
|                                   | 234.510    | 76.160                                                                                                         | 35.556                                           | 26.984                                            | 44.023            | -                                  | 182.723    |
| -                                 | 8.271.046  | 3.154.501                                                                                                      | 1.890.286                                        | 1.518.484                                         | 1.866.717         | -                                  | 8.429.988  |
|                                   | 16.152     | 53.227                                                                                                         | -                                                | -                                                 | -                 | -                                  | 53.227     |
| 4.932.482                         | 4.932.482  | -                                                                                                              | -                                                | -                                                 | -                 | 5.760.615                          | 5.760.615  |
|                                   | -          | -                                                                                                              | -                                                | -                                                 | -                 | -                                  | -          |
| 4.932.482                         | 22.521.958 | 6.095.088                                                                                                      | 2.111.417                                        | 1.705.594                                         | 5.867.337         | 5.760.615                          | 21.540.051 |



**Tabel | Table 2.3.a.**

**Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi – Bank secara Individual**  
**Disclosure of Net Receivables Based on Economic Sector – Bank Individually**

| No                                   | Sektor Ekonomi<br>Economic Sector                                                                                                              | Tagihan<br>kepada<br>Pemerintah<br>Claims against<br>Government | Tagihan kepada<br>Entitas Sektor<br>Publik<br>Claims against<br>Public Sector<br>Entities | Tagihan kepada Bank<br>Pembangunan Multilateral<br>dan Lembaga Internasional<br>Claims against Multilateral<br>Development Banks and<br>International Institutions | Tagihan<br>kepada Bank<br>Claims against<br>Banks |
|--------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|-------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------|
| (1)                                  | (2)                                                                                                                                            | (3)                                                             | (4)                                                                                       | (5)                                                                                                                                                                | (6)                                               |
| 31 Desember 2021   December 31, 2021 |                                                                                                                                                |                                                                 |                                                                                           |                                                                                                                                                                    |                                                   |
| 1                                    | Pertanian, Perburuan, dan Kehutanan<br>Agriculture, Hunting and Forestry                                                                       |                                                                 |                                                                                           |                                                                                                                                                                    |                                                   |
| 2                                    | Perikanan   Fishery                                                                                                                            |                                                                 |                                                                                           |                                                                                                                                                                    |                                                   |
| 3                                    | Pertambangan dan Penggalian   Mining and Excavation                                                                                            |                                                                 |                                                                                           |                                                                                                                                                                    |                                                   |
| 4                                    | Industri Pengolahan   Processing Industry                                                                                                      |                                                                 |                                                                                           |                                                                                                                                                                    |                                                   |
| 5                                    | Listrik, Gas, dan Air   Electricity, Gas and Water                                                                                             |                                                                 |                                                                                           |                                                                                                                                                                    |                                                   |
| 6                                    | Konstruksi   Construction                                                                                                                      |                                                                 | 478.072                                                                                   |                                                                                                                                                                    |                                                   |
| 7                                    | Perdagangan Besar dan Eceran<br>Wholesale and Retail Trade                                                                                     |                                                                 |                                                                                           |                                                                                                                                                                    |                                                   |
| 8                                    | Penyediaan Akomodasi dan Penyediaan Makan Minum<br>Provision of Accommodation and Provision of Food and Drink                                  |                                                                 |                                                                                           |                                                                                                                                                                    |                                                   |
| 9                                    | Transportasi, Pergudangan, dan Komunikasi<br>Transportation, Warehousing and Communication                                                     | 256.826                                                         |                                                                                           |                                                                                                                                                                    |                                                   |
| 10                                   | Perantara Keuangan   Financial Intermediary                                                                                                    |                                                                 |                                                                                           |                                                                                                                                                                    |                                                   |
| 11                                   | Real Estate, Usaha Persewaan, dan Jasa Perusahaan<br>Real Estate, Rental Business, and Corporate Services                                      |                                                                 |                                                                                           |                                                                                                                                                                    |                                                   |
| 12                                   | Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib<br>Mandatory Government Administration, Defense and Social Security            |                                                                 |                                                                                           |                                                                                                                                                                    |                                                   |
| 13                                   | Jasa Pendidikan   Education Services                                                                                                           |                                                                 |                                                                                           |                                                                                                                                                                    |                                                   |
| 14                                   | Jasa Kesehatan dan Kegiatan Sosial<br>Health Services and Social Activities                                                                    |                                                                 |                                                                                           |                                                                                                                                                                    |                                                   |
| 15                                   | Jasa Kemasyarakatan, Sosial Budaya, Hiburan, dan Perorangan Lainnya<br>Community, Socio-Cultural, Entertainment, and Other Individual Services |                                                                 |                                                                                           |                                                                                                                                                                    |                                                   |
| 16                                   | Jasa Perorangan yang Melayani Rumah Tangga<br>Individual Services Serving Households                                                           |                                                                 |                                                                                           |                                                                                                                                                                    |                                                   |
| 17                                   | Badan Internasional dan Badan Ekstra Internasional Lainnya<br>International Bodies and Other Extra-International Agencies                      |                                                                 |                                                                                           |                                                                                                                                                                    |                                                   |
| 18                                   | Kegiatan yang Belum Jelas Batasannya<br>Activities with Unclear Boundaries                                                                     |                                                                 |                                                                                           |                                                                                                                                                                    |                                                   |
| 19                                   | Rumah Tangga   Household                                                                                                                       |                                                                 |                                                                                           |                                                                                                                                                                    |                                                   |
| 20                                   | Bukan Lapangan Usaha   Not Business Field                                                                                                      |                                                                 |                                                                                           |                                                                                                                                                                    |                                                   |
| 21                                   | Lainnya   Others                                                                                                                               | 4.613.249                                                       |                                                                                           |                                                                                                                                                                    | 792.417                                           |
| <b>Total</b>                         |                                                                                                                                                | <b>4.870.075</b>                                                | <b>478.072</b>                                                                            | <b>-</b>                                                                                                                                                           | <b>792.417</b>                                    |

(dalam jutaan Rupiah)  
(in million Rupiah)

| Kredit Beragun<br>Rumah Tinggal<br>Collateralized<br>Housing Loans | Kredit Beragun<br>Properti<br>Komersial<br>Commercial<br>Property<br>Backed Loans | Kredit<br>Pegawai/<br>Pensiunan<br>Employee/<br>Retirement Credit | Tagihan kepada<br>Usaha Mikro, Usaha Kecil,<br>dan Portofolio Ritel<br>Receivables on Micro,<br>Small, and Retail Portfolios | Tagihan kepada<br>Korporasi<br>Receivables on<br>Corporations | Tagihan yang<br>Telah Jatuh Tempo<br>Receivables that<br>have been Due Date | Aset<br>Lainnya<br>Other Assets | Eksposur di Unit<br>Usaha Syariah<br>(apabila ada)<br>Exposure in the<br>Sharia Business<br>Unit (if any) |
|--------------------------------------------------------------------|-----------------------------------------------------------------------------------|-------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|-----------------------------------------------------------------------------|---------------------------------|-----------------------------------------------------------------------------------------------------------|
| (7)                                                                | (8)                                                                               | (9)                                                               | (10)                                                                                                                         | (11)                                                          | (12)                                                                        | (13)                            | (14)                                                                                                      |
| 31 Desember 2021   December 31, 2021                               |                                                                                   |                                                                   |                                                                                                                              |                                                               |                                                                             |                                 |                                                                                                           |
|                                                                    |                                                                                   |                                                                   | 303                                                                                                                          | 10.477                                                        | 0                                                                           |                                 | -                                                                                                         |
|                                                                    |                                                                                   |                                                                   | 138                                                                                                                          | 35.549                                                        | 0                                                                           |                                 | -                                                                                                         |
|                                                                    |                                                                                   |                                                                   | 261                                                                                                                          | 450.463                                                       | -                                                                           |                                 | -                                                                                                         |
|                                                                    |                                                                                   |                                                                   | 7.899                                                                                                                        | 1.030.216                                                     | 9                                                                           |                                 | -                                                                                                         |
|                                                                    |                                                                                   |                                                                   | 208                                                                                                                          |                                                               | 2                                                                           |                                 | -                                                                                                         |
|                                                                    | 102                                                                               |                                                                   | 14.519                                                                                                                       | 580.090                                                       | -                                                                           |                                 | -                                                                                                         |
|                                                                    |                                                                                   |                                                                   | 22.233                                                                                                                       | 395.611                                                       | 116                                                                         |                                 | -                                                                                                         |
|                                                                    |                                                                                   |                                                                   | 2.997                                                                                                                        | 1.104.217                                                     | 7.787                                                                       |                                 | -                                                                                                         |
|                                                                    |                                                                                   |                                                                   | 4.044                                                                                                                        | 439.799                                                       | -                                                                           |                                 | -                                                                                                         |
|                                                                    |                                                                                   |                                                                   | 179                                                                                                                          | 21.318                                                        | -                                                                           |                                 | -                                                                                                         |
|                                                                    | 1.718                                                                             |                                                                   | 124.525                                                                                                                      | 2.828.702                                                     | 2.492                                                                       |                                 | -                                                                                                         |
|                                                                    |                                                                                   |                                                                   | 105                                                                                                                          |                                                               | -                                                                           |                                 | -                                                                                                         |
|                                                                    |                                                                                   |                                                                   | 106                                                                                                                          | 8.849                                                         | -                                                                           |                                 | -                                                                                                         |
|                                                                    |                                                                                   |                                                                   | 999                                                                                                                          | 150.505                                                       | -                                                                           |                                 | -                                                                                                         |
|                                                                    |                                                                                   |                                                                   | 2.223                                                                                                                        | 357.745                                                       | 19                                                                          |                                 | -                                                                                                         |
|                                                                    |                                                                                   |                                                                   | 200                                                                                                                          |                                                               | 4                                                                           |                                 | -                                                                                                         |
|                                                                    |                                                                                   |                                                                   |                                                                                                                              |                                                               | -                                                                           |                                 | -                                                                                                         |
|                                                                    |                                                                                   |                                                                   |                                                                                                                              |                                                               | -                                                                           |                                 | -                                                                                                         |
| 2.878.230                                                          | 47.154                                                                            |                                                                   | 53.570                                                                                                                       |                                                               | 5.722                                                                       |                                 | -                                                                                                         |
|                                                                    |                                                                                   |                                                                   |                                                                                                                              |                                                               |                                                                             | 1.829.689                       | -                                                                                                         |
|                                                                    |                                                                                   |                                                                   |                                                                                                                              | 857.502                                                       |                                                                             | 3.102.793                       |                                                                                                           |
| 2.878.230                                                          | 48.974                                                                            | -                                                                 | 234.510                                                                                                                      | 8.271.046                                                     | 16.152                                                                      | 4.932.482                       | -                                                                                                         |

**Tabel | Table 2.3.a.** (lanjutan | continue)

**Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi – Bank secara Individual**  
**Disclosure of Net Receivables Based on Economic Sector – Bank Individually**

| No                                          | Sektor Ekonomi<br><i>Economic Sector</i>                                                                                                         | Tagihan<br>kepada<br>Pemerintah<br><i>Claims against<br/>Government</i> | Tagihan kepada<br>Entitas Sektor<br>Publik<br><i>Claims against<br/>Public Sector<br/>Entities</i> | Tagihan kepada Bank<br>Pembangunan Multilateral<br>dan Lembaga Internasional<br><i>Claims against Multilateral<br/>Development Banks and<br/>International Institutions</i> | Tagihan<br>kepada Bank<br><i>Claims against<br/>Banks</i> |
|---------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|
| (1)                                         | (2)                                                                                                                                              | (3)                                                                     | (4)                                                                                                | (5)                                                                                                                                                                         | (6)                                                       |
| 31 Desember 2020   <i>December 31, 2020</i> |                                                                                                                                                  |                                                                         |                                                                                                    |                                                                                                                                                                             |                                                           |
| 1                                           | Pertanian, Perburuan, dan Kehutanan<br><i>Agriculture, Hunting and Forestry</i>                                                                  | -                                                                       | -                                                                                                  | -                                                                                                                                                                           | -                                                         |
| 2                                           | Perikanan   <i>Fishery</i>                                                                                                                       | -                                                                       | -                                                                                                  | -                                                                                                                                                                           | -                                                         |
| 3                                           | Pertambangan dan Penggalian   <i>Mining and Excavation</i>                                                                                       | -                                                                       | -                                                                                                  | -                                                                                                                                                                           | -                                                         |
| 4                                           | Industri Pengolahan   <i>Processing Industry</i>                                                                                                 | -                                                                       | -                                                                                                  | -                                                                                                                                                                           | -                                                         |
| 5                                           | Listrik, Gas, dan Air   <i>Electricity, Gas and Water</i>                                                                                        | -                                                                       | -                                                                                                  | -                                                                                                                                                                           | -                                                         |
| 6                                           | Konstruksi   <i>Construction</i>                                                                                                                 | -                                                                       | 547.010                                                                                            | -                                                                                                                                                                           | -                                                         |
| 7                                           | Perdagangan Besar dan Eceran<br><i>Wholesale and Retail Trade</i>                                                                                | -                                                                       | -                                                                                                  | -                                                                                                                                                                           | -                                                         |
| 8                                           | Penyediaan Akomodasi dan Penyediaan Makan Minum<br><i>Provision of Accommodation and Provision of Food and Drink</i>                             | -                                                                       | -                                                                                                  | -                                                                                                                                                                           | -                                                         |
| 9                                           | Transportasi, Pergudangan, dan Komunikasi<br><i>Transportation, Warehousing and Communication</i>                                                | 305.137                                                                 | -                                                                                                  | -                                                                                                                                                                           | -                                                         |
| 10                                          | Perantara Keuangan   <i>Financial Intermediary</i>                                                                                               | -                                                                       | -                                                                                                  | -                                                                                                                                                                           | -                                                         |
| 11                                          | <i>Real Estate</i> , Usaha Persewaan, dan Jasa Perusahaan<br><i>Real Estate, Rental Business, and Corporate Services</i>                         | -                                                                       | -                                                                                                  | -                                                                                                                                                                           | -                                                         |
| 12                                          | Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib<br><i>Mandatory Government Administration, Defense and Social Security</i>       | -                                                                       | -                                                                                                  | -                                                                                                                                                                           | -                                                         |
| 13                                          | Jasa Pendidikan   <i>Education Services</i>                                                                                                      | -                                                                       | -                                                                                                  | -                                                                                                                                                                           | -                                                         |
| 14                                          | Jasa Kesehatan dan Kegiatan Sosial<br><i>Health Services and Social Activities</i>                                                               | -                                                                       | -                                                                                                  | -                                                                                                                                                                           | -                                                         |
| 15                                          | Jasa Masyarakat, Sosial Budaya, Hiburan, dan Perorangan Lainnya   <i>Community, Socio-Cultural, Entertainment, and Other Individual Services</i> | -                                                                       | -                                                                                                  | -                                                                                                                                                                           | -                                                         |
| 16                                          | Jasa Perorangan yang Melayani Rumah Tangga<br><i>Individual Services Serving Households</i>                                                      | -                                                                       | -                                                                                                  | -                                                                                                                                                                           | -                                                         |
| 17                                          | Badan Internasional dan Badan Ekstra Internasional Lainnya<br><i>International Bodies and Other Extra-International Agencies</i>                 | -                                                                       | -                                                                                                  | -                                                                                                                                                                           | -                                                         |
| 18                                          | Kegiatan yang Belum Jelas Batasannya<br><i>Activities with Unclear Boundaries</i>                                                                | -                                                                       | -                                                                                                  | -                                                                                                                                                                           | -                                                         |
| 19                                          | Rumah Tangga   <i>Household</i>                                                                                                                  | -                                                                       | -                                                                                                  | -                                                                                                                                                                           | -                                                         |
| 20                                          | Bukan Lapangan Usaha   <i>Not Business Field</i>                                                                                                 | -                                                                       | -                                                                                                  | -                                                                                                                                                                           | -                                                         |
| 21                                          | Lainnya   <i>Others</i>                                                                                                                          | 2.794.992                                                               |                                                                                                    |                                                                                                                                                                             | 558.976                                                   |
| <b>Total</b>                                |                                                                                                                                                  | <b>3.100.129</b>                                                        | <b>547.010</b>                                                                                     | <b>-</b>                                                                                                                                                                    | <b>558.976</b>                                            |

(dalam jutaan Rupiah)  
(in million Rupiah)

| Kredit Beragun Rumah Tinggal<br>Collateralized Housing Loans | Kredit Beragun Properti Komersial<br>Commercial Property Backed Loans | Kredit Pegawai/ Pensiunan<br>Employee/ Retirement Credit | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel<br>Receivables on Micro, Small, and Retail Portfolios | Tagihan kepada Korporasi<br>Receivables on Corporations | Tagihan yang Telah Jatuh Tempo<br>Receivables that have been Due Date | Aset Lainnya<br>Other Assets | Eksposur di Unit Usaha Syariah (apabila ada)<br>Exposure in the Sharia Business Unit (if any) |
|--------------------------------------------------------------|-----------------------------------------------------------------------|----------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|-----------------------------------------------------------------------|------------------------------|-----------------------------------------------------------------------------------------------|
| (7)                                                          | (8)                                                                   | (9)                                                      | (10)                                                                                                                | (11)                                                    | (12)                                                                  | (13)                         | (14)                                                                                          |
| 31 Desember 2020   December 31, 2020                         |                                                                       |                                                          |                                                                                                                     |                                                         |                                                                       |                              |                                                                                               |
| -                                                            | -                                                                     | -                                                        | 1.260                                                                                                               | 99.199                                                  | 76                                                                    | -                            | -                                                                                             |
| -                                                            | -                                                                     | -                                                        | 267                                                                                                                 | 41.375                                                  | 9                                                                     | -                            | -                                                                                             |
| -                                                            | -                                                                     | -                                                        | 402                                                                                                                 | 478.259                                                 | -                                                                     | -                            | -                                                                                             |
| -                                                            | -                                                                     | -                                                        | 11.405                                                                                                              | 987.419                                                 | 7.656                                                                 | -                            | -                                                                                             |
| -                                                            | -                                                                     | -                                                        | 122                                                                                                                 | -                                                       | 2                                                                     | -                            | -                                                                                             |
| -                                                            | 173                                                                   | -                                                        | 18.910                                                                                                              | 1.047.249                                               | 5.446                                                                 | -                            | -                                                                                             |
| -                                                            | -                                                                     | -                                                        | 40.655                                                                                                              | 1.360.661                                               | 9.382                                                                 | -                            | -                                                                                             |
| -                                                            | 15.084                                                                | -                                                        | 4.271                                                                                                               | 708.442                                                 | 1.497                                                                 | -                            | -                                                                                             |
| -                                                            | -                                                                     | -                                                        | 4.519                                                                                                               | 229.120                                                 | -                                                                     | -                            | -                                                                                             |
| -                                                            | -                                                                     | -                                                        | 288                                                                                                                 | 138.996                                                 | -                                                                     | -                            | -                                                                                             |
| -                                                            | 4.587                                                                 | -                                                        | 15.778                                                                                                              | 2.507.969                                               | 24.496                                                                | -                            | -                                                                                             |
| -                                                            | -                                                                     | -                                                        | 131                                                                                                                 | -                                                       | -                                                                     | -                            | -                                                                                             |
| -                                                            | -                                                                     | -                                                        | 353                                                                                                                 | 16.559                                                  | -                                                                     | -                            | -                                                                                             |
| -                                                            | -                                                                     | -                                                        | 1.435                                                                                                               | 170.103                                                 | -                                                                     | -                            | -                                                                                             |
| -                                                            | -                                                                     | -                                                        | 12.900                                                                                                              | 295.091                                                 | 21                                                                    | -                            | -                                                                                             |
| -                                                            | -                                                                     | -                                                        | 457                                                                                                                 | -                                                       | 4                                                                     | -                            | -                                                                                             |
| -                                                            | -                                                                     | -                                                        | -                                                                                                                   | -                                                       | -                                                                     | -                            | -                                                                                             |
| -                                                            | -                                                                     | -                                                        | -                                                                                                                   | -                                                       | -                                                                     | -                            | -                                                                                             |
| 2.849.777                                                    | 37.762                                                                | -                                                        | 69.570                                                                                                              | -                                                       | 4.638                                                                 | -                            | -                                                                                             |
| -                                                            | -                                                                     | -                                                        | -                                                                                                                   | -                                                       | -                                                                     | -                            | -                                                                                             |
|                                                              |                                                                       |                                                          |                                                                                                                     | 349.546                                                 |                                                                       | 5.760.615                    | -                                                                                             |
| 2.849.777                                                    | 57.606                                                                | -                                                        | 182.723                                                                                                             | 8.429.988                                               | 53.227                                                                | 5.760.615                    | -                                                                                             |

**Tabel | Table 2.4.a.**

**Pengungkapan Tagihan dan Pencadangan Berdasarkan Cabang - Bank secara Individual**  
**Disclosure of Receivables and Allowances Based on Branch - Bank Individually**

| No  | Kategori Portofolio<br>Portfolio Category                                                                           | 31 Desember 2021   December 31, 2021                      |              |            |                        |             |       |        |  |
|-----|---------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|--------------|------------|------------------------|-------------|-------|--------|--|
|     |                                                                                                                     | Tagihan Bersih Berdasarkan Cabang<br>Net Claims by Branch |              |            |                        |             |       |        |  |
|     |                                                                                                                     | Ambon<br>Diponegoro                                       | Artha Gading | Balikpapan | Bandung<br>Asia Afrika | Banjarmasin | Batam | Bitung |  |
| (1) | (2)                                                                                                                 | (3)                                                       | (4)          | (5)        | (6)                    | (7)         | (8)   | (9)    |  |
| 1   | Tagihan   Claims                                                                                                    |                                                           |              |            |                        |             |       |        |  |
| 2   | Tagihan yang Mengalami<br>Penurunan Nilai (Impaired)<br>Decreased Claims (Impaired)                                 | -                                                         | -            | -          | 9                      | -           | -     | -      |  |
|     | a. Belum Jatuh Tempo   Not Yet Due                                                                                  | -                                                         |              |            | 9                      | -           |       |        |  |
|     | b. Telah Jatuh Tempo   Has Matured                                                                                  | -                                                         |              |            | -                      |             |       | -      |  |
| 3   | Cadangan Kerugian Penurunan<br>Nilai (CKPN) - Individual<br>Allowance for Impairment Losses<br>(CKPN) - Individual  | 4.450                                                     |              |            | 1.219                  | 624         |       | 4.251  |  |
| 4   | Cadangan Kerugian Penurunan<br>Nilai (CKPN) - Kolektif *<br>Allowance for Impairment Losses<br>(CKPN) - Collective* | 2.633                                                     | 1.777        | 283        | 2.235                  | 843         | 1.606 | 1.229  |  |
| 5   | Tagihan yang Dihapus Buku<br>Deleted Book Claims                                                                    |                                                           |              |            |                        |             |       |        |  |

| No  | Kategori Portofolio<br>Portfolio Category                                                                           | 31 Desember 2021   December 31, 2021                      |          |                 |         |              |           |                   |  |
|-----|---------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|----------|-----------------|---------|--------------|-----------|-------------------|--|
|     |                                                                                                                     | Tagihan Bersih Berdasarkan Cabang<br>Net Claims by Branch |          |                 |         |              |           |                   |  |
|     |                                                                                                                     | Makassar A<br>Yani                                        | Matraman | Medan<br>Pemuda | Melawai | P. Jayakarta | Palembang | Pangkal<br>Pinang |  |
| (1) | (2)                                                                                                                 | (19)                                                      | (20)     | (21)            | (22)    | (23)         | (24)      | (25)              |  |
| 1   | Tagihan   Claims                                                                                                    |                                                           |          |                 |         |              |           |                   |  |
| 2   | Tagihan yang Mengalami<br>Penurunan Nilai (Impaired)<br>Decreased Claims (Impaired)                                 | -                                                         | -        | -               | -       | -            | -         | -                 |  |
|     | a. Belum Jatuh Tempo   Not Yet Due                                                                                  |                                                           | -        | -               |         |              | -         |                   |  |
|     | b. Telah Jatuh Tempo   Has Matured                                                                                  | -                                                         | -        | -               | -       | -            | -         |                   |  |
| 3   | Cadangan Kerugian Penurunan<br>Nilai (CKPN) - Individual<br>Allowance for Impairment Losses<br>(CKPN) - Individual  | 11.430                                                    | 1.453    | 2.727           | 694     | 2.986        | 12.644    |                   |  |
| 4   | Cadangan Kerugian Penurunan<br>Nilai (CKPN) - Kolektif *<br>Allowance for Impairment Losses<br>(CKPN) - Collective* | 1.984                                                     | 2.027    | 2.705           | 5.739   | 1.688        | 4.983     | 189               |  |
| 5   | Tagihan yang Dihapus Buku<br>Deleted Book Claims                                                                    |                                                           |          |                 |         |              |           |                   |  |

\*) CKPN adalah sesuai dengan definisi CKPN pada Surat Edaran No. 13/6/DPNP tanggal 18 Februari 2011 mengenai perhitungan Aset Tertimbang Menurut Risiko Kredit (tanpa kolektibilitas 1)  
 Allowance for Impairment Losses (CKPN is in accordance with the definition of CKPN in Circular No. 13/6/DPNP dated February 18, 2011 regarding the calculation of Risk Weighted Assets for Credit Risk (without collectibility 1))

\*\*) Nilai tagihan hapus buku hanya untuk bank secara individual  
 The value of write-off claims is just for bank only

(dalam jutaan Rupiah)  
(in million Rupiah)

31 Desember 2021/December 31, 2021

Tagihan Bersih Berdasarkan Cabang  
Net Claims by Branch

|  | Bogor | Cikarang | Denpasar | Jambi | Karet  | Kartini Cirebon | Kendari | Kupang | Lampung |
|--|-------|----------|----------|-------|--------|-----------------|---------|--------|---------|
|  | (10)  | (11)     | (12)     | (13)  | (14)   | (15)            | (16)    | (17)   | (18)    |
|  | -     | -        | -        | -     | 26.486 | -               | -       | -      | -       |
|  | -     |          | -        |       | 26.486 | -               | -       | -      |         |
|  | -     |          | -        | -     | -      | -               |         | -      |         |
|  | 6.401 |          | 8.090    | 175   | 81.874 | 988             | 114     | 1.967  |         |
|  | 3.173 | 5.151    | 5.587    | 2.094 | 10.264 | 2.460           | 927     | 2.188  | 297     |

31 Desember 2021 | December 31, 2021

Tagihan Bersih Berdasarkan Cabang  
Net Claims by Branch

|  | Pekanbaru | Pontianak | Samarinda | Samrat Manado | Semarang Pandanaran | Solo | Sudirman Jkt | Suryo Pranoto | Ternate | Total     |
|--|-----------|-----------|-----------|---------------|---------------------|------|--------------|---------------|---------|-----------|
|  | (26)      | (27)      | (28)      | (29)          | (30)                | (31) | (32)         | (33)          | (34)    | (35)      |
|  | -         | -         | -         | -             | -                   | -    | 1.980.702    | -             | -       | 2.007.197 |
|  | -         |           |           | -             |                     | -    | 1.680.257    | -             |         | 1.706.752 |
|  |           |           |           | -             |                     |      | 300.445      | -             | -       | 300.445   |
|  | 1.993     |           |           | 1.810         |                     | 768  | 309.826      | 3.194         | 14      | 459.694   |
|  | 1.155     | 426       | 874       | 20.076        | 2.678               | 508  | 112.003      | 2.388         | 1.206   | 203.374   |



**Tabel | Table 2.4.a.** (lanjutan | continue)

**Pengungkapan Tagihan dan Pencadangan Berdasarkan Cabang - Bank secara Individual**  
**Disclosure of Receivables and Allowances Based on Branch - Bank Individually**

| No  | Kategori Portofolio<br>Portfolio Category                                                                           | 31 Desember 2020   December 31, 2020                      |              |            |                        |             |        |        |
|-----|---------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|--------------|------------|------------------------|-------------|--------|--------|
|     |                                                                                                                     | Tagihan Bersih Berdasarkan Cabang<br>Net Claims by Branch |              |            |                        |             |        |        |
|     |                                                                                                                     | Ambon<br>Diponegoro                                       | Artha Gading | Balikpapan | Bandung<br>Asia Afrika | Banjarmasin | Batam  | Bitung |
| (1) | (2)                                                                                                                 | (3)                                                       | (4)          | (5)        | (6)                    | (7)         | (8)    | (9)    |
| 1   | Tagihan   Claims                                                                                                    |                                                           |              |            |                        |             |        |        |
| 2   | Tagihan yang Mengalami<br>Penurunan Nilai ( <i>Impaired</i> )<br>Decreased Claims ( <i>Impaired</i> )               |                                                           |              |            |                        |             |        |        |
|     | a. Belum Jatuh Tempo   Not Yet Due                                                                                  |                                                           |              |            |                        |             |        |        |
|     | b. Telah Jatuh Tempo   Has Matured                                                                                  |                                                           |              |            |                        |             |        |        |
| 3   | Cadangan Kerugian Penurunan<br>Nilai (CKPN) - Individual<br>Allowance for Impairment Losses<br>(CKPN) - Individual  | -                                                         | -            | -          | -                      | -           | -      | -      |
| 4   | Cadangan Kerugian Penurunan<br>Nilai (CKPN) - Kolektif *<br>Allowance for Impairment Losses<br>(CKPN) - Collective* | 10.059                                                    | 3.964        | 256        | 4.272                  | 8.134       | 11.614 | 3.985  |
| 5   | Tagihan yang Dihapus Buku<br>Deleted Book Claims                                                                    |                                                           |              |            |                        |             |        |        |

| No  | Kategori Portofolio<br>Portfolio Category                                                                           | 31 Desember 2020   December 31, 2020                      |          |                 |         |              |           |                   |
|-----|---------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|----------|-----------------|---------|--------------|-----------|-------------------|
|     |                                                                                                                     | Tagihan Bersih Berdasarkan Cabang<br>Net Claims by Branch |          |                 |         |              |           |                   |
|     |                                                                                                                     | Makassar A<br>Yani                                        | Matraman | Medan<br>Pemuda | Melawai | P. Jayakarta | Palembang | Pangkal<br>Pinang |
| (1) | (2)                                                                                                                 | (19)                                                      | (20)     | (21)            | (22)    | (23)         | (24)      | (25)              |
| 1   | Tagihan   Claims                                                                                                    |                                                           |          |                 |         |              |           |                   |
| 2   | Tagihan yang Mengalami<br>Penurunan Nilai ( <i>Impaired</i> )<br>Decreased Claims ( <i>Impaired</i> )               |                                                           |          |                 |         |              |           |                   |
|     | a. Belum Jatuh Tempo   Not Yet Due                                                                                  |                                                           |          |                 |         |              |           |                   |
|     | b. Telah Jatuh Tempo   Has Matured                                                                                  |                                                           |          |                 |         |              | 4.256,55  |                   |
| 3   | Cadangan Kerugian Penurunan<br>Nilai (CKPN) - Individual<br>Allowance for Impairment Losses<br>(CKPN) - Individual  | -                                                         | -        | -               | -       | -            | 2.212     | -                 |
| 4   | Cadangan Kerugian Penurunan<br>Nilai (CKPN) - Kolektif *<br>Allowance for Impairment Losses<br>(CKPN) - Collective* | 5.744                                                     | 5.405    | 3.151           | 10.100  | 5.456        | 12.250    | 174               |
| 5   | Tagihan yang Dihapus Buku<br>Deleted Book Claims                                                                    |                                                           |          |                 |         |              |           |                   |

\* ) CKPN adalah sesuai dengan definisi CKPN pada Surat Edaran No. 13/6/DPNP tanggal 18 Februari 2011 mengenai perhitungan Aset Tertimbang Menurut Risiko Kredit (tanpa kolektibilitas 1)  
Allowance for Impairment Losses (CKPN is in accordance with the definition of CKPN in Circular No. 13/6/DPNP dated February 18, 2011 regarding the calculation of Risk Weighted Assets for Credit Risk (without collectibility 1)

\*\* ) Nilai tagihan hapus buku hanya untuk bank secara individual  
The value of write-off claims is just for bank only

(dalam jutaan Rupiah)  
(in million Rupiah)

31 Desember 2020/December 31, 2020

Tagihan Bersih Berdasarkan Cabang  
Net Claims by Branch

|  | Bogor  | Cikarang | Denpasar | Jambi | Karet  | Kartini Cirebon | Kendari | Kupang | Lampung |
|--|--------|----------|----------|-------|--------|-----------------|---------|--------|---------|
|  | (10)   | (11)     | (12)     | (13)  | (14)   | (15)            | (16)    | (17)   | (18)    |
|  |        |          |          |       | 36.252 |                 |         | 24.365 |         |
|  | -      | -        | -        | -     | 21.208 | -               | -       | 9.282  | -       |
|  | 12.105 | 6.246    | 14.471   | 2.218 | 27.344 | 9.829           | 1.424   | 6.264  | 1.679   |

31 Desember 2020 | December 31, 2020

Tagihan Bersih Berdasarkan Cabang  
Net Claims by Branch

|  | Pekanbaru | Pontianak | Samarinda | Samrat Manado | Semarang Pandanaran | Solo | Sudirman Jkt | Suryo Pranoto | Ternate | Total   |
|--|-----------|-----------|-----------|---------------|---------------------|------|--------------|---------------|---------|---------|
|  | (26)      | (27)      | (28)      | (29)          | (30)                | (31) | (32)         | (33)          | (34)    | (35)    |
|  |           |           |           |               |                     |      | 77.727,54    |               |         | 142.602 |
|  | -         | -         | -         | -             | -                   | -    | 60.956       | -             | -       | 93.658  |
|  | 1.771     | 365       | 4.414     | 27.389        | 9.803               | 958  | 147.366      | 3.588         | 4.476   | 366.274 |

- Kilas Kinerja Performance Highlights
- Laporan Manajemen Management Report
- Profil Perusahaan Company Profile
- Aspek Pendukung Bisnis Business Supporting Aspects

**Tabel | Table 2.5.a.**

**Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual**  
**Disclosure of Receivables and Allowances Based on Economic Setor - Bank Individually**

| No                                        | Sektor Ekonomi*<br>Economy Sector*                                                                                                            | Tagihan**<br>Claims** |
|-------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|
| (1)                                       | (2)                                                                                                                                           | (3)                   |
| <b>31 Desember 2021/December 31, 2021</b> |                                                                                                                                               |                       |
| 1                                         | Pertanian, Perburuan, dan Kehutanan<br>Agriculture, Hunting, and Forestry                                                                     | 27.495                |
| 2                                         | Perikanan   Fishery                                                                                                                           | 37.178                |
| 3                                         | Pertambangan dan Penggalian<br>Mining and Excavation                                                                                          | 459.149               |
| 4                                         | Industri Pengolahan<br>Industry Processing                                                                                                    | 1.127.620             |
| 5                                         | Listrik, Gas, dan Air<br>Electricity, Gas, and Water                                                                                          | 211                   |
| 6                                         | Konstruksi   Construction                                                                                                                     | 1.140.887             |
| 7                                         | Perdagangan Besar dan Eceran<br>Big Trading and Retail                                                                                        | 452.642               |
| 8                                         | Penyediaan Akomodasi dan Penyediaan Makan Minum<br>Provision Accomodation and Provision Eating and Drinking                                   | 1.027.291             |
| 9                                         | Transportasi, Pergudangan, dan Komunikasi<br>Transportation, Warehousing, and Communication                                                   | 775.455               |
| 10                                        | Perantara Keuangan   Intermediary Finance                                                                                                     | 21.422                |
| 11                                        | Real Estate, Usaha Persewaan, dan Jasa Perusahaan<br>Real Estate, Rental Business, and Services Company                                       | 2.895.999             |
| 12                                        | Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib<br>Administration Government, Defense, and Social Security Required           | 104                   |
| 13                                        | Jasa Pendidikan   Education Services                                                                                                          | 9.146                 |
| 14                                        | Jasa Kesehatan dan Kegiatan Sosial<br>Health Services and Activities Social                                                                   | 172.910               |
| 15                                        | Jasa Kemasyarakatan, Sosial Budaya, Hiburan, dan Perorangan Lainnya<br>Services Society, Socio-cultural, Entertainment, and Individual Others | 329.234               |
| 16                                        | Jasa Perorangan yang Melayani Rumah Tangga<br>Individual Services Who Serves Household                                                        | 221                   |
| 17                                        | Badan Internasional dan Badan Ekstra Internasional Lainnya<br>Institute International and Extra International Others                          | -                     |
| 18                                        | Kegiatan yang Belum Jelas Batasannya<br>Activities that are unclearly limited                                                                 | -                     |
| 19                                        | Rumah Tangga   Household                                                                                                                      | 3.003.008             |
| 20                                        | Bukan Lapangan Usaha<br>Not a Business Field                                                                                                  | -                     |
| <b>Total</b>                              |                                                                                                                                               | <b>11.479.973</b>     |

(dalam jutaan Rupiah)  
(in million Rupiah)

| Tagihan yang Mengalami Penurunan Nilai<br><i>Experienced Bills Impairment/Impaired Claims</i> |                                    | Cadangan Kerugian<br>Penurunan Nilai (CKPN)-<br>Individual ***<br><i>Reserves for<br/>Impairments (CKPN)<br/>Consolidated***</i> | Cadangan Kerugian<br>Penurunan Nilai<br>(CKPN)-Kolektif ***<br><i>Reserves for Impairments<br/>(CKPN) Consolidated***</i> | Tagihan yang<br>Dihapus Buku<br><i>Writtenoff<br/>Claims</i> |
|-----------------------------------------------------------------------------------------------|------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------|
| Belum Jatuh Tempo<br><i>Outstanding</i>                                                       | Telah Jatuh Tempo<br><i>Mature</i> |                                                                                                                                  |                                                                                                                           |                                                              |
| (4)                                                                                           | (5)                                | (6)                                                                                                                              | (7)                                                                                                                       | (8)                                                          |
| <b>31 Desember 2021   December 31, 2021</b>                                                   |                                    |                                                                                                                                  |                                                                                                                           |                                                              |
| -                                                                                             | 694                                | 694                                                                                                                              | 16.102                                                                                                                    |                                                              |
| -                                                                                             | -                                  |                                                                                                                                  | 1.852                                                                                                                     |                                                              |
| 33.163                                                                                        | 2.986                              | 10.320                                                                                                                           | 2.612                                                                                                                     |                                                              |
| 37.206                                                                                        | 40.679                             | 77.939                                                                                                                           | 27.191                                                                                                                    |                                                              |
| -                                                                                             | -                                  |                                                                                                                                  | 53                                                                                                                        |                                                              |
| 74.885                                                                                        | 50.488                             | 84.305                                                                                                                           | 11.722                                                                                                                    |                                                              |
| 4.001                                                                                         | 9.084                              | 13.096                                                                                                                           | 29.073                                                                                                                    | 3.485                                                        |
| 598.678                                                                                       | 2.413                              | 54.125                                                                                                                           | 41.044                                                                                                                    |                                                              |
| 111.854                                                                                       | 14                                 | 105.742                                                                                                                          | 2.449                                                                                                                     |                                                              |
| -                                                                                             | -                                  |                                                                                                                                  | 171                                                                                                                       |                                                              |
| 838.354                                                                                       | 22.204                             | 51.316                                                                                                                           | 33.008                                                                                                                    |                                                              |
| -                                                                                             | -                                  |                                                                                                                                  | 1                                                                                                                         |                                                              |
| 192                                                                                           | -                                  | 192                                                                                                                              | 102                                                                                                                       |                                                              |
| -                                                                                             | 171.714                            | 53.291                                                                                                                           | 254                                                                                                                       |                                                              |
| 115                                                                                           | 168                                | 338                                                                                                                              | 6.270                                                                                                                     |                                                              |
| -                                                                                             | -                                  |                                                                                                                                  | 46                                                                                                                        |                                                              |
| -                                                                                             | -                                  |                                                                                                                                  |                                                                                                                           |                                                              |
| -                                                                                             | -                                  |                                                                                                                                  |                                                                                                                           |                                                              |
| 8.303                                                                                         | -                                  | 8.336                                                                                                                            | 31.424                                                                                                                    |                                                              |
| -                                                                                             | -                                  |                                                                                                                                  |                                                                                                                           |                                                              |
| <b>1.706.752</b>                                                                              | <b>300.445</b>                     | <b>459.694</b>                                                                                                                   | <b>203.374</b>                                                                                                            | <b>3.485</b>                                                 |

**Tabel | Table 2.5.a.** (lanjutan | continue)

**Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual**  
**Disclosure of Receivables and Allowances Based on Economic Setor - Bank Individually**

| No                                   | Sektor Ekonomi*<br>Economy Sector*                                                                                                            | Tagihan**<br>Claims** |
|--------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|
| (1)                                  | (2)                                                                                                                                           | (3)                   |
| 31 Desember 2020   December 31, 2020 |                                                                                                                                               |                       |
| 1                                    | Pertanian, Perburuan, dan Kehutanan/Agriculture, Hunting, and Forestry                                                                        | 141.207               |
| 2                                    | Perikanan   Fishery                                                                                                                           | 47.158                |
| 3                                    | Pertambangan dan Penggalian   Mining and Excavation                                                                                           | 481.105               |
| 4                                    | Industri Pengolahan   Industry Processing                                                                                                     | 1.070.385             |
| 5                                    | Listrik, Gas, dan Air   Electricity, Gas, and Water                                                                                           | 224                   |
| 6                                    | Konstruksi   Construction                                                                                                                     | 1.627.543             |
| 7                                    | Perdagangan Besar dan Eceran   Big Trading and Retail                                                                                         | 1.491.567             |
| 8                                    | Penyediaan Akomodasi dan Penyediaan Makan Minum<br>Provision Accomodation and Provision Eating and Drinking                                   | 759.733               |
| 9                                    | Transportasi, Pergudangan, dan Komunikasi<br>Transportation, Warehousing, and Communication                                                   | 583.820               |
| 10                                   | Perantara Keuangan   Intermediary Finance                                                                                                     | 139.283               |
| 11                                   | Real Estate, Usaha Persewaan, dan Jasa Perusahaan<br>Real Estate, Rental Business, and Services Company                                       | 2.597.068             |
| 12                                   | Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib<br>Administration Government, Defense, and Social Security Required           | 131                   |
| 13                                   | Jasa Pendidikan   Education Services                                                                                                          | 17.044                |
| 14                                   | Jasa Kesehatan dan Kegiatan Sosial   Health Services and Activities Social                                                                    | 173.030               |
| 15                                   | Jasa Kemasyarakatan, Sosial Budaya, Hiburan, dan Perorangan Lainnya<br>Services Society, Socio-cultural, Entertainment, and Individual Others | 322.205               |
| 16                                   | Jasa Perorangan yang Melayani Rumah Tangga<br>Individual Services Who Serves Household                                                        | 484                   |
| 17                                   | Badan Internasional dan Badan Ekstra Internasional Lainnya<br>Institute International and Extra International Others                          |                       |
| 18                                   | Kegiatan yang Belum Jelas Batasannya/Activities that are unclearly limited                                                                    |                       |
| 19                                   | Rumah Tangga   Household                                                                                                                      | 2.990.529             |
| 20                                   | Bukan Lapangan Usaha   Not a Business Field                                                                                                   |                       |
| <b>Total</b>                         |                                                                                                                                               | <b>12.442.514</b>     |

\* ) Sektor-sektor yang diungkapkan adalah sektor yang memiliki nilai nominal/saldo yang material. Untuk sektor-sektor yang tidak material, digabungkan menjadi satu dengan nama sektor lain-lain dan dijelaskan kepada stakeholder.

The sectors disclosed are sectors having a material nominal value/balance. For sectors that are not material, they are combined into one under other sectors classification and disclosed to stakeholders.

\*\* ) Tagihan secara gross (sebelum dikurangi CKPN).  
Receivables on a gross basis (before deducting CKPN).

\*\*\* ) CKPN adalah sesuai dengan definisi CKPN pada Surat Edaran No. 13/6/DPNP tanggal 18 Februari 2011 mengenai perhitungan ATMR Kredit (tanpa kolektibilitas 1).

CKPN is in accordance with the definition of CKPN in Circular Letter No. 13/6/DPNP dated February 18, 2011 regarding the calculation of Risk Weighted Assets for Credit Risk (without collectibility 1)

(dalam jutaan Rupiah)  
(in million Rupiah)

| Tagihan yang Mengalami Penurunan Nilai<br><i>Experienced Bills Impairment/Impaired Claims</i> |                                    | Cadangan Kerugian<br>Penurunan Nilai (CKPN)-<br>Individual ***<br><i>Reserves for<br/>Impairments (CKPN)<br/>Consolidated***</i> | Cadangan Kerugian<br>Penurunan Nilai<br>(CKPN)-Kolektif ***<br><i>Reserves for Impairments<br/>(CKPN) Consolidated***</i> | Tagihan yang<br>Dihapus Buku<br><i>Writtenoff<br/>Claims</i> |
|-----------------------------------------------------------------------------------------------|------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------|
| Belum Jatuh Tempo<br><i>Outstanding</i>                                                       | Telah Jatuh Tempo<br><i>Mature</i> |                                                                                                                                  |                                                                                                                           |                                                              |
| (4)                                                                                           | (5)                                | (6)                                                                                                                              | (7)                                                                                                                       | (8)                                                          |
| 31 Desember 2020   December 31, 2020                                                          |                                    |                                                                                                                                  |                                                                                                                           |                                                              |
|                                                                                               |                                    | -                                                                                                                                | 41.755                                                                                                                    | 4.500                                                        |
|                                                                                               |                                    | -                                                                                                                                | 5.820                                                                                                                     | 0                                                            |
|                                                                                               |                                    | -                                                                                                                                | 5.467                                                                                                                     | 68.199                                                       |
|                                                                                               | 74.035                             | 40.174                                                                                                                           | 32.191                                                                                                                    | 110.699                                                      |
|                                                                                               |                                    | -                                                                                                                                | 100                                                                                                                       | 0                                                            |
|                                                                                               |                                    | -                                                                                                                                | 24.582                                                                                                                    | 61.453                                                       |
|                                                                                               |                                    | -                                                                                                                                | 93.898                                                                                                                    | 386.400                                                      |
|                                                                                               | 24.365                             | 9.282                                                                                                                            | 31.108                                                                                                                    | 2.374                                                        |
|                                                                                               | 44.201                             | 44.202                                                                                                                           | 2.901                                                                                                                     | 59.456                                                       |
|                                                                                               |                                    | -                                                                                                                                | 879                                                                                                                       | 19.305                                                       |
|                                                                                               |                                    | -                                                                                                                                | 71.988                                                                                                                    | 13.135                                                       |
|                                                                                               |                                    | -                                                                                                                                | 18                                                                                                                        | 0                                                            |
|                                                                                               |                                    | -                                                                                                                                | 321                                                                                                                       | 1.743                                                        |
|                                                                                               |                                    | -                                                                                                                                | 2.119                                                                                                                     | 403                                                          |
|                                                                                               |                                    | -                                                                                                                                | 21.489                                                                                                                    | 21.576                                                       |
|                                                                                               |                                    | -                                                                                                                                | 40                                                                                                                        | 614                                                          |
|                                                                                               |                                    | -                                                                                                                                | -                                                                                                                         | 0                                                            |
|                                                                                               |                                    | -                                                                                                                                | -                                                                                                                         | 0                                                            |
|                                                                                               |                                    | -                                                                                                                                | 31.598                                                                                                                    | 30.655                                                       |
|                                                                                               |                                    | -                                                                                                                                | -                                                                                                                         | 0                                                            |
| -                                                                                             | 142.602                            | 93.658                                                                                                                           | 366.274                                                                                                                   | 780.512                                                      |



**Tabel | Table 2.6.a.**

**Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank secara Individual**  
**Disclosure of Detailed Changes in Allowances for Impairment Losses (CKPN) - Bank Individually**

| No                                                | Keterangan<br>Description                                                                                                                        |
|---------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|
| (1)                                               | (2)                                                                                                                                              |
| 1                                                 | Saldo Awal CKPN<br>Beginning Balance of CKPN                                                                                                     |
| 2                                                 | Pembentukan (Pemulihan) CKPN pada Periode Berjalan (Net)<br>Establishment (Recovery) of CKPN in the current period (Net)                         |
|                                                   | a. Pembentukan CKPN pada Periode Berjalan<br>Establishment of CKPN in the current period                                                         |
|                                                   | b. Pemulihan CKPN pada Periode Berjalan<br>Recovery of CKPN in the current period                                                                |
| 3                                                 | CKPN yang Digunakan untuk Melakukan Hapus Buku Atas Tagihan pada Periode Berjalan<br>CKPN used for written off receivables in the current period |
| 4                                                 | Pembentukan (pemulihan) lainnya pada periode berjalan *)<br>Other establishment (recovery) in the current period *)                              |
| Saldo Akhir CKPN **)<br>Ending Balance of CKPN**) |                                                                                                                                                  |

\*) Termasuk selisih kurs karena penjabaran mata uang asing dan pengakuan pendapatan bunga atas bagian yang tidak mengalami penurunan nilai dari kredit yang mengalami penurunan nilai.  
Including foreign exchange differences due to foreign currency translation and recognition of interest income on the non-impaired portion of the impaired credit.

\*\*) Tidak termasuk CKPN dari transaksi Rekening Administratif.  
Does not include CKPN from Administrative Account transactions.

(dalam jutaan Rupiah)  
(in million Rupiah)

|  | 31 Desember 2021   December 31, 2021 |                                  | 31 Desember 2020   December 31, 2020 |                                  |
|--|--------------------------------------|----------------------------------|--------------------------------------|----------------------------------|
|  | CKPN Individual<br>Bank Only         | CKPN Kolektif<br>Collective CKPN | CKPN Individual<br>Bank Only         | CKPN Kolektif<br>Collective CKPN |
|  | (3)                                  | (4)                              | (5)                                  | (6)                              |
|  | 93.658                               | 366.274                          | 137.463                              | 183.018                          |
|  | 366.036                              | (159.415)                        | 191.426                              | 728.537                          |
|  | -                                    | -                                | -                                    | -                                |
|  | -                                    | -                                | -                                    | -                                |
|  | -                                    | (3.485)                          | (235.231)                            | (545.281)                        |
|  | -                                    | -                                | -                                    | -                                |
|  | 459.694                              | 203.374                          | 93.658                               | 366.274                          |

**Tabel | Table 3.1.a.**

**Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individual**  
**Disclosure of Net Claims Based on Portfolio Categories and Rating Scale - Bank Individually**

| 31 Desember 2021   December 31, 2021 |                                                                                                                                                         |                                            |                                              |                           |                         |                            |
|--------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|----------------------------------------------|---------------------------|-------------------------|----------------------------|
| No                                   | Kategori Portofolio<br>Portfolio Category                                                                                                               | Tagihan Bersih   Net Claims                |                                              |                           |                         |                            |
|                                      |                                                                                                                                                         | Lembaga Pemeringkat<br>Rating Institutions | Peringkat Jangka Panjang<br>Long-term Rating |                           |                         |                            |
|                                      |                                                                                                                                                         | Standard and Poor's                        | AAA                                          | AA+ s.d AA-               | A+ s.d A-               | BBB+ s.d BBB-              |
|                                      |                                                                                                                                                         | Fitch Rating                               | AAA                                          | AA+ s.d AA-               | A+ s.d A-               | BBB+ s.d BBB-              |
|                                      |                                                                                                                                                         | Moody's                                    | Aaa                                          | Aa1 s.d Aa3               | A1 s.d A3               | Baa1 s.d Baa3              |
|                                      |                                                                                                                                                         | PT Fitch Ratings<br>Indonesia              | AAA (idn)                                    | AA+(idn) s.d<br>AA-(idn)  | A+(idn) s.d.<br>A-(idn) | BBB+(idn) s.d<br>BBB-(idn) |
|                                      |                                                                                                                                                         | PT ICRA Indonesia                          | [Idr]AAA                                     | [Idr] AA+ s.d<br>[Idr]AA- | [Idr] A+ s.d<br>[Idr]A- | [Idr]BBB+ s.d<br>[Idr]BBB- |
|                                      |                                                                                                                                                         | PT Pemeringkat Efek<br>Indonesia           | idAAA                                        | idAA+ s.d idAA-           | idA+ s.d id A-          | id BBB+ s.d id<br>BBB-     |
| (1)                                  | (2)                                                                                                                                                     | (3)                                        | (4)                                          | (5)                       | (6)                     | (7)                        |
| 1                                    | Tagihan kepada Pemerintah<br>Claims to Government                                                                                                       |                                            |                                              |                           |                         |                            |
| 2                                    | Tagihan kepada Entitas Sektor Publik<br>Claims on Public Sector Entities                                                                                |                                            |                                              |                           |                         |                            |
| 3                                    | Tagihan kepada Bank Pembangunan<br>Multilateral dan Lembaga Internasional<br>Claims on Multilateral Development Banks and<br>International Institutions |                                            |                                              |                           |                         |                            |
| 4                                    | Tagihan kepada Bank   Claims to Bank                                                                                                                    |                                            | 789.300                                      |                           |                         |                            |
| 5                                    | Kredit Beragun Rumah Tinggal<br>Residential Mortgage Backed Loans                                                                                       |                                            |                                              |                           |                         |                            |
| 6                                    | Kredit Beragun Properti Komersial<br>Commercial Property Backed Loans                                                                                   |                                            |                                              |                           |                         |                            |
| 7                                    | Kredit Pegawai/Pensiunan<br>Employee/Retirement Credit                                                                                                  |                                            |                                              |                           |                         |                            |
| 8                                    | Tagihan kepada Usaha Mikro, Usaha Kecil,<br>dan Portofolio Ritel<br>Claims on Micro, Small, and Retail Portfolios                                       |                                            |                                              |                           |                         |                            |
| 9                                    | Tagihan kepada Korporasi<br>Claims on Corporations                                                                                                      |                                            | 214.228                                      |                           | 229.997                 |                            |
| 10                                   | Tagihan yang Telah Jatuh Tempo<br>Claims that have been Due Date                                                                                        |                                            |                                              |                           |                         |                            |
| 11                                   | Aset Lainnya   Other Assets                                                                                                                             |                                            |                                              |                           |                         |                            |
| 12                                   | Eksposur di Unit Usaha Syariah (apabila ada)<br>Exposure in the Sharia Business Unit (if any)                                                           |                                            |                                              |                           |                         |                            |
| Total                                |                                                                                                                                                         | 0                                          | 1.003.528                                    | 0                         | 229.997                 | 0                          |

(dalam jutaan Rupiah)  
(in million Rupiah)

31 Desember 2021 | December 31, 2021

Tagihan Bersih | Net Claims

| Peringkat Jangka Panjang<br>Long-term Rating |                        |                      | Peringkat Jangka Pendek<br>Short-term Rating |                         |                         |                       | Tanpa<br>Peringkat<br>No Rating | Total      |
|----------------------------------------------|------------------------|----------------------|----------------------------------------------|-------------------------|-------------------------|-----------------------|---------------------------------|------------|
| BB+ s.d BB-                                  | B+ s.d B-              | Less Than B-         | A-1                                          | A-2                     | A-3                     | Less Than A-3         |                                 |            |
| BB+ s.d BB-                                  | B+ s.d B-              | Less Than B-         | F1+ s.d F1                                   | F2                      | F3                      | Less Than F3          |                                 |            |
| Ba1 s.d Ba3                                  | B1 s.d B3              | Less Than B3         | P-1                                          | P-2                     | P-3                     | Less Than P-3         |                                 |            |
| BB+(idn) s.d<br>BB-(idn)                     | B+(idn) s.d<br>B-(idn) | Less Than<br>B-(idn) | F1+(idn) s.d<br>F1(idn)                      | F2(idn)                 | F3(idn)                 | Less Than<br>F3(idn)  |                                 |            |
| [Idr]BB+ s.d<br>[Idr]BB-                     | [Idr]B+ s.d<br>[Idr]B- | Less Than<br>[Idr]B- | [Idr]A1+ s.d<br>[Idr]A1                      | [Idr]A2+ s.d<br>[Idr]A2 | [Idr]A3+ s.d<br>[Idr]A3 | Less Than [Idr]<br>A3 |                                 |            |
| id BB+ s.d id<br>BB-                         | id B+ s.d id B-        | Less Than idB-       | idA1                                         | idA2                    | idA3 s.d id A4          | Less Than idA4        |                                 |            |
| (8)                                          | (9)                    | (10)                 | (11)                                         | (12)                    | (13)                    | (14)                  | (15)                            | (16)       |
|                                              |                        |                      |                                              |                         |                         |                       | 4.870.075                       | 4.870.075  |
|                                              |                        |                      |                                              |                         |                         |                       | 478.072                         | 478.072    |
|                                              |                        |                      |                                              |                         |                         |                       | -                               | -          |
|                                              |                        |                      | 2.710                                        |                         |                         |                       | 407                             | 792.417    |
|                                              |                        |                      |                                              |                         |                         |                       | 2.878.230                       | 2.878.230  |
|                                              |                        |                      |                                              |                         |                         |                       | 48.974                          | 48.974     |
|                                              |                        |                      |                                              |                         |                         |                       | -                               | -          |
|                                              |                        |                      |                                              |                         |                         |                       | 234.510                         | 234.510    |
|                                              |                        |                      |                                              |                         |                         |                       | 7.826.821                       | 8.271.046  |
|                                              |                        |                      |                                              |                         |                         |                       | 16.152                          | 16.152     |
|                                              |                        |                      |                                              |                         |                         |                       | 4.932.482                       | 4.932.482  |
|                                              |                        |                      |                                              |                         |                         |                       |                                 | -          |
| 0                                            | 0                      | 0                    | 2.710                                        | 0                       | 0                       | 0                     | 21.285.723                      | 22.521.958 |

**Tabel | Table 3.1.a.** (lanjutan | continue)

**Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individual**  
**Disclosure of Net Claims Based on Portfolio Categories and Rating Scale - Bank Individually**

| 31 Desember 2020   Decaember 31, 2020 |                                                                                                                                                         |                                            |                                              |                           |                         |                            |
|---------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|----------------------------------------------|---------------------------|-------------------------|----------------------------|
| No                                    | Kategori Portofolio<br>Portfolio Category                                                                                                               | Tagihan Bersih   Net Claims                |                                              |                           |                         |                            |
|                                       |                                                                                                                                                         | Lembaga Pemeringkat<br>Rating Institutions | Peringkat Jangka Panjang<br>Long-term Rating |                           |                         |                            |
|                                       |                                                                                                                                                         | Standard and Poor's                        | AAA                                          | AA+ s.d AA-               | A+ s.d A-               | BBB+ s.d BBB-              |
|                                       |                                                                                                                                                         | Fitch Rating                               | AAA                                          | AA+ s.d AA-               | A+ s.d A-               | BBB+ s.d BBB-              |
|                                       |                                                                                                                                                         | Moody's                                    | Aaa                                          | Aa1 s.d Aa3               | A1 s.d A3               | Baa1 s.d Baa3              |
|                                       |                                                                                                                                                         | PT Fitch Ratings<br>Indonesia              | AAA (idn)                                    | AA+(idn) s.d<br>AA-(idn)  | A+(idn) s.d.<br>A-(idn) | BBB+(idn) s.d<br>BBB-(idn) |
|                                       |                                                                                                                                                         | PT ICRA Indonesia                          | [Idr]AAA                                     | [Idr] AA+ s.d<br>[Idr]AA- | [Idr] A+ s.d<br>[Idr]A- | [Idr]BBB+ s.d<br>[Idr]BBB- |
|                                       |                                                                                                                                                         | PT Pemeringkat Efek<br>Indonesia           | idAAA                                        | idAA+ s.d idAA-           | idA+ s.d id A-          | id BBB+ s.d id<br>BBB-     |
| (1)                                   | (2)                                                                                                                                                     | (3)                                        | (4)                                          | (5)                       | (6)                     | (7)                        |
| 1                                     | Tagihan kepada Pemerintah<br>Claims to Government                                                                                                       |                                            |                                              |                           |                         |                            |
| 2                                     | Tagihan kepada Entitas Sektor Publik<br>Claims on Public Sector Entities                                                                                |                                            |                                              |                           |                         |                            |
| 3                                     | Tagihan kepada Bank Pembangunan<br>Multilateral dan Lembaga Internasional<br>Claims on Multilateral Development Banks and<br>International Institutions |                                            |                                              |                           |                         |                            |
| 4                                     | Tagihan kepada Bank   Claims to Bank                                                                                                                    |                                            | 558.557                                      |                           |                         |                            |
| 5                                     | Kredit Beragun Rumah Tinggal<br>Residential Mortgage Backed Loans                                                                                       |                                            |                                              |                           |                         |                            |
| 6                                     | Kredit Beragun Properti Komersial<br>Commercial Property Backed Loans                                                                                   |                                            |                                              |                           |                         |                            |
| 7                                     | Kredit Pegawai/Pensiunan<br>Employee/Retirement Credit                                                                                                  |                                            |                                              |                           |                         |                            |
| 8                                     | Tagihan kepada Usaha Mikro, Usaha Kecil,<br>dan Portofolio Ritel<br>Claims on Micro, Small, and Retail Portfolios                                       |                                            |                                              |                           |                         |                            |
| 9                                     | Tagihan kepada Korporasi<br>Claims on Corporations                                                                                                      |                                            | 151.508                                      |                           | 49.999                  |                            |
| 10                                    | Tagihan yang Telah Jatuh Tempo<br>Claims that have been Due Date                                                                                        |                                            |                                              |                           |                         |                            |
| 11                                    | Aset Lainnya   Other Assets                                                                                                                             |                                            |                                              |                           |                         |                            |
| 12                                    | Eksposur di Unit Usaha Syariah (apabila ada)<br>Exposure in the Sharia Business Unit (if any)                                                           |                                            |                                              |                           |                         |                            |
| Total                                 |                                                                                                                                                         | 0                                          | 710.065                                      | 0                         | 49.999                  | 0                          |

(dalam jutaan Rupiah)  
(in million Rupiah)31 Desember 2020 | *December 31, 2020*Tagihan Bersih | *Net Claims*

| Peringkat Jangka Panjang<br><i>Long-term Rating</i> |                        |                      | Peringkat Jangka Pendek<br><i>Short-term Rating</i> |                         |                         |                       | Tanpa<br>Peringkat<br><i>No Rating</i> | Total      |
|-----------------------------------------------------|------------------------|----------------------|-----------------------------------------------------|-------------------------|-------------------------|-----------------------|----------------------------------------|------------|
| BB+ s.d BB-                                         | B+ s.d B-              | Less Than B-         | A-1                                                 | A-2                     | A-3                     | Less Than A-3         |                                        |            |
| BB+ s.d BB-                                         | B+ s.d B-              | Less Than B-         | F1+ s.d F1                                          | F2                      | F3                      | Less Than F3          |                                        |            |
| Ba1 s.d Ba3                                         | B1 s.d B3              | Less Than B3         | P-1                                                 | P-2                     | P-3                     | Less Than P-3         |                                        |            |
| BB+(idn) s.d<br>BB-(idn)                            | B+(idn) s.d<br>B-(idn) | Less Than<br>B-(idn) | F1+(idn) s.d<br>F1(idn)                             | F2(idn)                 | F3(idn)                 | Less Than<br>F3(idn)  |                                        |            |
| [Idr]BB+ s.d<br>[Idr]BB-                            | [Idr]B+ s.d<br>[Idr]B- | Less Than<br>[Idr]B- | [Idr]A1+ s.d<br>[Idr]A1                             | [Idr]A2+ s.d<br>[Idr]A2 | [Idr]A3+ s.d<br>[Idr]A3 | Less Than [Idr]<br>A3 |                                        |            |
| id BB+ s.d id<br>BB-                                | id B+ s.d id B-        | Less Than idB-       | idA1                                                | idA2                    | idA3 s.d id A4          | Less Than idA4        |                                        |            |
| (8)                                                 | (9)                    | (10)                 | (11)                                                | (12)                    | (13)                    | (14)                  | (15)                                   | (16)       |
|                                                     |                        |                      |                                                     |                         |                         |                       | 3.100.129                              | 3.100.129  |
|                                                     |                        |                      |                                                     |                         |                         |                       | 547.010                                | 547.010    |
|                                                     |                        |                      |                                                     |                         |                         |                       | -                                      | -          |
|                                                     |                        |                      |                                                     |                         |                         |                       | 419                                    | 558.976    |
|                                                     |                        |                      |                                                     |                         |                         |                       | 2.849.777                              | 2.849.777  |
|                                                     |                        |                      |                                                     |                         |                         |                       | 57.606                                 | 57.606     |
|                                                     |                        |                      |                                                     |                         |                         |                       | -                                      | -          |
|                                                     |                        |                      |                                                     |                         |                         |                       | 182.723                                | 182.723    |
|                                                     |                        |                      |                                                     |                         |                         |                       | 8.228.481                              | 8.429.988  |
|                                                     |                        |                      |                                                     |                         |                         |                       | 53.227                                 | 53.227     |
|                                                     |                        |                      |                                                     |                         |                         |                       | 5.760.615                              | 5.760.615  |
|                                                     |                        |                      |                                                     |                         |                         |                       | -                                      | -          |
| 0                                                   | 0                      | 0                    | 0                                                   | 0                       | 0                       | 0                     | 20.779.987                             | 21.540.051 |



**Tabel | Table 4.1.a.**

**Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko setelah Memperhitungkan Dampak Mitigasi Risiko Kredit – Bank secara Individual**  
**Disclosure of Net Receivables Based on Risk Weighted After Calculating the Impact of Credit Risk Mitigation – Bank Individually**

| No                                                                                                                                                                         | Kategori Portofolio<br>Portfolio Category                                                                                                        | 31 Desember 2021   December 31, 2021                                                                                                      |         |         |         |     |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|-----|
|                                                                                                                                                                            |                                                                                                                                                  | Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit<br>Net Claims After Calculating the Impact of Credit Risk Mitigation |         |         |         |     |
|                                                                                                                                                                            |                                                                                                                                                  | 0%                                                                                                                                        | 20%     | 25%     | 35%     | 40% |
| (1)                                                                                                                                                                        | (2)                                                                                                                                              | (3)                                                                                                                                       | (4)     | (5)     | (6)     | (7) |
| <b>A Eksposur Neraca   Balance Sheet Exposures</b>                                                                                                                         |                                                                                                                                                  |                                                                                                                                           |         |         |         |     |
| 1                                                                                                                                                                          | Tagihan kepada Pemerintah   Claims to Government                                                                                                 |                                                                                                                                           |         |         |         |     |
| 2                                                                                                                                                                          | Tagihan kepada Entitas Sektor Publik   Claims on Public Sector Entities                                                                          |                                                                                                                                           |         |         |         |     |
| 3                                                                                                                                                                          | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional   Claims on Multilateral Development Banks and International Institutions |                                                                                                                                           |         |         |         |     |
| 4                                                                                                                                                                          | Tagihan kepada Bank   Claims to Bank                                                                                                             |                                                                                                                                           | 158.483 |         |         |     |
| 5                                                                                                                                                                          | Kredit Beragun Rumah Tinggal   Residential Mortgage Backed Loans                                                                                 |                                                                                                                                           | 131.776 | 132.452 | 591.339 |     |
| 6                                                                                                                                                                          | Kredit Beragun Properti Komersial   Commercial Property Backed Loans                                                                             |                                                                                                                                           |         |         |         |     |
| 7                                                                                                                                                                          | Kredit Pegawai/Pensiunan   Employee/Retirement Credit                                                                                            |                                                                                                                                           |         |         |         |     |
| 8                                                                                                                                                                          | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel<br>Claims on Micro, Small, and Retail Portfolios                                   |                                                                                                                                           |         |         |         |     |
| 9                                                                                                                                                                          | Tagihan kepada Korporasi   Claims on Corporations                                                                                                |                                                                                                                                           | 42.846  |         |         |     |
| 10                                                                                                                                                                         | Tagihan yang Telah Jatuh Tempo   Claims that have been Due Date                                                                                  |                                                                                                                                           |         |         |         |     |
| 11                                                                                                                                                                         | Aset Lainnya   Other Assets                                                                                                                      |                                                                                                                                           |         |         |         |     |
| 12                                                                                                                                                                         | Eksposur di Unit Usaha Syariah (apabila ada)<br>Exposure in the Sharia Business Unit (if any)                                                    |                                                                                                                                           |         |         |         |     |
| <b>Total Eksposur Neraca<br/>Total Exposure Balance</b>                                                                                                                    |                                                                                                                                                  | -                                                                                                                                         | 333.105 | 132.452 | 591.339 | -   |
| <b>B Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif<br/>Commitment/Contingent Liability Exposure to Administrative Account Transactions</b> |                                                                                                                                                  |                                                                                                                                           |         |         |         |     |
| 1                                                                                                                                                                          | Tagihan kepada Pemerintah   Claims to Government                                                                                                 |                                                                                                                                           |         |         |         |     |
| 2                                                                                                                                                                          | Tagihan kepada Entitas Sektor Publik   Claims on Public Sector Entities                                                                          |                                                                                                                                           |         |         |         |     |
| 3                                                                                                                                                                          | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional   Claims on Multilateral Development Banks and International Institutions |                                                                                                                                           |         |         |         |     |
| 4                                                                                                                                                                          | Tagihan kepada Bank   Claims to Bank                                                                                                             |                                                                                                                                           |         |         |         |     |
| 5                                                                                                                                                                          | Kredit Beragun Rumah Tinggal   Residential Mortgage Backed Loans                                                                                 |                                                                                                                                           |         |         |         |     |
| 6                                                                                                                                                                          | Kredit Beragun Properti Komersial<br>Commercial Property Backed Loans                                                                            |                                                                                                                                           |         |         |         |     |
| 7                                                                                                                                                                          | Kredit Pegawai/Pensiunan   Employee/Retirement Credit                                                                                            |                                                                                                                                           |         |         |         |     |
| 8                                                                                                                                                                          | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel<br>Claims on Micro, Small, and Retail Portfolios                                   |                                                                                                                                           |         |         |         |     |
| 9                                                                                                                                                                          | Tagihan kepada Korporasi   Claims on Corporations                                                                                                |                                                                                                                                           |         |         |         |     |
| 10                                                                                                                                                                         | Tagihan yang Telah Jatuh Tempo   Claims that have been Due Date                                                                                  |                                                                                                                                           |         |         |         |     |
| 11                                                                                                                                                                         | Eksposur di Unit Usaha Syariah (apabila ada)<br>Exposure in the Sharia Business Unit (if any)                                                    |                                                                                                                                           |         |         |         |     |
| <b>Total Eksposur Transaksi Rekening Administratif<br/>Total Exposures for Administrative Account Transactions</b>                                                         |                                                                                                                                                  |                                                                                                                                           |         |         |         |     |

395

**Tabel | Table 4.1.a.** (lanjutan | continue)

**Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko setelah Memperhitungkan Dampak Mitigasi Risiko Kredit – Bank secara Individual**  
**Disclosure of Net Receivables Based on Risk Weighted After Calculating the Impact of Credit Risk Mitigation – Bank Individually**

| No       | Kategori Portofolio<br>Portfolio Category                                                                                                         | 31 Desember 2021   December 31, 2021                                                                                                      |     |     |     |     |
|----------|---------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|-----|-----|-----|-----|
|          |                                                                                                                                                   | Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit<br>Net Claims After Calculating the Impact of Credit Risk Mitigation |     |     |     |     |
|          |                                                                                                                                                   | 0%                                                                                                                                        | 20% | 25% | 35% | 40% |
| (1)      | (2)                                                                                                                                               | (3)                                                                                                                                       | (4) | (5) | (6) | (7) |
| <b>C</b> | <b>Eksposur Akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)</b><br><b>Exposure of Counterparty Credit Risk</b>                            |                                                                                                                                           |     |     |     |     |
| 1        | Tagihan kepada Pemerintah<br>Claims to Government                                                                                                 | 877                                                                                                                                       |     |     |     |     |
| 2        | Tagihan kepada Entitas Sektor Publik<br>Claims on Public Sector Entities                                                                          |                                                                                                                                           |     |     |     |     |
| 3        | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional<br>Claims on Multilateral Development Banks and International Institutions |                                                                                                                                           |     |     |     |     |
| 4        | Tagihan kepada Bank   Claims to Bank                                                                                                              |                                                                                                                                           |     |     |     |     |
| 5        | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel<br>Claims on Micro, Small, and Retail Portfolios                                    |                                                                                                                                           |     |     |     |     |
| 6        | Tagihan kepada Korporasi<br>Claims on Corporations                                                                                                |                                                                                                                                           |     |     |     |     |
| 7        | Eksposur di Unit Usaha Syariah (apabila ada)<br>Exposure in the Sharia Business Unit (if any)                                                     |                                                                                                                                           |     |     |     |     |
|          | <b>Total Eksposur Counterparty Credit Risk</b><br><b>Total Counterparty Credit Risk Exposure</b>                                                  |                                                                                                                                           |     |     |     |     |

\*) Beban Modal dihitung berdasarkan KPMM sesuai Profil Risiko periode Juni 2015 (Peraturan Bank Indonesia No. 15/12/PBI/2013)  
Capital charge is calculated based on CAR in accordance with the Risk Profile as of June 2015 (Bank Indonesia Regulation No. 15/12/PBI/2013)

\*\*) Beban Modal dihitung berdasarkan KPMM sesuai Profil Risiko periode Juni 2014 (Peraturan Bank Indonesia No. 15/12/PBI/2013)  
Capital charge is calculated based on CAR in accordance with the Risk Profile as of June 2014 (Bank Indonesia Regulation No. 15/12/PBI/2013)

(dalam jutaan Rupiah)  
(in million Rupiah)

| 31 Desember 2021   December 31, 2021                                                                                                      |     |      |      |      |                   | ATMR<br>RWA | Beban Modal *<br>(ATMR x 9%)<br>Capital Charges*<br>(RWA x 9%) | Beban Modal *<br>(ATMR x 10%)<br>Capital Charges*<br>(RWA x 10%) |
|-------------------------------------------------------------------------------------------------------------------------------------------|-----|------|------|------|-------------------|-------------|----------------------------------------------------------------|------------------------------------------------------------------|
| Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit<br>Net Claims After Calculating the Impact of Credit Risk Mitigation |     |      |      |      |                   |             |                                                                |                                                                  |
| 45%                                                                                                                                       | 50% | 75%  | 100% | 150% | Lainnya<br>Others |             |                                                                |                                                                  |
| (8)                                                                                                                                       | (9) | (10) | (11) | (12) | (13)              | (14)        | (15)                                                           | (16)                                                             |
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**Tabel | Table 4.1.a.** (lanjutan | continue)

**Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko setelah Memperhitungkan Dampak Mitigasi Risiko Kredit – Bank secara Individual**  
**Disclosure of Net Receivables Based on Risk Weighted After Calculating the Impact of Credit Risk Mitigation – Bank Individually**

| No                                                                                                                                                                         | Kategori Portofolio<br>Portfolio Category                                                                                                         | 31 Desember 2020   December 31, 2020                                                                                                      |         |         |         |     |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|-----|
|                                                                                                                                                                            |                                                                                                                                                   | Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit<br>Net Claims After Calculating the Impact of Credit Risk Mitigation |         |         |         |     |
|                                                                                                                                                                            |                                                                                                                                                   | 0%                                                                                                                                        | 20%     | 25%     | 35%     | 40% |
| (1)                                                                                                                                                                        | (2)                                                                                                                                               | (3)                                                                                                                                       | (4)     | (5)     | (6)     | (7) |
| <b>A Eksposur Neraca   Balance Sheet Exposures</b>                                                                                                                         |                                                                                                                                                   |                                                                                                                                           |         |         |         |     |
| 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<br>Claims on Multilateral Development Banks and International Institutions |                                                                                                                                           |         |         |         |     |
| 4                                                                                                                                                                          | Tagihan kepada Bank   Claims to Bank                                                                                                              |                                                                                                                                           | 111.795 |         |         |     |
| 5                                                                                                                                                                          | Kredit Beragun Rumah Tinggal   Residential Mortgage Backed Loans                                                                                  |                                                                                                                                           | 161.248 | 131.543 | 531.024 |     |
| 6                                                                                                                                                                          | Kredit Beragun Properti Komersial   Commercial Property Backed Loans                                                                              |                                                                                                                                           |         |         |         |     |
| 7                                                                                                                                                                          | Kredit Pegawai/Pensiunan   Employee/Retirement Credit                                                                                             |                                                                                                                                           |         |         |         |     |
| 8                                                                                                                                                                          | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel<br>Claims on Micro, Small, and Retail Portfolios                                    |                                                                                                                                           |         |         |         |     |
| 9                                                                                                                                                                          | Tagihan kepada Korporasi   Claims on Corporations                                                                                                 |                                                                                                                                           | 30.302  |         |         |     |
| 10                                                                                                                                                                         | Tagihan yang Telah Jatuh Tempo   Claims that have been Due Date                                                                                   |                                                                                                                                           |         |         |         |     |
| 11                                                                                                                                                                         | Aset Lainnya   Other Assets                                                                                                                       |                                                                                                                                           |         |         |         |     |
| 12                                                                                                                                                                         | Eksposur di Unit Usaha Syariah (apabila ada)<br>Exposure in the Sharia Business Unit (if any)                                                     |                                                                                                                                           |         |         |         |     |
| <b>Total Eksposur Neraca<br/>Total Exposure Balance</b>                                                                                                                    |                                                                                                                                                   |                                                                                                                                           |         |         |         |     |
| <b>B Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif<br/>Commitment/Contingent Liability Exposure to Administrative Account Transactions</b> |                                                                                                                                                   |                                                                                                                                           |         |         |         |     |
| 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<br>Claims on Multilateral Development Banks and International Institutions |                                                                                                                                           |         |         |         |     |
| 4                                                                                                                                                                          | Tagihan kepada Bank   Claims to Bank                                                                                                              |                                                                                                                                           |         |         |         |     |
| 5                                                                                                                                                                          | Kredit Beragun Rumah Tinggal   Residential Mortgage Backed Loans                                                                                  |                                                                                                                                           |         |         |         |     |
| 6                                                                                                                                                                          | Kredit Beragun Properti Komersial<br>Commercial Property Backed Loans                                                                             |                                                                                                                                           |         |         |         |     |
| 7                                                                                                                                                                          | Kredit Pegawai/Pensiunan   Employee/Retirement Credit                                                                                             |                                                                                                                                           |         |         |         |     |
| 8                                                                                                                                                                          | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel<br>Claims on Micro, Small, and Retail Portfolios                                    |                                                                                                                                           |         |         |         |     |
| 9                                                                                                                                                                          | Tagihan kepada Korporasi   Claims on Corporations                                                                                                 |                                                                                                                                           |         |         |         |     |
| 10                                                                                                                                                                         | Tagihan yang Telah Jatuh Tempo   Claims that have been Due Date                                                                                   |                                                                                                                                           |         |         |         |     |
| 11                                                                                                                                                                         | Eksposur di Unit Usaha Syariah (apabila ada)<br>Exposure in the Sharia Business Unit (if any)                                                     |                                                                                                                                           |         |         |         |     |
| <b>Total Eksposur Transaksi Rekening Administratif<br/>Total Exposures for Administrative Account Transactions</b>                                                         |                                                                                                                                                   |                                                                                                                                           |         |         |         |     |

(dalam jutaan Rupiah)  
(in million Rupiah)

| 31 Desember 2020   <i>December 31, 2020</i>                                                                                                      |         |        |           |           |                          | ATMR<br><i>RWA</i> | Beban Modal *<br>(ATMR x 9%)<br><i>Capital Charges*<br/>(RWA x 9%)</i> | Beban Modal *<br>(ATMR x 10%)<br><i>Capital Charges*<br/>(RWA x 10%)</i> |
|--------------------------------------------------------------------------------------------------------------------------------------------------|---------|--------|-----------|-----------|--------------------------|--------------------|------------------------------------------------------------------------|--------------------------------------------------------------------------|
| Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit<br><i>Net Claims After Calculating the Impact of Credit Risk Mitigation</i> |         |        |           |           |                          |                    |                                                                        |                                                                          |
| 45%                                                                                                                                              | 50%     | 75%    | 100%      | 150%      | Lainnya<br><i>Others</i> |                    |                                                                        |                                                                          |
| (8)                                                                                                                                              | (9)     | (10)   | (11)      | (12)      | (13)                     | (14)               | (15)                                                                   | (16)                                                                     |
|                                                                                                                                                  |         |        |           |           |                          |                    |                                                                        |                                                                          |
|                                                                                                                                                  |         |        |           |           |                          | -                  |                                                                        |                                                                          |
|                                                                                                                                                  | 273.505 |        |           |           |                          | 273.505            |                                                                        |                                                                          |
|                                                                                                                                                  |         |        |           |           |                          | -                  |                                                                        |                                                                          |
|                                                                                                                                                  |         |        |           |           |                          |                    |                                                                        |                                                                          |
|                                                                                                                                                  |         |        |           |           |                          | 111.795            |                                                                        |                                                                          |
|                                                                                                                                                  |         |        |           |           |                          | 823.815            |                                                                        |                                                                          |
|                                                                                                                                                  |         |        | 57.606    |           |                          | 57.606             |                                                                        |                                                                          |
|                                                                                                                                                  |         |        |           |           |                          | -                  |                                                                        |                                                                          |
|                                                                                                                                                  |         | 97.765 |           |           |                          | 97.765             |                                                                        |                                                                          |
|                                                                                                                                                  | 25.000  |        | 7.702.492 |           |                          | 7.757.793          |                                                                        |                                                                          |
|                                                                                                                                                  |         |        |           | 79.841    |                          | 79.841             |                                                                        |                                                                          |
|                                                                                                                                                  |         |        | 2.823.775 | 3.975.092 |                          | 6.798.867          |                                                                        |                                                                          |
|                                                                                                                                                  |         |        |           |           |                          | -                  |                                                                        |                                                                          |
|                                                                                                                                                  |         |        |           |           |                          | 16.000.986         |                                                                        |                                                                          |
|                                                                                                                                                  |         |        |           |           |                          |                    |                                                                        |                                                                          |
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|                                                                                                                                                  |         |        |           |           |                          | -                  |                                                                        |                                                                          |
|                                                                                                                                                  |         | 11.818 |           |           |                          | 11.818             |                                                                        |                                                                          |
|                                                                                                                                                  |         |        | 6.192     |           |                          | 6.192              |                                                                        |                                                                          |
|                                                                                                                                                  |         |        |           |           |                          | -                  |                                                                        |                                                                          |
|                                                                                                                                                  |         |        |           |           |                          | -                  |                                                                        |                                                                          |
|                                                                                                                                                  |         |        |           |           |                          | 18.010             |                                                                        |                                                                          |



**Tabel | Table 4.1.a.** (lanjutan | continue)

**Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko setelah Memperhitungkan Dampak Mitigasi Risiko Kredit – Bank secara Individual**  
**Disclosure of Net Receivables Based on Risk Weighted After Calculating the Impact of Credit Risk Mitigation – Bank Individually**

| No  | Kategori Portofolio<br>Portfolio Category                                                                                                         | 31 Desember 2020   December 31, 2020                                                                                                      |     |     |     |     |
|-----|---------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|-----|-----|-----|-----|
|     |                                                                                                                                                   | Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit<br>Net Claims After Calculating the Impact of Credit Risk Mitigation |     |     |     |     |
|     |                                                                                                                                                   | 0%                                                                                                                                        | 20% | 25% | 35% | 40% |
| (1) | (2)                                                                                                                                               | (3)                                                                                                                                       | (4) | (5) | (6) | (7) |
| C   | <b>Eksposur Akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)</b><br><b>Exposure of Counterparty Credit Risk</b>                            |                                                                                                                                           |     |     |     |     |
| 1   | Tagihan kepada Pemerintah<br>Claims to Government                                                                                                 |                                                                                                                                           |     |     |     |     |
| 2   | Tagihan kepada Entitas Sektor Publik<br>Claims on Public Sector Entities                                                                          |                                                                                                                                           |     |     |     |     |
| 3   | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional<br>Claims on Multilateral Development Banks and International Institutions |                                                                                                                                           |     |     |     |     |
| 4   | Tagihan kepada Bank   Claims to Bank                                                                                                              |                                                                                                                                           |     |     |     |     |
| 5   | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel<br>Claims on Micro, Small, and Retail Portfolios                                    |                                                                                                                                           |     |     |     |     |
| 6   | Tagihan kepada Korporasi<br>Claims on Corporations                                                                                                |                                                                                                                                           |     |     |     |     |
| 7   | Eksposur di Unit Usaha Syariah (apabila ada)<br>Exposure in the Sharia Business Unit (if any)                                                     |                                                                                                                                           |     |     |     |     |
|     | <b>Total Eksposur Counterparty Credit Risk</b><br><b>Total Counterparty Credit Risk Exposure</b>                                                  |                                                                                                                                           |     |     |     |     |

**\*)** Beban Modal dihitung berdasarkan KPMM sesuai Profil Risiko periode Juni 2015 (Peraturan Bank Indonesia No. 15/12/PBI/2013)  
Capital charge is calculated based on CAR in accordance with the Risk Profile as of June 2015 (Bank Indonesia Regulation No. 15/12/PBI/2013)

**\*\*)** Beban Modal dihitung berdasarkan KPMM sesuai Profil Risiko periode Juni 2014 (Peraturan Bank Indonesia No. 15/12/PBI/2013)  
Capital charge is calculated based on CAR in accordance with the Risk Profile as of June 2014 (Bank Indonesia Regulation No. 15/12/PBI/2013)

(dalam jutaan Rupiah)  
(in million Rupiah)

| 31 Desember 2020   <i>December 31, 2020</i>                                                                                                      |     |      |      |      |                          | ATMR<br>RWA | Beban Modal *<br>(ATMR x 9%)<br><i>Capital Charges*</i><br>(RWA x 9%) | Beban Modal *<br>(ATMR x 10%)<br><i>Capital Charges*</i><br>(RWA x 10%) |
|--------------------------------------------------------------------------------------------------------------------------------------------------|-----|------|------|------|--------------------------|-------------|-----------------------------------------------------------------------|-------------------------------------------------------------------------|
| Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit<br><i>Net Claims After Calculating the Impact of Credit Risk Mitigation</i> |     |      |      |      |                          |             |                                                                       |                                                                         |
| 45%                                                                                                                                              | 50% | 75%  | 100% | 150% | Lainnya<br><i>Others</i> |             |                                                                       |                                                                         |
| (8)                                                                                                                                              | (9) | (10) | (11) | (12) | (13)                     | (14)        | (15)                                                                  | (16)                                                                    |
|                                                                                                                                                  |     |      |      |      |                          |             | -                                                                     |                                                                         |
|                                                                                                                                                  |     |      |      |      |                          |             | -                                                                     |                                                                         |
|                                                                                                                                                  |     |      |      |      |                          |             | -                                                                     |                                                                         |
|                                                                                                                                                  |     |      |      |      |                          |             | -                                                                     |                                                                         |
|                                                                                                                                                  |     |      |      |      |                          |             | -                                                                     |                                                                         |
|                                                                                                                                                  |     |      |      |      |                          |             | -                                                                     |                                                                         |
|                                                                                                                                                  |     |      |      |      |                          |             | -                                                                     |                                                                         |
|                                                                                                                                                  |     |      |      |      |                          |             | -                                                                     |                                                                         |
|                                                                                                                                                  |     |      |      |      |                          |             | -                                                                     |                                                                         |

**Tabel | Table 4.2.a.**

**Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individual**  
**Disclosure of Net Receivables and Credit Risk Mitigation Technique - Bank Individually**

| No                                                                                                                                                                         | Kategori Portofolio<br>Portfolio Category                                                                                                         | 31 Desember 2021   December 31, 2021 |                                                    |                      |                                     |                   |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|----------------------------------------------------|----------------------|-------------------------------------|-------------------|
|                                                                                                                                                                            |                                                                                                                                                   | Tagihan Bersih<br>Net Receivables    | Bagian yang Dijamin dengan<br>Portion Secured with |                      |                                     |                   |
|                                                                                                                                                                            |                                                                                                                                                   |                                      | Agunan<br>Collateral                               | Garansi<br>Guarantee | Asuransi Kredit<br>Credit Insurance | Lainnya<br>Others |
| (1)                                                                                                                                                                        | (2)                                                                                                                                               | (3)                                  | (4)                                                | (5)                  | (6)                                 | (7)               |
| <b>A Eksposur Neraca   Balance Sheet Exposures</b>                                                                                                                         |                                                                                                                                                   |                                      |                                                    |                      |                                     |                   |
| 1                                                                                                                                                                          | Tagihan kepada Pemerintah   Claims to Government                                                                                                  | 4.870.075                            |                                                    |                      |                                     |                   |
| 2                                                                                                                                                                          | Tagihan kepada Entitas Sektor Publik   Claims on Public Sector Entities                                                                           | 478.071                              |                                                    |                      |                                     |                   |
| 3                                                                                                                                                                          | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional<br>Claims on Multilateral Development Banks and International Institutions | 0                                    |                                                    |                      |                                     |                   |
| 4                                                                                                                                                                          | Tagihan kepada Bank   Claims to Bank                                                                                                              | 792.416                              |                                                    |                      |                                     |                   |
| 5                                                                                                                                                                          | Kredit Beragun Rumah Tinggal   Residential Mortgage Backed Loans                                                                                  | 2.878.230                            |                                                    |                      |                                     |                   |
| 6                                                                                                                                                                          | Kredit Beragun Properti Komersial   Commercial Property Backed Loans                                                                              | 48.974                               |                                                    |                      |                                     |                   |
| 7                                                                                                                                                                          | Kredit Pegawai/Pensiunan   Employee/Retirement Credit                                                                                             | 0                                    |                                                    |                      |                                     |                   |
| 8                                                                                                                                                                          | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel<br>Claims on Micro, Small, and Retail Portfolios                                    | 234.510                              | 6.711                                              |                      | 1.084                               |                   |
| 9                                                                                                                                                                          | Tagihan kepada Korporasi   Claims on Corporations                                                                                                 | 8.271.046                            | 166.209                                            |                      |                                     |                   |
| 10                                                                                                                                                                         | Tagihan yang Telah Jatuh Tempo/Claims that have been Due Date                                                                                     | 16.152                               |                                                    |                      |                                     |                   |
| 11                                                                                                                                                                         | Aset Lainnya   Other Assets                                                                                                                       | 4.932.483                            |                                                    |                      |                                     |                   |
| 12                                                                                                                                                                         | Eksposur di Unit Usaha Syariah (apabila ada)<br>Exposure in the Sharia Business Unit (if any)                                                     |                                      |                                                    |                      |                                     |                   |
| <b>Total Eksposur Neraca   Total Exposure Balance</b>                                                                                                                      |                                                                                                                                                   | <b>22.521.958</b>                    | <b>172.920</b>                                     | <b>0</b>             | <b>1.084</b>                        | <b>0</b>          |
| <b>B Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif<br/>Commitment/Contingent Liability Exposure to Administrative Account Transactions</b> |                                                                                                                                                   |                                      |                                                    |                      |                                     |                   |
| 1                                                                                                                                                                          | Tagihan kepada Pemerintah   Claims to Government                                                                                                  |                                      |                                                    |                      |                                     |                   |
| 2                                                                                                                                                                          | Tagihan kepada Entitas Sektor Publik<br>Claims on Public Sector Entities                                                                          |                                      |                                                    |                      |                                     |                   |
| 3                                                                                                                                                                          | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional<br>Claims on Multilateral Development Banks and International Institutions |                                      |                                                    |                      |                                     |                   |
| 4                                                                                                                                                                          | Tagihan kepada Bank   Claims to Bank                                                                                                              |                                      |                                                    |                      |                                     |                   |
| 5                                                                                                                                                                          | Kredit Beragun Rumah Tinggal<br>Residential Mortgage Backed Loans                                                                                 |                                      |                                                    |                      |                                     |                   |
| 6                                                                                                                                                                          | Kredit Beragun Properti Komersial<br>Commercial Property Backed Loans                                                                             |                                      |                                                    |                      |                                     |                   |

403

- Kilas Kinerja Performance Highlights
- Laporan Manajemen Management Report
- Profil Perusahaan Company Profile
- Aspek Pendukung Bisnis Business Supporting Aspects

**Tabel | Table 4.2.a.** (lanjutan | continue)

**Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individual**  
**Disclosure of Net Receivables and Credit Risk Mitigation Technique - Bank Individually**

| No                                                                                                                 | Kategori Portofolio<br>Portfolio Category                                                                                                         | 31 Desember 2021   December 31, 2021 |                                                    |                      |                                     |                   |
|--------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|----------------------------------------------------|----------------------|-------------------------------------|-------------------|
|                                                                                                                    |                                                                                                                                                   | Tagihan Bersih<br>Net Receivables    | Bagian yang Dijamin dengan<br>Portion Secured with |                      |                                     |                   |
|                                                                                                                    |                                                                                                                                                   |                                      | Agunan<br>Collateral                               | Garansi<br>Guarantee | Asuransi Kredit<br>Credit Insurance | Lainnya<br>Others |
| (1)                                                                                                                | (2)                                                                                                                                               | (3)                                  | (4)                                                | (5)                  | (6)                                 | (7)               |
| 7                                                                                                                  | Kredit Pegawai   Pensiunan<br>Employee   Retirement Credit                                                                                        |                                      |                                                    |                      |                                     |                   |
| 8                                                                                                                  | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel<br>Claims on Micro, Small, and Retail Portfolios                                    |                                      |                                                    |                      |                                     |                   |
| 9                                                                                                                  | Tagihan kepada Korporasi<br>Claims on Corporations                                                                                                |                                      |                                                    |                      |                                     |                   |
| 10                                                                                                                 | Tagihan yang Telah Jatuh Tempo<br>Claims that have been Due Date                                                                                  |                                      |                                                    |                      |                                     |                   |
| 11                                                                                                                 | Eksposur di Unit Usaha Syariah (apabila ada)<br>Exposure in the Sharia Business Unit (if any)                                                     |                                      |                                                    |                      |                                     |                   |
| <b>Total Eksposur Transaksi Rekening Administratif<br/>Total Exposures for Administrative Account Transactions</b> |                                                                                                                                                   |                                      |                                                    |                      |                                     |                   |
| <b>C</b>                                                                                                           | <b>Eksposur Akibat Kegagalan Pihak Lawan<br/>(Counterparty Credit Risk)<br/>Exposure of Counterparty Credit Risk</b>                              |                                      |                                                    |                      |                                     |                   |
| 1                                                                                                                  | Tagihan kepada Pemerintah<br>Claims to Government                                                                                                 |                                      |                                                    |                      |                                     |                   |
| 2                                                                                                                  | Tagihan kepada Entitas Sektor Publik<br>Claims on Public Sector Entities                                                                          |                                      |                                                    |                      |                                     |                   |
| 3                                                                                                                  | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional<br>Claims on Multilateral Development Banks and International Institutions |                                      |                                                    |                      |                                     |                   |
| 4                                                                                                                  | Tagihan kepada Bank   Claims to Bank                                                                                                              |                                      |                                                    |                      |                                     |                   |
| 5                                                                                                                  | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel<br>Claims on Micro, Small, and Retail Portfolios                                    |                                      |                                                    |                      |                                     |                   |
| 6                                                                                                                  | Tagihan kepada Korporasi   Claims on Corporations                                                                                                 |                                      |                                                    |                      |                                     |                   |
| 7                                                                                                                  | Eksposur di Unit Usaha Syariah (apabila ada)<br>Exposure in the Sharia Business Unit (if any)                                                     |                                      |                                                    |                      |                                     |                   |
| <b>Total Eksposur Counterparty Credit Risk<br/>Total Counterparty Credit Risk Exposure</b>                         |                                                                                                                                                   |                                      |                                                    |                      |                                     |                   |
| <b>Total (A+B+C)</b>                                                                                               |                                                                                                                                                   |                                      |                                                    |                      |                                     |                   |

**Catatan:**

Sesuai dengan Surat Edaran Bank Indonesia No. 13/6/DPNP perihal Pedoman Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Kredit dengan menggunakan Pendekatan Standar, yang termasuk dalam mitigasi risiko kredit adalah agunan (*eligible financial collateral*), garansi, penjaminan atau asuransi kredit. Di luar agunan (*eligible financial collateral*) tersebut, Bank Mandiri memiliki agunan berupa *fixed asset*, piutang dagang, persediaan, dan agunan lainnya.

**Note:**

In accordance with Bank Indonesia Circular No. 13/6/DPNP regarding Guidelines of Risk-Weighted Assets Calculation for Credit Risk Using a Standard Approach, included in the credit risk mitigation is eligible financial collateral, guarantees, credit insurance. Apart from the eligible financial collateral, Bank has collateral in the form of fixed assets, trade receivables, inventories, and other collateral.





## Perhitungan ATMR Risiko Kredit Pendekatan Standar - Bank secara Individual

### Calculation of RWA for Credit Risk Standard Approach - Bank Individually

**Tabel | Table 6.1.1.**

#### Pengungkapan Eksposur Aset di Neraca

#### Disclosure of Asset Exposures on the Balance Sheet

(dalam jutaan Rupiah)  
(in million Rupiah)

| No           | Kategori Portofolio<br>Portfolio Category                                                                                                               | 31 Desember 2021   December 31, 2021 |                                    |                                     | 31 Desember 2020   December 31, 2020 |                                    |                                     |
|--------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|------------------------------------|-------------------------------------|--------------------------------------|------------------------------------|-------------------------------------|
|              |                                                                                                                                                         | Tagihan Bersih<br>Net Claims         | ATMR Sebelum<br>MRK<br>RWA Pre MRK | ATMR Setelah<br>MRK<br>RWA Post MRK | Tagihan Bersih<br>Net Claims         | ATMR Sebelum<br>MRK<br>RWA Pre MRK | ATMR Setelah<br>MRK<br>RWA Post MRK |
| (1)          | (2)                                                                                                                                                     | (3)                                  | (4)                                | (5)                                 | (6)                                  | (7)                                | (8)                                 |
| 1            | Tagihan kepada Pemerintah<br>Claims to Government                                                                                                       | 4.870.075                            | -                                  | -                                   | 3.100.129                            | -                                  | -                                   |
| 2            | Tagihan kepada Entitas Sektor Publik<br>Claims on Public Sector Entities                                                                                | 478.072                              | 239.036                            | 239.036                             | 547.010                              | 273.505                            | 273.505                             |
| 3            | Tagihan kepada Bank Pembangunan<br>Multilateral dan Lembaga Internasional<br>Claims on Multilateral Development<br>Banks and International Institutions | -                                    |                                    |                                     |                                      |                                    |                                     |
| 4            | Tagihan kepada Bank<br>Claims to Bank                                                                                                                   | 792.417                              | 158.483                            | 158.483                             | 558.976                              | 111.795                            | 111.795                             |
| 5            | Kredit Beragun Rumah Tinggal<br>Residential Mortgage Backed Loans                                                                                       | 2.878.230                            | 855.567                            | 855.567                             | 2.849.777                            | 823.864                            | 823.815                             |
| 6            | Kredit Beragun Properti Komersial<br>Commercial Property Backed Loans                                                                                   | 48.974                               | 48.974                             | 48.974                              | 57.606                               | 57.606                             | 57.606                              |
| 7            | Kredit Pegawai/Pensiunan<br>Employee/Retirement Credit                                                                                                  | -                                    |                                    |                                     |                                      |                                    |                                     |
| 8            | Tagihan kepada Usaha Mikro, Usaha<br>Kecil, dan Portofolio Ritel<br>Claims on Micro, Small, and Retail<br>Portfolios                                    | 234.510                              | 175.882                            | 170.253                             | 182.723                              | 137.042                            | 97.765                              |
| 9            | Tagihan kepada Korporasi<br>Claims on Corporations                                                                                                      | 8.271.046                            | 7.984.666                          | 7.818.457                           | 8.429.988                            | 8.283.782                          | 7.757.793                           |
| 10           | Tagihan yang Telah Jatuh Tempo<br>Claims that have been Due Date                                                                                        | 16.152                               | 23.995                             | 23.995                              | 53.227                               | 79.841                             | 79.841                              |
| 11           | Aset Lainnya<br>Other Assets                                                                                                                            | 4.932.482                            |                                    | 5.570.788                           | 5.760.615                            |                                    | 6.798.867                           |
| <b>Total</b> |                                                                                                                                                         | <b>22.521.958</b>                    | <b>9.486.604</b>                   | <b>14.885.554</b>                   | <b>21.540.051</b>                    | <b>9.767.435</b>                   | <b>16.000.986</b>                   |

**Tabel | Table 6.1.2.**

**Pengungkapan Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif**  
**Exposure to Commitment/Contingent Liability on Administrative Account Transactions**

(dalam jutaan Rupiah)  
(in million Rupiah)

| No           | Kategori Portofolio<br>Portfolio Category                                                                                                               | 31 Desember 2021   December 31, 2021 |                                    |                                     | 31 Desember 2020   December 31, 2020 |                                    |                                     |
|--------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|------------------------------------|-------------------------------------|--------------------------------------|------------------------------------|-------------------------------------|
|              |                                                                                                                                                         | Tagihan Bersih<br>Net Claims         | ATMR Sebelum<br>MRK<br>RWA Pre MRK | ATMR Setelah<br>MRK<br>RWA Post MRK | Tagihan Bersih<br>Net Claims         | ATMR Sebelum<br>MRK<br>RWA Pre MRK | ATMR Setelah<br>MRK<br>RWA Post MRK |
| (1)          | (2)                                                                                                                                                     | (3)                                  | (4)                                | (5)                                 | (6)                                  | (7)                                | (8)                                 |
| 1            | Tagihan kepada Pemerintah<br>Claims to Government                                                                                                       |                                      |                                    |                                     |                                      |                                    |                                     |
| 2            | Tagihan kepada Entitas Sektor Publik<br>Claims on Public Sector Entities                                                                                |                                      |                                    |                                     |                                      |                                    |                                     |
| 3            | Tagihan kepada Bank Pembangunan<br>Multilateral dan Lembaga Internasional<br>Claims on Multilateral Development<br>Banks and International Institutions |                                      |                                    |                                     |                                      |                                    |                                     |
| 4            | Tagihan kepada Bank<br>Claims to Bank                                                                                                                   |                                      |                                    |                                     |                                      |                                    |                                     |
| 5            | Kredit Beragun Rumah Tinggal<br>Residential Mortgage Backed Loans                                                                                       |                                      |                                    |                                     |                                      |                                    |                                     |
| 6            | Kredit Beragun Properti Komersial<br>Commercial Property Backed Loans                                                                                   |                                      |                                    |                                     |                                      |                                    |                                     |
| 7            | Kredit Pegawai/Pensiunan<br>Employee/Retirement Credit                                                                                                  |                                      |                                    |                                     |                                      |                                    |                                     |
| 8            | Tagihan kepada Usaha Mikro, Usaha<br>Kecil, dan Portofolio Ritel<br>Claims on Micro, Small, and Retail<br>Portfolios                                    | 10.580                               | 7.935                              | 7.935                               | 15.757                               | 11.818                             | 11.818                              |
| 9            | Tagihan kepada Korporasi<br>Claims on Corporations                                                                                                      | 8.114                                | 8.114                              | 8.114                               | 6.192                                | 6.192                              | 6.192                               |
| 10           | Tagihan yang Telah Jatuh Tempo<br>Claims that have been Due Date                                                                                        |                                      |                                    |                                     |                                      |                                    |                                     |
| 11           | Aset Lainnya<br>Other Assets                                                                                                                            |                                      |                                    |                                     |                                      |                                    |                                     |
| <b>Total</b> |                                                                                                                                                         | <b>18.693</b>                        | <b>16.048</b>                      | <b>16.048</b>                       | <b>21.949</b>                        | <b>18.010</b>                      | <b>18.010</b>                       |

## Perhitungan ATMR Risiko Kredit Pendekatan Standar - Bank secara Individual

### Calculation of RWA for Credit Risk Standard Approach - Bank Individually

**Tabel | Table 6.1.3.**

#### Pengungkapan Eksposur yang Menimbulkan Risiko Kredit Akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)

#### Exposures to Counterparty Credit Risk

(dalam jutaan Rupiah)  
(in million Rupiah)

| No    | Kategori Portofolio<br>Portfolio Category                                                                                                               | 31 Desember 2021   December 31, 2021 |                                    |                                     | 31 Desember 2020   December 31, 2020 |                                    |                                     |
|-------|---------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|------------------------------------|-------------------------------------|--------------------------------------|------------------------------------|-------------------------------------|
|       |                                                                                                                                                         | Tagihan Bersih<br>Net Claims         | ATMR Sebelum<br>MRK<br>RWA Pre MRK | ATMR Setelah<br>MRK<br>RWA Post MRK | Tagihan Bersih<br>Net Claims         | ATMR Sebelum<br>MRK<br>RWA Pre MRK | ATMR Setelah<br>MRK<br>RWA Post MRK |
| (1)   | (2)                                                                                                                                                     | (3)                                  | (4)                                | (5)                                 | (6)                                  | (7)                                | (8)                                 |
| 1     | Tagihan kepada Pemerintah<br>Claims to Government                                                                                                       | 2.700.349                            | 0                                  |                                     | 8.079.169                            |                                    |                                     |
| 2     | Tagihan kepada Entitas Sektor Publik<br>Claims on Public Sector Entities                                                                                |                                      |                                    |                                     |                                      |                                    |                                     |
| 3     | Tagihan kepada Bank Pembangunan<br>Multilateral dan Lembaga Internasional<br>Claims on Multilateral Development<br>Banks and International Institutions |                                      |                                    |                                     |                                      |                                    |                                     |
| 4     | Tagihan kepada Bank<br>Claims to Bank                                                                                                                   |                                      |                                    |                                     |                                      |                                    |                                     |
| 5     | Tagihan kepada Usaha Mikro, Usaha<br>Kecil, dan Portofolio Ritel<br>Claims on Micro, Small, and Retail<br>Portfolios                                    |                                      |                                    |                                     |                                      |                                    |                                     |
| 6     | Tagihan kepada Korporasi<br>Claims on Corporations                                                                                                      |                                      |                                    |                                     |                                      |                                    |                                     |
| Total |                                                                                                                                                         | 2.700.349                            | 0                                  | 0                                   | 8.079.169                            | 0                                  | 0                                   |

**Tabel | Table 6.1.4.**

#### Pengungkapan Eksposur yang Menimbulkan Risiko Kredit Akibat Kegagalan Setelmen (Settlement Risk)

#### Exposure to Credit Risk due to Failure in Settlement (Settlement Risk)

(dalam jutaan Rupiah)  
(in million Rupiah)

| No    | Kategori Portofolio<br>Portfolio Category                                      | 31 Desember 2021   December 31, 2021 |                                                            |                                     | 31 Desember 2020   December 31, 2020 |                                                            |                                     |
|-------|--------------------------------------------------------------------------------|--------------------------------------|------------------------------------------------------------|-------------------------------------|--------------------------------------|------------------------------------------------------------|-------------------------------------|
|       |                                                                                | Nilai Eksposur<br>Net Exposure       | Faktor Pengurangan<br>Modal<br>Capital Reduction<br>Factor | ATMR Setelah<br>MRK<br>RWA Post MRK | Nilai Eksposur<br>Net Exposure       | Faktor Pengurangan<br>Modal<br>Capital Reduction<br>Factor | ATMR Setelah<br>MRK<br>RWA Post MRK |
| (1)   | (2)                                                                            | (3)                                  | (4)                                                        | (5)                                 | (6)                                  | (7)                                                        | (8)                                 |
| 1     | Delivery Versus Payment                                                        | 0                                    | 0                                                          | 0                                   | 0                                    | 0                                                          | 0                                   |
| a.    | Beban Modal 8% (5-15 hari)<br>Capital Cost 8% (5-15 days)                      | 0                                    | 0                                                          | 0                                   | 0                                    | 0                                                          | 0                                   |
| b.    | Beban Modal 50% (16-30 hari)<br>Capital Cost 50% (16-30 days)                  | 0                                    | 0                                                          | 0                                   | 0                                    | 0                                                          | 0                                   |
| c.    | Beban Modal 75% (31-45 hari)<br>Capital Cost 75% (31-45 days)                  | 0                                    | 0                                                          | 0                                   | 0                                    | 0                                                          | 0                                   |
| d.    | Beban Modal 100% (lebih dari 45 hari)<br>Capital Cost 100% (more than 45 days) | 0                                    | 0                                                          | 0                                   | 0                                    | 0                                                          | 0                                   |
| 2     | Non Delivery Versus Payment                                                    | 0                                    | 0                                                          | 0                                   | 0                                    | 0                                                          | 0                                   |
| Total |                                                                                | 0                                    | 0                                                          | 0                                   | 0                                    | 0                                                          | 0                                   |

**Tabel | Table 6.1.5.****Pengungkapan Eksposur Sekuritisasi**  
**Exposure to Securitization**(dalam jutaan Rupiah)  
(in million Rupiah)

| No    | Jenis Transaksi<br>Type of Transaction                                                                                                                                                                                                                                                                                          | 31 Desember 2021   December 31, 2021                 |             | 31 Desember 2020   December 31, 2020                 |             |
|-------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|-------------|------------------------------------------------------|-------------|
|       |                                                                                                                                                                                                                                                                                                                                 | Faktor Pengurangan Modal<br>Capital Reduction Factor | ATMR<br>RWA | Faktor Pengurangan Modal<br>Capital Reduction Factor | ATMR<br>RWA |
| (1)   | (2)                                                                                                                                                                                                                                                                                                                             | (3)                                                  | (4)         | (5)                                                  | (6)         |
| 1     | Fasilitas Kredit Pendukung yang Memenuhi Persyaratan<br>Eligible Supporting Credit Facilities                                                                                                                                                                                                                                   | 0                                                    | 0           | 0                                                    | 0           |
| 2     | Fasilitas Kredit Pendukung yang Tidak Memenuhi Persyaratan<br>Non-Qualifying Supporting Credit Facilities                                                                                                                                                                                                                       | 0                                                    | 0           | 0                                                    | 0           |
| 3     | Fasilitas Likuiditas yang Memenuhi Persyaratan<br>Eligible Liquidity Facility                                                                                                                                                                                                                                                   | 0                                                    | 0           | 0                                                    | 0           |
| 4     | Fasilitas Likuiditas yang Tidak Memenuhi Persyaratan<br>Non-Qualifying Liquidity Facility                                                                                                                                                                                                                                       | 0                                                    | 0           | 0                                                    | 0           |
| 5     | Pembelian Efek Beragun Aset yang Memenuhi Persyaratan<br>Purchase of Eligible Asset Backed Securities                                                                                                                                                                                                                           | 0                                                    | 0           | 0                                                    | 0           |
| 6     | Pembelian Efek Beragun Aset yang Tidak Memenuhi Persyaratan<br>Purchase of Non-Qualifying Asset Backed Securities                                                                                                                                                                                                               | 0                                                    | 0           | 0                                                    | 0           |
| 7     | Eksposur Sekuritisasi yang Tidak Tercakup dalam Ketentuan Bank Indonesia Mengenai Prinsip-prinsip Kehati-hatian dalam Aktivitas Sekuritisasi Aset bagi Bank Umum<br>Securitization Exposures Not Covered in Bank Indonesia Regulations Concerning Prudential Principles in Asset Securitization Activities for Commercial Banks | 0                                                    | 0           | 0                                                    | 0           |
| Total |                                                                                                                                                                                                                                                                                                                                 | 0                                                    | 0           | 0                                                    | 0           |

**Tabel | Table 6.1.6.****Pengungkapan Eksposur di Unit Usaha Syariah (apabila ada)**  
**Exposure to Sharia Business Unit (if any)**(dalam jutaan Rupiah)  
(in million Rupiah)

| No  | Jenis Transaksi<br>Type of Transaction | 31 Desember 2021   December 31, 2021                 |             | 31 Desember 2020   December 31, 2020                 |             |
|-----|----------------------------------------|------------------------------------------------------|-------------|------------------------------------------------------|-------------|
|     |                                        | Faktor Pengurangan Modal<br>Capital Reduction Factor | ATMR<br>RWA | Faktor Pengurangan Modal<br>Capital Reduction Factor | ATMR<br>RWA |
| (1) | (2)                                    | (3)                                                  | (4)         | (5)                                                  | (6)         |
| 1   | Total Eksposur   Total Exposure        | 0                                                    | 0           | 0                                                    | 0           |

**Tabel | Table 6.1.7.****Pengungkapan Total Pengukuran Risiko Kredit**  
**Disclosure to Total Credit Risk Measurement**(dalam jutaan Rupiah)  
(in million Rupiah)

| No  | Total                                                          | 31 Desember 2021   December 31, 2021 | 31 Desember 2020   December 31, 2020 |
|-----|----------------------------------------------------------------|--------------------------------------|--------------------------------------|
| (1) | (2)                                                            | (3)                                  | (5)                                  |
| 1   | Total ATMR Risiko Kredit   Total RWA for Credit Risk           | 14.901.602                           | 16.018.996                           |
| 2   | Total Faktor Pengurang Modal<br>Total Capital Reduction Factor | 0                                    | 0                                    |

**Tabel | Table 7.1.**  
**Pengungkapan Risiko Pasar Dengan Menggunakan Metode Standar**  
**Disclosure of Market Risk Using Standard Methods**

(dalam jutaan Rupiah)  
(in million Rupiah)

| No           | Jenis Risiko<br>Type of Risk             | 31 Desember 2021   December 31, 2021 |                   |                                |             |
|--------------|------------------------------------------|--------------------------------------|-------------------|--------------------------------|-------------|
|              |                                          | Bank                                 |                   | Konsolidasi   Consolidation    |             |
|              |                                          | Beban Modal<br>Capital Expense       | ATMR<br>RWA       | Beban Modal<br>Capital Expense | ATMR<br>RWA |
| (1)          | (2)                                      | (3)                                  | (4)               | (5)                            | (6)         |
| 1            | Risiko Suku Bunga   Interest Rate Risk   |                                      |                   |                                |             |
| a.           | Risiko Spesifik   Specific Risk          | 12.549,53                            | 156.869,13        | -                              | -           |
| b.           | Risiko Umum   General Risk               | 18.197,32                            | 227.466,50        | -                              | -           |
| 2            | Risiko Nilai Tukar   Value Risk Exchange | 5.643,26                             | 70.540,75         | -                              | -           |
| 3            | Risiko Ekuitas*   Equity Risk*           | -                                    | -                 | -                              | -           |
| 4            | Risiko Komoditas*   Risk Commodities*    | -                                    | -                 | -                              | -           |
| 5            | Risiko Option   Risk Option              | -                                    | -                 | -                              | -           |
| <b>Total</b> |                                          | <b>36.390,11</b>                     | <b>454.876,38</b> |                                |             |

(dalam jutaan Rupiah)  
(in million Rupiah)

| No           | Jenis Risiko<br>Type of Risk             | 31 Desember 2020   December 31, 2020 |                   |                                |             |
|--------------|------------------------------------------|--------------------------------------|-------------------|--------------------------------|-------------|
|              |                                          | Bank                                 |                   | Konsolidasi   Consolidation    |             |
|              |                                          | Beban Modal<br>Capital Expense       | ATMR<br>RWA       | Beban Modal<br>Capital Expense | ATMR<br>RWA |
| (1)          | (2)                                      | (7)                                  | (8)               | (9)                            | (10)        |
| 1            | Risiko Suku Bunga   Interest Rate Risk   |                                      |                   |                                |             |
| a.           | Risiko Spesifik   Specific Risk          | -                                    | -                 | -                              | -           |
| b.           | Risiko Umum   General Risk               | 24.317,06                            | 303.963,25        | -                              | -           |
| 2            | Risiko Nilai Tukar   Value Risk Exchange | 1.412,85                             | 17.660,59         | -                              | -           |
| 3            | Risiko Ekuitas*   Equity Risk*           | -                                    | -                 | -                              | -           |
| 4            | Risiko Komoditas*   Risk Commodities*    | -                                    | -                 | -                              | -           |
| 5            | Risiko Option   Risk Option              | -                                    | -                 | -                              | -           |
| <b>Total</b> |                                          | <b>25.729,91</b>                     | <b>321.623,84</b> |                                |             |

**Tabel | Table 8.1.a.**

**Pengungkapan Kuantitatif Risiko Operasional – Bank secara Individual**  
**Quantitative Disclosure of Operational Risk – Bank Individually**

(dalam jutaan Rupiah)  
(in million Rupiah)

| No.          | Pendekatan yang Digunakan<br>Approach that are Used     | 31 Desember 2021   December 31, 2021                                                        |                                |                  | 31 Desember 2020   December 31, 2020                                                        |                                |                  |
|--------------|---------------------------------------------------------|---------------------------------------------------------------------------------------------|--------------------------------|------------------|---------------------------------------------------------------------------------------------|--------------------------------|------------------|
|              |                                                         | Pendapatan Bruto<br>(Rata-rata 3 tahun terakhir)*<br>Gross Income<br>(Average 3 Last Year)* | Beban Modal<br>Capital Expense | ATMR<br>RWA      | Pendapatan Bruto<br>(Rata-rata 3 tahun terakhir)*<br>Gross Income<br>(Average 3 Last Year)* | Beban Modal<br>Capital Expense | ATMR<br>RWA      |
| (1)          | (2)                                                     | (3)                                                                                         | (4)                            | (5)              | (6)                                                                                         | (7)                            | (8)              |
| 1            | Pendekatan Indikator Dasar<br>Approach Basic Indicators | 1.257.004                                                                                   | 150.556                        | 1.881.945        | 1.249.209                                                                                   | 175.583                        | 2.194.782        |
| <b>Total</b> |                                                         | <b>1.257.004</b>                                                                            | <b>150.556</b>                 | <b>1.881.945</b> | <b>1.249.209</b>                                                                            | <b>175.583</b>                 | <b>2.194.782</b> |

\*) Untuk Bank yang menggunakan Pendekatan Indikator Dasar dalam menghitung Risiko Operasional

\*) For Bank that use the Basic Indicator Approach in Calculating Operational Risk

**Tabel | Table 8.1.b.**

**Pengungkapan Kuantitatif Risiko Operasional – Bank secara Konsolidasi dengan Perusahaan Anak**  
**Quantitative Disclosure of Operational Risk – Bank in Consolidation with Subsidiary**

(dalam jutaan Rupiah)  
(in million Rupiah)

| No.          | Pendekatan yang Digunakan<br>Approach that are Used     | 31 Desember 2021   December 31, 2021                                                        |                                |             | 31 Desember 2020   December 31, 2020                                                        |                                |             |
|--------------|---------------------------------------------------------|---------------------------------------------------------------------------------------------|--------------------------------|-------------|---------------------------------------------------------------------------------------------|--------------------------------|-------------|
|              |                                                         | Pendapatan Bruto<br>(Rata-rata 3 tahun terakhir)*<br>Gross Income<br>(Average 3 Last Year)* | Beban Modal<br>Capital Expense | ATMR<br>RWA | Pendapatan Bruto<br>(Rata-rata 3 tahun terakhir)*<br>Gross Income<br>(Average 3 Last Year)* | Beban Modal<br>Capital Expense | ATMR<br>RWA |
| (1)          | (2)                                                     | (3)                                                                                         | (4)                            | (5)         | (6)                                                                                         | (7)                            | (8)         |
| 1            | Pendekatan Indikator Dasar<br>Approach Basic Indicators |                                                                                             |                                |             |                                                                                             |                                |             |
| <b>Total</b> |                                                         |                                                                                             |                                |             |                                                                                             |                                |             |

\*) Untuk bank yang menggunakan Pendekatan Indikator Dasar dalam menghitung Risiko Operasional

\*) For Bank that use the Basic Indicator Approach in Calculating Operational Risk



**Tabel | Table 9.1.a.**  
**Pengungkapan Profil Maturitas Rupiah - Bank secara Individual**  
**Disclosure of Rupiah Maturity Profile - Bank Only**

| No.                                                                                                                  |                                                                  | 31 Desember 2021   December 31, 2021 |                        |                                                 |                                                  |
|----------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------|--------------------------------------|------------------------|-------------------------------------------------|--------------------------------------------------|
|                                                                                                                      |                                                                  | Saldo<br>Balance                     | Jatuh Tempo   Maturity |                                                 |                                                  |
|                                                                                                                      |                                                                  |                                      | ≤ 1 bulan   month      | > 1 bulan s.d. 3 bulan<br>> 1 month to 3 months | > 3 bulan s.d. 6 bulan<br>> 3 months to 6 months |
| (1)                                                                                                                  | (2)                                                              | (3)                                  | (4)                    | (5)                                             | (6)                                              |
| <b>I NERACA   BALANCE SHEET</b>                                                                                      |                                                                  |                                      |                        |                                                 |                                                  |
| <b>A. Aset   Assets</b>                                                                                              |                                                                  |                                      |                        |                                                 |                                                  |
| 1.                                                                                                                   | Kas   Cash                                                       | 239.504                              | 239.504                |                                                 |                                                  |
| 2.                                                                                                                   | Penempatan pada Bank Indonesia<br>Placements with Bank Indonesia | 3.053.320                            | 3.053.320              |                                                 |                                                  |
| 3.                                                                                                                   | Penempatan pada Bank Lain   Placements with Other Banks          | 125.352                              | 125.352                |                                                 |                                                  |
| 4.                                                                                                                   | Surat Berharga   Marketable Securities                           | 2.840.391                            |                        |                                                 |                                                  |
| 5.                                                                                                                   | Kredit yang diberikan   Loan                                     | 11.185.155                           |                        |                                                 |                                                  |
| 6.                                                                                                                   | Tagihan lainnya   Other receivables                              | 2.961.816                            | 2.702.400              |                                                 | 259.416                                          |
| 7.                                                                                                                   | Lain-lain   Others                                               | -                                    |                        |                                                 |                                                  |
| <b>Total Aset   Total Assets</b>                                                                                     |                                                                  | <b>20.405.538</b>                    | <b>6.120.576</b>       | <b>-</b>                                        | <b>259.416</b>                                   |
| <b>B. Kewajiban   Liabilities</b>                                                                                    |                                                                  |                                      |                        |                                                 |                                                  |
| 1.                                                                                                                   | Dana Pihak Ketiga   Third Party Funds                            | 19.848.430                           | 5.044.744              | 2.357.100                                       | 2.832.915                                        |
| 2.                                                                                                                   | Kewajiban pada Bank Indonesia   Liabilities to Bank Indonesia    | -                                    |                        |                                                 |                                                  |
| 3.                                                                                                                   | Kewajiban pada Bank Lain   Liabilities to Other Banks            | 18.117                               | 18.117                 |                                                 |                                                  |
| 4.                                                                                                                   | Surat Berharga yang Diterbitkan<br>Marketable Securities Issued  | 200.000                              |                        |                                                 |                                                  |
| 5.                                                                                                                   | Pinjaman yang Diterima   Borrowings                              | 283.754                              |                        |                                                 |                                                  |
| 6.                                                                                                                   | Kewajiban Lainnya   Other Liabilities                            | 259.493                              | 259.493                |                                                 |                                                  |
| 7.                                                                                                                   | Lain-lain   Others                                               | -                                    |                        |                                                 |                                                  |
| <b>Total Kewajiban   Total Liabilities</b>                                                                           |                                                                  | <b>20.609.794</b>                    | <b>5.322.354</b>       | <b>2.357.100</b>                                | <b>2.832.915</b>                                 |
| <b>Selisih Aset dengan Kewajiban dalam Neraca<br/>Difference between Assets and Liabilities in the Balance Sheet</b> |                                                                  | <b>360.486</b>                       | <b>(4.325.534)</b>     | <b>(2.548.348)</b>                              | <b>(872.215)</b>                                 |

(dalam jutaan Rupiah)  
(in million Rupiah)

|                                                          |                      | 31 Desember 2020   December 31, 2020 |                   |                                                       |                                                        |                                                          |                      |
|----------------------------------------------------------|----------------------|--------------------------------------|-------------------|-------------------------------------------------------|--------------------------------------------------------|----------------------------------------------------------|----------------------|
| Jatuh Tempo   Maturity                                   |                      | Jatuh Tempo   Maturity               |                   |                                                       |                                                        |                                                          |                      |
| > 6 bulan s.d.<br>12 bulan<br>> 6 months to 12<br>months | > 12 bulan<br>months | Saldo<br>Balance                     | ≤ 1 bulan   month | > 1 bulan s.d. 3<br>bulan<br>> 1 month to 3<br>months | > 3 bulan s.d. 6<br>bulan<br>> 3 months to 6<br>months | > 6 bulan s.d.<br>12 bulan<br>> 6 months to 12<br>months | > 12 bulan<br>months |
| (7)                                                      | (8)                  | (9)                                  | (10)              | (11)                                                  | (12)                                                   | (13)                                                     | (14)                 |
|                                                          |                      |                                      |                   |                                                       |                                                        |                                                          |                      |
|                                                          |                      | 255.938                              | 255.938           |                                                       |                                                        |                                                          |                      |
|                                                          |                      | 1.310.313                            | 1.310.313         |                                                       |                                                        |                                                          |                      |
|                                                          |                      | 283.004                              | 283.004           |                                                       |                                                        |                                                          |                      |
| 752.383                                                  | 2.088.008            | 1.653.028                            |                   | 2.094                                                 |                                                        | 1.970                                                    | 1.648.964            |
| 2.100.532                                                | 9.084.623            | 12.081.402                           |                   |                                                       |                                                        | 2.416.105                                                | 9.665.297            |
|                                                          |                      | 8.223.253                            | 8.079.171         | 4.422                                                 | 139.660                                                |                                                          |                      |
|                                                          |                      | -                                    |                   |                                                       |                                                        |                                                          |                      |
| 2.852.915                                                | 11.172.631           | 23.806.938                           | 9.928.426         | 6.516                                                 | 139.660                                                | 2.418.075                                                | 11.314.261           |
|                                                          |                      |                                      |                   |                                                       |                                                        |                                                          |                      |
| 2.542.265                                                | 7.071.406            | 24.154.594                           | 11.274.748        | 5.249.836                                             | 1.860.918                                              | 954.439                                                  | 4.814.653            |
|                                                          |                      | -                                    |                   |                                                       |                                                        |                                                          |                      |
|                                                          |                      | 121.613                              | 121.613           |                                                       |                                                        |                                                          |                      |
|                                                          | 200.000              | 200.000                              |                   |                                                       |                                                        |                                                          | 200.000              |
|                                                          | 283.754              | -                                    |                   |                                                       |                                                        |                                                          |                      |
|                                                          |                      | 144.082                              | 144.082           |                                                       |                                                        |                                                          |                      |
|                                                          |                      | -                                    |                   |                                                       |                                                        |                                                          |                      |
| 2.542.265                                                | 7.555.160            | 24.620.289                           | 11.540.443        | 5.249.836                                             | 1.860.918                                              | 954.439                                                  | 5.014.653            |
|                                                          |                      |                                      |                   |                                                       |                                                        |                                                          |                      |
| 792.519                                                  | 7.314.065            | (329.459)                            | (6.346.011)       | (5.154.524)                                           | (1.550.305)                                            | (176.315)                                                | 12.897.696           |

**Tabel | Table 9.1.a.** (lanjutan | continue)  
**Pengungkapan Profil Maturitas Rupiah - Bank secara Individual**  
**Disclosure of Rupiah Maturity Profile - Bank Individually**

|                                                                                                                                                    |                          | 31 Desember 2021   December 31, 2021 |                        |                                                 |                                                  |
|----------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|--------------------------------------|------------------------|-------------------------------------------------|--------------------------------------------------|
| No.                                                                                                                                                | Pos-pos<br>Accounts      | Saldo<br>Balance                     | Jatuh Tempo   Maturity |                                                 |                                                  |
|                                                                                                                                                    |                          |                                      | ≤ 1 bulan   month      | > 1 bulan s.d. 3 bulan<br>> 1 month to 3 months | > 3 bulan s.d. 6 bulan<br>> 3 months to 6 months |
| (1)                                                                                                                                                | (2)                      | (3)                                  | (4)                    | (5)                                             | (6)                                              |
| <b>II REKENING ADMINISTRATIF   ADMINISTRATIVE ACCOUNT</b>                                                                                          |                          |                                      |                        |                                                 |                                                  |
| <b>A. Tagihan Rekening Administratif<br/>Administrative Account Receivables</b>                                                                    |                          |                                      |                        |                                                 |                                                  |
| 1.                                                                                                                                                 | Komitmen   Commitment    | 57.087                               |                        |                                                 |                                                  |
| 2.                                                                                                                                                 | Kontinjensi   Contingent | -                                    |                        |                                                 |                                                  |
| <b>Total Tagihan Rekening Administratif<br/>Total Administrative Account Receivables</b>                                                           |                          | <b>57.087</b>                        | <b>-</b>               | <b>-</b>                                        | <b>-</b>                                         |
| <b>B. Kewajiban Rekening Administratif<br/>Administrative Account Liabilities</b>                                                                  |                          |                                      |                        |                                                 |                                                  |
| 1.                                                                                                                                                 | Komitmen   Commitment    | 823.259                              | 141.088                | 16.532                                          |                                                  |
| 2.                                                                                                                                                 | Kontinjensi   Contingent | 106.934                              | 106.934                |                                                 |                                                  |
| <b>Total Kewajiban Rekening Administratif<br/>Total Administrative Account Liabilities</b>                                                         |                          | <b>930.193</b>                       | <b>248.022</b>         | <b>16.532</b>                                   | <b>-</b>                                         |
| <b>Selisih Tagihan dan Kewajiban dalam Rekening Administratif<br/>Difference between Receivables and Liabilities in the Administrative Account</b> |                          | <b>(873.106)</b>                     | <b>(248.022)</b>       | <b>(16.532)</b>                                 | <b>-</b>                                         |
| <b>Selisih [(IA-IB)+(IIA-IIB)]<br/>Difference [(IA-IB)+(IIA-IIB)]</b>                                                                              |                          | <b>(512.620)</b>                     | <b>(4.573.557)</b>     | <b>(2.564.880)</b>                              | <b>(872.215)</b>                                 |
| <b>Selisih Kumulatif   Cumulative Difference</b>                                                                                                   |                          |                                      |                        |                                                 |                                                  |

Catatan: Perhitungan profil maturitas sesuai dengan ketentuan Laporan Berkala Bank Umum

Note: The calculation of the maturity profile is in accordance with the provisions of the Commercial Bank Periodic Report

(dalam jutaan Rupiah)  
(in million Rupiah)

|                                                          |                      | 31 Desember 2020   December 31, 2020 |                        |                                                       |                                                        |                                                          |                      |
|----------------------------------------------------------|----------------------|--------------------------------------|------------------------|-------------------------------------------------------|--------------------------------------------------------|----------------------------------------------------------|----------------------|
| Jatuh Tempo   Maturity                                   |                      | Saldo<br>Balance                     | Jatuh Tempo   Maturity |                                                       |                                                        |                                                          |                      |
| > 6 bulan s.d.<br>12 bulan<br>> 6 months to 12<br>months | > 12 bulan<br>months |                                      | ≤ 1 bulan   month      | > 1 bulan s.d. 3<br>bulan<br>> 1 month to 3<br>months | > 3 bulan s.d. 6<br>bulan<br>> 3 months to 6<br>months | > 6 bulan s.d.<br>12 bulan<br>> 6 months to 12<br>months | > 12 bulan<br>months |
| (7)                                                      | (8)                  | (9)                                  | (10)                   | (11)                                                  | (12)                                                   | (13)                                                     | (14)                 |
|                                                          |                      |                                      |                        |                                                       |                                                        |                                                          |                      |
|                                                          |                      |                                      |                        |                                                       |                                                        |                                                          |                      |
|                                                          | 57.087               | -                                    |                        |                                                       |                                                        |                                                          |                      |
|                                                          |                      | 6.153                                | 6.153                  |                                                       |                                                        |                                                          |                      |
| -                                                        | 57.087               | 6.153                                | 6.153                  | -                                                     | -                                                      | -                                                        | -                    |
|                                                          |                      |                                      |                        |                                                       |                                                        |                                                          |                      |
|                                                          | 665.639              | 1.532.354                            | 1.513.978              | 11.779                                                |                                                        |                                                          | 6.597                |
|                                                          |                      | 21.419                               | 21.419                 |                                                       |                                                        |                                                          |                      |
| -                                                        | 665.639              | 1.553.773                            | 1.535.397              | 11.779                                                | -                                                      | -                                                        | 6.597                |
|                                                          |                      |                                      |                        |                                                       |                                                        |                                                          |                      |
| -                                                        | (608.552)            | (1.540.909)                          | (1.529.130)            | (11.779)                                              | -                                                      | -                                                        | -                    |
|                                                          |                      |                                      |                        |                                                       |                                                        |                                                          |                      |
| 792.519                                                  | 6.705.513            | (1.870.368)                          | (7.875.141)            | (5.166.303)                                           | (1.550.305)                                            | (176.315)                                                | 12.897.696           |

**Tabe | Table 9.2.a.**  
**Pengungkapan Profil Maturitas Valas – Bank secara Individual**  
**Disclosure of Foreign Exchange Maturity Profile – Bank Individually**

| No.                                                                                                                  |                                                                  | 31 Desember 2021   December 31, 2021 |                        |                                                 |                                                  |
|----------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------|--------------------------------------|------------------------|-------------------------------------------------|--------------------------------------------------|
|                                                                                                                      |                                                                  | Saldo<br>Balance                     | Jatuh Tempo   Maturity |                                                 |                                                  |
|                                                                                                                      |                                                                  |                                      | ≤ 1 bulan   month      | > 1 bulan s.d. 3 bulan<br>> 1 month to 3 months | > 3 bulan s.d. 6 bulan<br>> 3 months to 6 months |
| (1)                                                                                                                  | (2)                                                              | (3)                                  | (4)                    | (5)                                             | (6)                                              |
| <b>I NERACA   BALANCE SHEET</b>                                                                                      |                                                                  |                                      |                        |                                                 |                                                  |
| <b>A. Aset   Assets</b>                                                                                              |                                                                  |                                      |                        |                                                 |                                                  |
| 1.                                                                                                                   | Kas   Cash                                                       | 37.035                               | 37.035                 |                                                 |                                                  |
| 2.                                                                                                                   | Penempatan pada Bank Indonesia<br>Placements with Bank Indonesia | 452.517                              | 452.517                |                                                 |                                                  |
| 3.                                                                                                                   | Penempatan pada Bank Lain   Placements with Other Banks          | 594.836                              | 594.836                |                                                 |                                                  |
| 4.                                                                                                                   | Surat Berharga   Marketable Securities                           | -                                    |                        |                                                 |                                                  |
| 5.                                                                                                                   | Kredit yang diberikan   Loan                                     | 294.817                              |                        |                                                 |                                                  |
| 6.                                                                                                                   | Tagihan lainnya   Other receivables                              | 501                                  |                        | 501                                             |                                                  |
| 7.                                                                                                                   | Lain-lain   Others                                               | -                                    |                        |                                                 |                                                  |
| <b>Total Aset   Total Assets</b>                                                                                     |                                                                  | <b>1.384.019</b>                     | <b>1.089.182</b>       | <b>20</b>                                       | <b>-</b>                                         |
| <b>B. Kewajiban   Liabilities</b>                                                                                    |                                                                  |                                      |                        |                                                 |                                                  |
| 1.                                                                                                                   | Dana Pihak Ketiga   Third Party Funds                            | 1.157.525                            | 312.373                |                                                 |                                                  |
| 2.                                                                                                                   | Kewajiban pada Bank Indonesia   Liabilities to Bank Indonesia    | -                                    |                        |                                                 |                                                  |
| 3.                                                                                                                   | Kewajiban pada Bank Lain   Liabilities to Other Banks            | -                                    |                        |                                                 |                                                  |
| 4.                                                                                                                   | Surat Berharga yang Diterbitkan<br>Marketable Securities Issued  | -                                    |                        |                                                 |                                                  |
| 5.                                                                                                                   | Pinjaman yang Diterima   Borrowings                              | -                                    |                        |                                                 |                                                  |
| 6.                                                                                                                   | Kewajiban Lainnya   Other Liabilities                            | 5.948                                | 5.948                  |                                                 |                                                  |
| 7.                                                                                                                   | Lain-lain   Others                                               | -                                    |                        |                                                 |                                                  |
| <b>Total Kewajiban   Total Liabilities</b>                                                                           |                                                                  | <b>1.163.565</b>                     | <b>318.413</b>         | <b>-</b>                                        | <b>-</b>                                         |
| <b>Selisih Aset dengan Kewajiban dalam Neraca<br/>Difference between Assets and Liabilities in the Balance Sheet</b> |                                                                  | <b>220.454</b>                       | <b>770.769</b>         | <b>20</b>                                       | <b>-</b>                                         |

(dalam jutaan Rupiah)  
(in million Rupiah)

| Jatuh Tempo   Maturity                                   |                      | 31 Desember 2020   December 31, 2020 |                        |                                                       |                                                        |                                                          |                      |
|----------------------------------------------------------|----------------------|--------------------------------------|------------------------|-------------------------------------------------------|--------------------------------------------------------|----------------------------------------------------------|----------------------|
|                                                          |                      | Saldo<br>Balance                     | Jatuh Tempo   Maturity |                                                       |                                                        |                                                          |                      |
| > 6 bulan s.d.<br>12 bulan<br>> 6 months to 12<br>months | > 12 bulan<br>months |                                      | ≤ 1 bulan   month      | > 1 bulan s.d. 3<br>bulan<br>> 1 month to 3<br>months | > 3 bulan s.d. 6<br>bulan<br>> 3 months to 6<br>months | > 6 bulan s.d.<br>12 bulan<br>> 6 months to 12<br>months | > 12 bulan<br>months |
| (7)                                                      | (8)                  | (9)                                  | (10)                   | (11)                                                  | (12)                                                   | (13)                                                     | (14)                 |
|                                                          |                      |                                      |                        |                                                       |                                                        |                                                          |                      |
|                                                          |                      | 30.841                               | 30.841                 |                                                       |                                                        |                                                          |                      |
|                                                          |                      | 713.038                              | 713.038                |                                                       |                                                        |                                                          |                      |
|                                                          |                      | 201.439                              | 201.439                |                                                       |                                                        |                                                          |                      |
|                                                          |                      | -                                    |                        |                                                       |                                                        |                                                          |                      |
| 123.405                                                  | 171.412              | 361.112                              |                        |                                                       |                                                        | 207.553                                                  | 153.559              |
|                                                          |                      | 308                                  |                        | 308                                                   |                                                        |                                                          |                      |
|                                                          |                      | -                                    |                        |                                                       |                                                        |                                                          |                      |
| -                                                        | 294.817              | 1.308.956                            | 947.844                | -                                                     | 101.599                                                | 259.513                                                  | -                    |
|                                                          |                      |                                      |                        |                                                       |                                                        |                                                          |                      |
|                                                          | 845.152              | 1.344.716                            | 941.570                | 233.181                                               | 51.643                                                 | 118.322                                                  |                      |
|                                                          |                      | -                                    |                        |                                                       |                                                        |                                                          |                      |
|                                                          |                      | -                                    |                        |                                                       |                                                        |                                                          |                      |
|                                                          |                      | -                                    |                        |                                                       |                                                        |                                                          |                      |
|                                                          |                      | -                                    |                        |                                                       |                                                        |                                                          |                      |
|                                                          |                      | 4.049                                | 4.049                  |                                                       |                                                        |                                                          |                      |
|                                                          |                      | -                                    |                        |                                                       |                                                        |                                                          |                      |
| -                                                        | 845.152              | 1.349.162                            | 946.016                | 233.181                                               | 51.643                                                 | 118.322                                                  | -                    |
|                                                          |                      |                                      |                        |                                                       |                                                        |                                                          |                      |
| -                                                        | (550.335)            | (40.206)                             | 1.828                  | (233.181)                                             | 49.956                                                 | 141.191                                                  | -                    |



**Tabel | Table 9.2.a.** (lanjutan | continue)

**Pengungkapan Profil Maturitas Valas – Bank secara Individual**  
**Disclosure of Foreign Exchange Maturity Profile – Bank Individually**

|                                                                                   |                                                                                                                                                        | 31 Desember 2021   December 31, 2021 |                        |                                                 |                                                  |
|-----------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|------------------------|-------------------------------------------------|--------------------------------------------------|
| No.                                                                               | Pos-pos<br>Accounts                                                                                                                                    | Saldo<br>Balance                     | Jatuh Tempo   Maturity |                                                 |                                                  |
|                                                                                   |                                                                                                                                                        |                                      | ≤ 1 bulan   month      | > 1 bulan s.d. 3 bulan<br>> 1 month to 3 months | > 3 bulan s.d. 6 bulan<br>> 3 months to 6 months |
| (1)                                                                               | (2)                                                                                                                                                    | (3)                                  | (4)                    | (5)                                             | (6)                                              |
| <b>II REKENING ADMINISTRATIF   ADMINISTRATIVE ACCOUNT</b>                         |                                                                                                                                                        |                                      |                        |                                                 |                                                  |
| <b>A. Tagihan Rekening Administratif<br/>Administrative Account Receivables</b>   |                                                                                                                                                        |                                      |                        |                                                 |                                                  |
| 1.                                                                                | Komitmen   Commitment                                                                                                                                  | 244.339                              |                        |                                                 |                                                  |
| 2.                                                                                | Kontinjensi   Contingent                                                                                                                               | -                                    |                        |                                                 |                                                  |
|                                                                                   | <b>Total Tagihan Rekening Administratif<br/>Total Administrative Account Receivables</b>                                                               | <b>244.339</b>                       | <b>-</b>               | <b>-</b>                                        | <b>-</b>                                         |
| <b>B. Kewajiban Rekening Administratif<br/>Administrative Account Liabilities</b> |                                                                                                                                                        |                                      |                        |                                                 |                                                  |
| 1.                                                                                | Komitmen   Commitment                                                                                                                                  | 253.342                              | 253.342                |                                                 |                                                  |
| 2.                                                                                | Kontinjensi   Contingent                                                                                                                               | 7.402                                | 7.402                  |                                                 |                                                  |
|                                                                                   | <b>Total Kewajiban Rekening Administratif<br/>Total Administrative Account Liabilities</b>                                                             | <b>260.744</b>                       | <b>260.744</b>         | <b>-</b>                                        | <b>-</b>                                         |
|                                                                                   | <b>Selisih Tagihan dan Kewajiban dalam Rekening Administratif<br/>Difference between Receivables and Liabilities in the<br/>Administrative Account</b> | <b>(16.405)</b>                      | <b>(260.744)</b>       | <b>-</b>                                        | <b>-</b>                                         |
|                                                                                   | <b>Selisih [(IA-IB)+(IIA-IIB)]<br/>Difference [(IA-IB)+(IIA-IIB)]</b>                                                                                  | <b>204.049</b>                       | <b>510.025</b>         | <b>20</b>                                       | <b>-</b>                                         |
| <b>Selisih Kumulatif   Cumulative Difference</b>                                  |                                                                                                                                                        |                                      |                        |                                                 |                                                  |

Catatan: Perhitungan profil maturitas sesuai dengan ketentuan Laporan Berkala Bank Umum

Note: The calculation of the maturity profile is in accordance with the provisions of the Commercial Bank Periodic Report

(dalam jutaan Rupiah)  
(in million Rupiah)

| Jatuh Tempo   Maturity                                   |                      | 31 Desember 2020   December 31, 2020 |                        |                                                       |                                                        |                                                          |                      |
|----------------------------------------------------------|----------------------|--------------------------------------|------------------------|-------------------------------------------------------|--------------------------------------------------------|----------------------------------------------------------|----------------------|
|                                                          |                      | Saldo<br>Balance                     | Jatuh Tempo   Maturity |                                                       |                                                        |                                                          |                      |
| > 6 bulan s.d.<br>12 bulan<br>> 6 months to 12<br>months | > 12 bulan<br>months |                                      | ≤ 1 bulan   month      | > 1 bulan s.d. 3<br>bulan<br>> 1 month to 3<br>months | > 3 bulan s.d. 6<br>bulan<br>> 3 months to 6<br>months | > 6 bulan s.d.<br>12 bulan<br>> 6 months to 12<br>months | > 12 bulan<br>months |
| (7)                                                      | (8)                  | (9)                                  | (10)                   | (11)                                                  | (12)                                                   | (13)                                                     | (14)                 |
|                                                          |                      |                                      |                        |                                                       |                                                        |                                                          |                      |
|                                                          |                      |                                      |                        |                                                       |                                                        |                                                          |                      |
| -                                                        | 244.339              | -                                    |                        |                                                       |                                                        |                                                          |                      |
|                                                          |                      | -                                    |                        |                                                       |                                                        |                                                          |                      |
| -                                                        | 244.339              | -                                    | -                      | -                                                     | -                                                      | -                                                        | -                    |
|                                                          |                      |                                      |                        |                                                       |                                                        |                                                          |                      |
|                                                          |                      | 72.760                               | 70.488                 | 2.272                                                 |                                                        |                                                          |                      |
|                                                          |                      | 7.025                                | 7.025                  |                                                       |                                                        |                                                          |                      |
| -                                                        | -                    | 79.785                               | 77.513                 | 2.272                                                 | -                                                      | -                                                        | -                    |
|                                                          |                      |                                      |                        |                                                       |                                                        |                                                          |                      |
| -                                                        | 244.339              | (79.785)                             | (77.513)               | (2.272)                                               | -                                                      | -                                                        | -                    |
|                                                          |                      |                                      |                        |                                                       |                                                        |                                                          |                      |
| -                                                        | (305.996)            | (119.991)                            | (75.685)               | (235.453)                                             | 49.956                                                 | 141.191                                                  | -                    |
|                                                          |                      |                                      |                        |                                                       |                                                        |                                                          |                      |





# TANGGUNG JAWAB SOSIAL PERUSAHAAN

*CORPORATE SOCIAL RESPONSIBILITY*



## LAPORAN KEBERLANJUTAN

### SUSTAINABILITY REPORT

Dalam menjalankan kegiatan usahanya, Bank Artha Graha Internasional mengintegrasikan unsur lingkungan, sosial dan tata kelola dalam menerapkan prinsip-prinsip keberlanjutan ke dalam praktik perbankan dengan memperhatikan prinsip-prinsip keuangan berkelanjutan sebagai berikut:

- Prinsip Investasi Bertanggung Jawab
- Prinsip Strategi dan Praktik Bisnis Berkelanjutan
- Prinsip Pengelolaan Risiko Sosial dan Lingkungan Hidup
- Prinsip Tata Kelola
- Prinsip Komunikasi yang Informatif
- Prinsip Inklusif
- Prinsip Pengembangan Sektor Unggulan Prioritas
- Prinsip Koordinasi dan Kolaborasi

Sejalan dengan komitmen atas penerapan Peraturan Otoritas Jasa Keuangan (POJK) No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Bank telah membuat kerangka kerja dan tujuan yang ingin dicapainya di tahun 2021, yaitu:

- **Prioritas I.** Pengembangan kapasitas internal ("Pengembangan Kapasitas")  
Tahap awal diperlukan peningkatan pemahaman keuangan berkelanjutan kepada seluruh jajaran sebelum dilakukan Implementasi sehingga diharapkan penerapan keuangan berkelanjutan dapat lebih cepat terealisasi.
- **Prioritas II.** Penyesuaian organisasi, manajemen risiko, tata kelola, dan/atau standar prosedur operasional ("Penyesuaian Organisasi")  
Setelah adanya pemahaman keuangan berkelanjutan maka diperlukan persiapan Infrastruktur yaitu penetapan struktur organisasi termasuk HC, prosedur dan tata cara pelaksanaan keuangan berkelanjutan disesuaikan dengan kondisi dan kompleksitas Bank serta kesiapan sistem Informasi Bank sebagai salah satu mitigasi risiko Bank di dalam implementasi keuangan berkelanjutan.
- **Prioritas III.** Pengembangan produk dan/atau jasa keuangan berkelanjutan termasuk peningkatan portofolio pembiayaan, investasi atau penempatan pada instrumen keuangan atau proyek yang sejalan dengan penerapan keuangan berkelanjutan ("Pengembangan Produk").

In performing its business activities, Bank Artha Graha Internasional integrates environmental, social and governance elements in implementing sustainability principles into banking practices by upholding the following sustainable finance principles:

- Principle of Responsible Investment
- Principle of Sustainable Business Strategy and Practice
- Principle of Social and Environmental Risk Management
- Principle of Governance
- Principle of Informative Communication
- Principle of Inclusive
- Principle of Priority Leading Sector Development
- Principle of Coordination and Collaboration

In line with the commitment to the implementation of Financial Services Authority Regulation (POJK) No. 51/POJK.03/2017 regarding the Implementation of Sustainable Finance for Financial Services Institutions, the Bank has established a framework and objectives to achieve in 2021 as follows:

- **Priority I.** Internal capacity development ("Capacity Development")  
In the initial stage, it is required to increase the understanding of sustainable finance to all levels prior to its implementation so as to fasten the sustainable finance implementation.
- **Priority II.** Organizational adjustments, risk management, governance, and/or standard operating procedures ("Organizational Adjustments")  
After an understanding of sustainable finance is achieved, infrastructure preparation is needed, namely to set the organizational structure including HC, procedures and procedures for sustainable finance implementation according to the conditions and complexity of the Bank as well as the readiness of the Bank's Information system as one of the Bank's risk mitigation in implementing sustainable finance.
- **Priority III.** Development of sustainable financial products and/or services including increasing the portfolio of financing, investments or placements in financial instruments or projects that are in line with the sustainable finance implementation ("Product Development").



Semua kebijakan dan kegiatan Bank dalam keuangan berkelanjutan pada akhirnya memiliki tujuan untuk menciptakan nilai tambah bagi seluruh Pemangku Kepentingan, meningkatkan kualitas hidup dan menjaga kelestarian lingkungan beserta ekosistemnya seraya menjaga pertumbuhan usahanya dalam jangka panjang.

All of the Bank's policies and activities in sustainable finance ultimately aim to create added value for all stakeholders, improve the quality of life and preserve the environment and its ecosystem while maintaining long-term business growth.

Melalui penyaluran pembiayaan terhadap Kegiatan Usaha Berkelanjutan, Bank telah mendorong keberhasilan pembangunan berkelanjutan.

Through the distribution of financing for Sustainable Business Activities, the Bank has driven the success of sustainable development.

| Pembiayaan (dalam jutaan Rupiah)<br>Financing (in millions of Rupiah) | 2021             |                           |                |
|-----------------------------------------------------------------------|------------------|---------------------------|----------------|
|                                                                       | Target<br>Target | Pencapaian<br>Achievement | %              |
| Efisiensi Energi   Energy Efficiency                                  | 201.600          | 310                       | 0,15%          |
| UMKM   MSMEs                                                          | 268.000          | 682.188                   | 255,00%        |
| <b>Total</b>                                                          | <b>469.600</b>   | <b>682.498</b>            | <b>255,15%</b> |

Selain melalui penyaluran pembiayaan yang mendorong pembangunan berkelanjutan, Bank juga telah melaksanakan kegiatan *Corporate Social Safety Responsibility* (CSSR).

Apart from distributing financing that promotes sustainable development, the Bank has also implemented Corporate Social Safety Responsibility (CSSR) activities.

| Keterangan (dalam jutaan Rupiah)<br>Description (in million Rupiah) | Nominal (Rp)<br>Nominal (IDR) |
|---------------------------------------------------------------------|-------------------------------|
|                                                                     |                               |
| Investasi CSSR   CSSR Investment                                    | 5.074                         |
| Penanganan Covid-19   Handling Covid-19                             | 5.009                         |
| <b>Total</b>                                                        | <b>10.083</b>                 |

Adapun kegiatan yang CSSR yang lakukan sepanjang tahun 2021, di antaranya meliputi:

The activities that CSSR will carry out throughout 2021 include:

- Donor darah;
- Pasar Murah;
- Kegiatan Penyaluran Hewan Kurban;
- Khitanan massal;
- Bantuan terhadap korban bencana banjir, bencana Siklon Tropis Seroja, bencana kebakaran, bencana Gunung Semeru;
- Penanganan pandemi Covid-19 berupa kegiatan vaksin, bantuan alat kebersihan dan kesehatan, bantuan sembako;
- Program literasi keuangan;
- Kegiatan *Earth Hour*;
- Penanaman Pohon; dan
- Kegiatan kebersihan di area sungai Bengawan Solo dan Pantai Lasiana.

- Blood donors;
- Pasar Murah;
- Activities for Distribution of Sacrificial Animals;
- Mass circumcision;
- Assistance to victims of flood disaster, Tropical Cyclone Seroja disaster, fire disaster, Mount Semeru disaster;
- Handling the Covid-19 pandemic in the form of vaccine activities, assistance for hygiene and health equipment, food assistance;
- Financial literacy program;
- Earth Hour activities;
- Tree planting; and
- Cleaning activities in the Bengawan Solo river area and Lasiana Beach.

Informasi selengkapnya terkait kegiatan CSSR dapat dilihat dalam Laporan Keberlanjutan yang diterbitkan secara terpisah.

More information regarding CSSR activities can be found in the Sustainability Report which is published separately.



Di bidang ketenagakerjaan, Bank senantiasa memperhatikan kesejahteraan karyawan, memberi kesempatan yang setara kepada seluruh karyawan tanpa memandang latar belakang yang bersifat diskriminasi dan mengembangkan kapasitas yang dimilikinya guna meningkatkan pelayanan dan kepuasan seluruh Nasabah.

In terms of employment, the Bank always pays attention to the welfare of employees, provides equal opportunities to all employees regardless of their discriminatory background and develops their capacity to improve service and satisfaction of all Customers.

|                                                                                                               | 2021  | 2020  | 2019   |
|---------------------------------------------------------------------------------------------------------------|-------|-------|--------|
| Komposisi Perempuan dalam Manajemen Tertinggi<br>Composition of Women in Top Management                       | 9     | 6     | 8      |
| Jumlah Jam Pelatihan dan Pengembangan Karyawan<br>Total Hours of Employee Training and Development            | 2.843 | 6.098 | 12.965 |
| Jumlah Peserta Pelatihan dan Pengembangan Karyawan<br>Total Participants of Employee Training and Development | 9.831 | 4.255 | 8.434  |
| Jumlah Kecelakaan Kerja Fatal<br>Total Fatal Work Accidents                                                   | 0     | 0     | 0      |

Kepada Nasabah, Bank senantiasa memberikan pelayanan yang terbaik demi tercapainya kemudahan dan keamanan bertransaksi yang berujung pada kepuasan Nasabah.

To Customers, the Bank always provides the best service in order to provide convenience and security of transactions driving to Customer satisfaction.

Di bidang lingkungan, selain dukungan melalui penyaluran pembiayaan yang berwawasan ramah lingkungan, secara internal Bank berupaya menerapkan budaya pemakaian sumber daya alam secara bertanggung jawab di antaranya dengan memakai energi listrik, BBM, kertas, air secara bertanggung jawab dan efisien.

In the environmental sector, apart from a support through environmentally friendly financing disbursement, the Bank internally strives to implement a culture of responsible use of natural resources, including the use of electricity, fuel, paper, water in a responsible and efficient manner.

| Keterangan   Description                                                                                                          | 2021      | 2020      | 2019      |
|-----------------------------------------------------------------------------------------------------------------------------------|-----------|-----------|-----------|
| Pemakaian Listrik (kWh)   Electricity Consumption (kWh)                                                                           | 6.471.836 | 6.823.240 | 7.752.409 |
| BBM (liter)   Fuel (liters)                                                                                                       | 432.000   | 426.114   | 600.068   |
| Emisi CO <sub>2</sub> Langsung (ton CO <sub>2</sub> -eq)*<br>Direct CO <sub>2</sub> Emissions (tons CO <sub>2</sub> -eq)*         | 988       | 974       | 1.372     |
| Emisi CO <sub>2</sub> Tidak Langsung (ton CO <sub>2</sub> -eq)*<br>Indirect CO <sub>2</sub> Emissions (tons CO <sub>2</sub> -eq)* | 5.012     | 5.284     | 6.003     |
| Total (ton CO <sub>2</sub> -eq)   Total (tons CO <sub>2</sub> -eq)                                                                | 6.000     | 6.258     | 7.375     |
| Air (m <sup>3</sup> )   Water (m <sup>3</sup> )                                                                                   | 34.934    | 39.259    | 54.391    |

\*) Pernyataan ulang tahun sebelumnya | \*) Restatement

| Jenis Kertas<br>Paper Type | Satuan<br>Unit | 2021   | 2020  | 2019   |
|----------------------------|----------------|--------|-------|--------|
| Continuous Form            | dus   box      | 113    | 131   | 113    |
| HVS                        | rim   ream     | 10.086 | 9.784 | 11.725 |
| Tellstruck dan Thermal     | roll           | 2.103  | 2.947 | 4.967  |

Informasi lebih lengkap terkait kinerja keberlanjutan Bank dan dukungan terhadap Tujuan Pembangunan Berkelanjutan dapat dilihat dalam Laporan Keberlanjutan tahun 2021.

A more complete information regarding the Bank's sustainability performance and its support for the Sustainable Development Goals can be found in the 2021 Sustainability Report.

berbagi kepedulian bagi sesama  
dan lingkungan adalah **hal yang mulia**





36.00

32.00

28.00

24.00

18.00

10

11

# LAPORAN KEUANGAN

*FINANCIAL STATEMENTS*



**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**

LAPORAN KEUANGAN  
PADA DAN UNTUK TAHUN YANG BERAKHIR TANGGAL  
31 DESEMBER 2021  
BESERTA LAPORAN AUDITOR INDEPENDEN

*FINANCIAL STATEMENTS  
AS OF AND FOR THE YEAR ENDED  
DECEMBER 31, 2021  
WITH INDEPENDENT AUDITORS' REPORT*



**SURAT PERNYATAAN DIREKSI TENTANG TANGGUNG  
JAWAB ATAS LAPORAN KEUANGAN  
TANGGAL 31 DESEMBER 2021 DAN  
UNTUK TAHUN YANG BERAKHIR PADA  
TANGGAL TERSEBUT**

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**

Kami yang bertanda tangan di bawah ini:

1. Nama : Andy Kasih  
Alamat kantor : Gedung Artha Graha Lantai 5  
Kawasan Niaga Terpadu Sudirman  
Jalan Jenderal Sudirman Kav. 52-53  
Jakarta 12190  
Alamat domisili: Jalan Melawai XI/56  
RT 003, RW 004, Melawai,  
Kecamatan Kebayoran Baru,  
Jakarta Selatan  
Nomor telepon: 021 - 5152168  
Jabatan : Direktur Utama
2. Nama : Susana  
Alamat kantor : Gedung Artha Graha Lantai 5  
Kawasan Niaga Terpadu Sudirman  
Jalan Jenderal Sudirman Kav. 52-53  
Jakarta 12190  
Alamat domisili: Regensi Melati Mas Blok F-1/11  
RT 001, RW 011, Kel. Jelupang,  
Serpong Utara, Tangerang Selatan  
Nomor telepon: 021 - 5152168  
Jabatan : Direktur

menyatakan bahwa:

1. Kami bertanggung jawab atas penyusunan dan penyajian laporan keuangan PT Bank Artha Graha Internasional Tbk ("Bank");
2. Laporan keuangan Bank telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia;
3. a. Semua informasi dalam laporan keuangan Bank telah diungkapkan secara lengkap dan benar;  
b. Laporan keuangan Bank tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material;
4. Kami bertanggung jawab atas sistem pengendalian internal Bank.

Demikian pernyataan ini dibuat dengan sebenarnya.

**BOARD OF DIRECTORS' STATEMENT LETTER REGARDING  
THE RESPONSIBILITY FOR THE FINANCIAL STATEMENTS  
AS OF DECEMBER 31<sup>st</sup>, 2021 AND  
FOR THE YEAR  
THEN ENDED**

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**

We, the undersigned:

1. Name : Andy Kasih  
Office address : Gedung Artha Graha 5<sup>th</sup> Floor  
Sudirman Central Business District  
Jalan Jenderal Sudirman Kav. 52-53  
Jakarta 12190  
Residential address : Jalan Melawai XI/56  
RT 003, RW 004, Melawai,  
Kecamatan Kebayoran Baru,  
Jakarta Selatan  
Telephone : 021 - 5152168  
Title : President Director
2. Name : Susana  
Office address : Gedung Artha Graha 5<sup>th</sup> Floor  
Sudirman Central Business District  
Jalan Jenderal Sudirman Kav. 52-53  
Jakarta 12190  
Residential address : Regensi Melati Mas Blok F-1/11  
RT 001, RW 011, Kel. Jelupang,  
Serpong Utara, Tangerang Selatan  
Telephone : 021 - 5152168  
Title : Director

declare that:

1. We are responsible for the preparation and presentation of the financial statements of PT Bank Artha Graha Internasional Tbk ("Bank");
2. The financial statements of the Bank have been prepared and presented in accordance with Indonesian Financial Accounting Standards;
3. a. All information in the financial statements of the Bank has been disclosed in a complete and truthful manner;  
b. The financial statements of the Bank do not contain any incorrect information or material facts, nor do they omit any information or material facts;
4. We are responsible for the Bank's internal control system.

This statement has been made truthfully.

Jakarta, 22 Maret 2022 / March 22<sup>nd</sup>, 2022

Atas nama dan mewakili Direksi / For and on behalf of the Board of Directors

  
Andy Kasih  
Direktur Utama/  
President Director

  
Susana  
Direktur  
Director





**PT BANK ARTHA GRAHA INTERNASIONAL, Tbk**

**DAFTAR ISI / TABLE OF CONTENTS**

|                                                                                                                                | <u>Hal / Pages</u> |
|--------------------------------------------------------------------------------------------------------------------------------|--------------------|
| LAPORAN AUDITOR INDEPENDEN / <i>INDEPENDENT AUDITORS' REPORT</i>                                                               | i – ii             |
| LAPORAN POSISI KEUANGAN / <i>STATEMENTS OF FINANCIAL POSITION</i>                                                              | 1 – 2              |
| LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN/<br><i>STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE<br/>INCOME</i> | 3 – 4              |
| LAPORAN PERUBAHAN EKUITAS / <i>STATEMENTS OF CHANGES IN<br/>EQUITY</i>                                                         | 5                  |
| LAPORAN ARUS KAS / <i>STATEMENTS OF CASH FLOWS</i>                                                                             | 6                  |
| CATATAN ATAS LAPORAN KEUANGAN / <i>NOTES TO FINANCIAL<br/>STATEMENTS</i>                                                       | 7 – 175            |

**Laporan Auditor Independen****Independent Auditors' Report**

Ref: 00018/3.0409/AU.1/07/0524-1/1/III/2022

Kepada Yth,  
Para Pemegang Saham, Komisaris dan Direksi  
PT Bank Artha Graha Internasional, Tbk

To:  
The Shareholders, Commissioners and Directors of  
PT Bank Artha Graha Internasional, Tbk

Kami telah mengaudit laporan keuangan PT Bank Artha Graha Internasional, Tbk ("Bank") terlampir, yang terdiri dari laporan posisi keuangan tanggal 31 Desember 2021, serta laporan laba-rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas, dan laporan arus kas untuk tahun yang berakhir pada tanggal tersebut, dan suatu ikhtisar kebijakan akuntansi signifikan dan informasi penjelasan lainnya.

We have audited the accompanying financial statements of PT Bank Artha Graha Internasional, Tbk (the "Bank"), which comprise the statement of financial position as of December 31, 2021, and the statement of profit or loss and other comprehensive income, statement of changes in equity, and statement of cash flows for the year ended and a summary of significant accounting policies and other explanatory information.

**Tanggung jawab manajemen atas laporan keuangan****Management's responsibility for the financial statements**

Manajemen bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan ini sesuai dengan Standar Akuntansi Keuangan di Indonesia, dan atas pengendalian internal yang dianggap perlu oleh manajemen untuk memungkinkan penyusunan laporan keuangan yang bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan.

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Financial Accounting Standards in Indonesia, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

**Tanggung jawab auditor****Auditors' responsibility**

Tanggung jawab kami adalah untuk menyatakan suatu opini atas laporan keuangan ini berdasarkan audit kami. Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia. Standar tersebut mengharuskan kami untuk mematuhi ketentuan etika serta merencanakan dan melaksanakan audit untuk memperoleh keyakinan memadai tentang apakah laporan keuangan bebas dari kesalahan penyajian material.

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

Suatu audit melibatkan pelaksanaan prosedur untuk memperoleh bukti audit tentang angka-angka dan pengungkapan dalam laporan keuangan. Prosedur yang dipilih bergantung pada pertimbangan auditor, termasuk penilaian atas risiko kesalahan penyajian material dalam laporan keuangan, baik yang disebabkan oleh kecurangan maupun kesalahan. Dalam melakukan penilaian risiko tersebut, auditor mempertimbangkan pengendalian internal yang relevan dengan penyusunan dan penyajian wajar laporan keuangan entitas untuk merancang prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas keefektifitasan pengendalian internal entitas. Suatu audit juga mencakup pengevaluasian atas ketepatan kebijakan akuntansi yang digunakan dan kewajaran estimasi akuntansi yang dibuat oleh manajemen, serta pengevaluasian atas penyajian laporan keuangan secara keseluruhan.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditors consider internal control relevant to the entity's preparation and fair presentation of the financial statements 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 entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini audit kami.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

**Opini**

Menurut opini kami, laporan keuangan terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan PT Bank Artha Graha Internasional, Tbk tanggal 31 Desember 2021, serta kinerja keuangan dan arus kas untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

**Hal lain**

Laporan keuangan PT Bank Artha Graha Internasional, Tbk tanggal 31 Desember 2020 diaudit oleh auditor independen lain dengan opini wajar tanpa modifikasi dalam Laporan No. 00250/3.0409/AU.1/07/1150-1/1/III/2021 tanggal 19 Maret 2021.

**Opinion**

*In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of PT Bank Artha Graha Internasional, Tbk as of December 31, 2021, and their financial performance and cash flows for the year ended, in accordance with Indonesian Financial Accounting Standards.*

**Other matter**

*The financial statements of PT Bank Artha Graha Internasional, Tbk as of December 31, 2020 audited by other independent auditor with unmodified opinion No. 00250/3.0409/AU.1/07/1150-1/1/III/2021 dated March 19, 2021.*

**KANAKA PURADIREDDA, SUHARTONO****Harris Siregar SE, Ak., CA., CPA.**

Nomor Izin Akuntan Publik No. AP. 0524

License of Public Accountant No. AP. 0524

Jakarta, 22 Maret 2022 / March 22, 2022

Ref: 00018/3.0409/AU.1/07/0524-1/1/III/2022



**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**LAPORAN POSISI KEUANGAN**  
**31 Desember 2021**  
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**STATEMENT OF FINANCIAL POSITION**  
**December 31, 2021**  
**(Expressed in million Rupiah, unless otherwise specified)**

|                                                                                                                                                          | Catatan/<br>Notes | 2021              | 2020              |                                                                                                                                    |
|----------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|-------------------|-------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>ASET</b>                                                                                                                                              |                   |                   |                   | <b>ASSETS</b>                                                                                                                      |
| Kas                                                                                                                                                      | 4, 44             | 276.539           | 286.779           | Cash                                                                                                                               |
| Giro pada Bank Indonesia                                                                                                                                 | 5, 44             | 1.532.310         | 926.163           | Current accounts with Bank Indonesia                                                                                               |
| Giro pada bank lain – bersih                                                                                                                             | 6, 44             | 720.418           | 558.976           | Net current accounts with other banks                                                                                              |
| Penempatan pada Bank Indonesia dan bank lain                                                                                                             | 7, 44             | 1.973.527         | 1.097.187         | Placements with Bank Indonesia and other banks                                                                                     |
| Efek-efek                                                                                                                                                | 8, 44             | 2.839.888         | 1.653.004         | Securities                                                                                                                         |
| Efek-efek yang dibeli dengan janji dijual kembali                                                                                                        | 9                 | 2.700.350         | 8.079.169         | Securities purchased under agreement to resell                                                                                     |
| Tagihan derivatif                                                                                                                                        | 10, 44            | 2.049             | -                 | Derivative receivables                                                                                                             |
| Kredit yang diberikan – setelah dikurangi cadangan kerugian penurunan nilai pada 31 Desember 2021 dan 2020 masing-masing sebesar Rp663.068 dan Rp459.932 | 13, 44            | 10.816.904        | 11.982.582        | Loan – net allowance for impairment losses as of December 31, 2021 and 2020 amounting to Rp663,068 and Rp459,932, respectively     |
| Pendapatan bunga yang masih akan diterima                                                                                                                | 11, 44            | 344.590           | 291.889           | Accrued interest receivable                                                                                                        |
| Pajak dibayar dimuka                                                                                                                                     | 22a               | -                 | 12.380            | Prepaid taxes                                                                                                                      |
| Biaya dibayar dimuka                                                                                                                                     | 12                | 173.355           | 213.844           | Prepaid expenses                                                                                                                   |
| Tagihan akseptasi                                                                                                                                        | 14, 44            | 259.213           | 143.978           | Acceptance receivables                                                                                                             |
| Penyertaan saham                                                                                                                                         | 15                | 6                 | 137               | Investment in shares of stock                                                                                                      |
| Aset tetap – setelah dikurangi akumulasi penyusutan pada 31 Desember 2021 dan 2020 masing-masing sebesar Rp158.879 dan Rp160.306                         | 16                | 2.106.653         | 2.065.208         | Fixed assets - net of accumulated depreciation as of December 31, 2021 and 2020 amounting to Rp158,879 and Rp160,306, respectively |
| Aset takberwujud – bersih                                                                                                                                | 17                | 32.731            | 36.606            | Intangible assets – net                                                                                                            |
| Agunan yang diambil alih – bersih                                                                                                                        | 18                | 1.829.689         | 2.650.061         | Foreclosed asset – net                                                                                                             |
| Aset pajak tangguhan                                                                                                                                     | 22c               | 317.941           | 288.547           | Deferred tax assets                                                                                                                |
| Aset lain-lain                                                                                                                                           | 18, 44            | 201.657           | 240.455           | Other assets                                                                                                                       |
| <b>JUMLAH ASET</b>                                                                                                                                       |                   | <b>26.127.820</b> | <b>30.526.965</b> | <b>TOTAL ASSETS</b>                                                                                                                |

Catatan atas Laporan Keuangan terlampir yang merupakan bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan

The accompanying Notes to Financial Statements form an integral part of the Financial Statements taken as a whole

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**LAPORAN POSISI KEUANGAN (lanjutan)**  
**31 Desember 2021**  
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**STATEMENT OF FINANCIAL POSITION (continued)**  
**December 31, 2021**  
**(Expressed in million Rupiah, unless otherwise specified)**

|                                                                                                                                                       | Catatan/<br>Notes | 2021              | 2020              |                                                                                                 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|-------------------|-------------------|-------------------------------------------------------------------------------------------------|
| <b>LIABILITAS DAN EKUITAS</b>                                                                                                                         |                   |                   |                   | <b>LIABILITIES AND EQUITY</b>                                                                   |
| <b>LIABILITAS</b>                                                                                                                                     |                   |                   |                   | <b>LIABILITIES</b>                                                                              |
| Liabilitas segera                                                                                                                                     | 19, 44            | 59.694            | 64.494            | Liabilities due immediately                                                                     |
| Simpanan dari nasabah                                                                                                                                 | 20, 44, 37        | 21.005.956        | 25.500.329        | Deposit from customers                                                                          |
| Simpanan dari bank lain                                                                                                                               | 21, 44            | 18.117            | 121.613           | Deposits from other banks                                                                       |
| Liabilitas derivatif                                                                                                                                  | 10, 44            | 77                | -                 | Derivative liabilities                                                                          |
| Liabilitas akseptasi                                                                                                                                  | 14, 44            | 259.917           | 144.390           | Acceptance payables                                                                             |
| Utang pajak                                                                                                                                           | 22b               | 11.862            | 9.364             | Taxes payable                                                                                   |
| Bunga masih harus dibayar                                                                                                                             | 23, 44            | 24.096            | 74.503            | Accrued interest payable                                                                        |
| Liabilitas imbalan pasca kerja                                                                                                                        | 25                | 153.778           | 242.279           | Post employments benefit liabilities                                                            |
| Pinjaman subordinasi                                                                                                                                  | 26                | 200.000           | 200.000           | Subordinated loan                                                                               |
| Liabilitas lain-lain                                                                                                                                  | 24, 44            | 440.374           | 610.458           | Other liabilities                                                                               |
| <b>JUMLAH LIABILITAS</b>                                                                                                                              |                   | <b>22.173.871</b> | <b>26.967.430</b> | <b>TOTAL LIABILITIES</b>                                                                        |
| <b>EKUITAS</b>                                                                                                                                        |                   |                   |                   | <b>EQUITY</b>                                                                                   |
| Modal saham - nilai nominal Rp110,88<br>(nilai penuh) per saham                                                                                       | 27                | 2.242.372         | 1.751.482         | Share capital - Rp110.88 (full amount)<br>par value per share                                   |
| Modal dasar – 52.310.000.000 saham                                                                                                                    |                   |                   |                   | Authorized 52,310,000,000 shares issued and                                                     |
| Modal ditempatkan dan disetor penuh –                                                                                                                 |                   |                   |                   | fully paid 20,223,412,907 and                                                                   |
| Masing-masing 20.223.412.907 dan                                                                                                                      |                   |                   |                   | 15,796,195,097 shares as                                                                        |
| 15.796.195.097 saham pada tanggal                                                                                                                     |                   |                   |                   | December 31, 2021 and 2020, respectively                                                        |
| 31 Desember 2021 dan 2020                                                                                                                             |                   |                   |                   |                                                                                                 |
| Tambahan modal disetor                                                                                                                                | 28                | 415.285           | 414.753           | Additional paid-in capital                                                                      |
| Revaluasi aset tetap                                                                                                                                  | 16                | 1.349.281         | 1.303.818         | Revaluation surplus of fixed assets                                                             |
| Pengukuran kembali program imbalan<br>pasti setelah dikurangi pajak                                                                                   |                   | 46.792            | 12.741            | Remeasurement of defined benefits<br>program after tax                                          |
| (Kerugian)/ Keuntungan dari perubahan nilai<br>aset keuangan yang diluar pada nilai wajar<br>melalui penghasilan komprehensif lain<br>dikurangi pajak | 8                 | 32.332            | 40.791            | (Loss)/ Gain on changes in value of financial<br>assets at other comprehensive income after tax |
| Saldo laba (rugi)                                                                                                                                     |                   | (132.113)         | 35.950            | Retained earnings (loss)                                                                        |
| <b>JUMLAH EKUITAS</b>                                                                                                                                 |                   | <b>3.953.949</b>  | <b>3.559.535</b>  | <b>TOTAL EQUITY</b>                                                                             |
| <b>JUMLAH LIABILITAS DAN EKUITAS</b>                                                                                                                  |                   | <b>26.127.820</b> | <b>30.526.965</b> | <b>TOTAL LIABILITIES AND EQUITY</b>                                                             |

Catatan atas Laporan Keuangan terlampir yang merupakan bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan

The accompanying Notes to Financial Statements form an integral part of the Financial Statements taken as a whole

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**LAPORAN LABA RUGI DAN PENGHASILAN**  
**KOMPREHENSIF LAIN**  
**Untuk Tahun yang Berakhir Tanggal 31 Desember 2021**  
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**STATEMENT OF PROFIT OR LOSS AND OTHER**  
**COMPREHENSIVE INCOME**  
**For the Year Ended December 31, 2021**  
**(Expressed in million Rupiah, unless otherwise specified)**

|                                                                                                                          | Catatan/<br>Notes | 2021               | 2020             |                                                                                                 |
|--------------------------------------------------------------------------------------------------------------------------|-------------------|--------------------|------------------|-------------------------------------------------------------------------------------------------|
| <b>PENDAPATAN (BEBAN) OPERASIONAL</b>                                                                                    |                   |                    |                  | <b>OPERATING INCOME (EXPENSES)</b>                                                              |
| Pendapatan bunga                                                                                                         | 29, 37            | 1.534.022          | 1.688.028        | Interest income                                                                                 |
| Beban bunga                                                                                                              | 30, 37            | (766.265)          | (1.056.241)      | Interest expense                                                                                |
| <b>Pendapatan bunga – bersih</b>                                                                                         |                   | <b>767.757</b>     | <b>631.787</b>   | <b>Interest income – net</b>                                                                    |
| Pendapatan operasional lainnya                                                                                           |                   |                    |                  | Other operating income                                                                          |
| Pendapatan administrasi dan denda atas simpanan dan kredit yang diberikan                                                |                   | 265.505            | 56.632           | Administration income and penalties on deposits and loans                                       |
| Keuntungan dari perubahan nilai wajar atas aset keuangan yang diukur pada nilai wajar melalui laporan laba rugi – bersih | 8                 | 5.805              | (60)             | Gain from changes in fair value of financial assets at fair value through profit and loss – net |
| Provisi dan komisi lainnya                                                                                               |                   | 21.935             | 32.077           | Other fees and commissions                                                                      |
| Keuntungan dari transaksi mata uang asing – bersih                                                                       |                   | 13.484             | 27.224           | Gain from foreign exchange transactions – net                                                   |
| <b>Jumlah pendapatan operasional lainnya</b>                                                                             |                   | <b>306.729</b>     | <b>115.873</b>   | <b>Total other operating income</b>                                                             |
| Beban operasional lainnya                                                                                                |                   |                    |                  | Other operating expenses                                                                        |
| Beban tenaga kerja                                                                                                       | 31, 37            | (240.331)          | (317.883)        | Personnel expenses                                                                              |
| Beban operasi                                                                                                            | 32, 37            | (356.270)          | (357.932)        | Operating expenses                                                                              |
| Beban umum dan administrasi                                                                                              | 33                | (128.630)          | (102.042)        | General and administrative expenses                                                             |
| Keuntungan pemulihan (kerugian penurunan) nilai aset keuangan dan non keuangan – bersih                                  | 34                | (553.166)          | 73.073           | Recovery gain (impairment loss) on financial and non-financial assets – net                     |
| <b>Jumlah beban operasional lainnya</b>                                                                                  |                   | <b>(1.278.397)</b> | <b>(704.784)</b> | <b>Total other operating expenses</b>                                                           |
| <b>LABA (RUGI) OPERASIONAL</b>                                                                                           |                   | <b>(203.911)</b>   | <b>42.876</b>    | <b>PROFIT (LOSS) FROM OPERATIONS</b>                                                            |
| <b>PENDAPATAN (BEBAN) NON- OPERASIONAL - BERSIH</b>                                                                      | 35                | <b>451</b>         | <b>(12.454)</b>  | <b>NON-OPERATING INCOME (EXPENSE) – NET</b>                                                     |
| <b>LABA (RUGI) SEBELUM PAJAK PENGHASILAN</b>                                                                             |                   | <b>(203.460)</b>   | <b>30.422</b>    | <b>PROFIT (LOSS) BEFORE INCOME TAX</b>                                                          |
| <b>MANFAAT (BEBAN) PAJAK PENGHASILAN</b>                                                                                 |                   |                    |                  | <b>INCOME TAX BENEFIT (EXPENSES)</b>                                                            |
| Pajak tangguhan                                                                                                          | 22c               | 35.397             | (9.051)          | Deferred tax                                                                                    |
| <b>LABA (RUGI) TAHUN BERJALAN</b>                                                                                        |                   | <b>(168.063)</b>   | <b>21.371</b>    | <b>PROFIT (LOSS) FOR THE CURRENT YEAR</b>                                                       |

Catatan atas Laporan Keuangan terlampir yang merupakan bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan

The accompanying Notes to Financial Statements form an integral part of the Financial Statements taken as a whole



PT BANK ARTHA GRAHA INTERNASIONAL Tbk  
**LAPORAN LABA RUGI DAN PENGHASILAN  
 KOMPREHENSIF LAIN (lanjutan)**  
 Untuk Tahun yang Berakhir Tanggal 31 Desember 2021  
 (Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK ARTHA GRAHA INTERNASIONAL Tbk  
**STATEMENT OF PROFIT OR LOSS AND OTHER  
 COMPREHENSIVE INCOME (continued)**  
 For the Year Ended December 31, 2021  
 (Expressed in million Rupiah, unless otherwise specified)

|                                                              | Catatan/<br>Notes | 2021            | 2020          |                                                                        |
|--------------------------------------------------------------|-------------------|-----------------|---------------|------------------------------------------------------------------------|
| <b>PENGHASILAN KOMPREHENSIF LAIN</b>                         |                   |                 |               | <b>OTHER COMPREHENSIVE INCOME</b>                                      |
| <b>Pos-pos yang tidak akan direklasifikasi ke laba rugi:</b> |                   |                 |               | <b>Items that will not be reclassified to profit or loss:</b>          |
| Surplus revaluasi aset tetap                                 |                   | 45.463          | -             | Revaluation surplus of fixed assets                                    |
| Pengukuran kembali program imbalan pasti                     | 25                | 42.038          | 10.168        | Remeasurement of defined benefits program                              |
| Pajak penghasilan terkait                                    | 22c               | (7.987)         | (1.932)       | Related income tax                                                     |
| Sub jumlah                                                   |                   | 79.514          | 8.236         | Sub total                                                              |
| <b>Pos yang akan direklasifikasi ke laba rugi :</b>          |                   |                 |               | <b>Items that will be reclassified to profit or loss:</b>              |
| Perubahan nilai wajar efek-efek melalui komprehensif lain    | 8e                | (10.443)        | 52.096        | Changes in fair value of securities through other comprehensive income |
| Pajak penghasilan terkait                                    | 22c               | 1.984           | (9.898)       | Related income tax                                                     |
| Sub jumlah                                                   |                   | (8.459)         | 42.198        | Sub total                                                              |
| <b>JUMLAH PENGHASILAN KOMPREHENSIF TAHUN BERJALAN</b>        |                   | <b>71.055</b>   | <b>50.434</b> | <b>TOTAL COMPREHENSIVE INCOME FOR THE YEAR</b>                         |
| <b>JUMLAH LABA (RUGI) KOMPREHENSIF</b>                       |                   | <b>(97.008)</b> | <b>71.805</b> | <b>TOTAL COMPREHENSIVE PROFIT (LOSS)</b>                               |
| <b>LABA (RUGI) PER SAHAM DASAR (Rupiah penuh)</b>            | 36                | <b>(8,31)</b>   | <b>1,35</b>   | <b>BASIC EARNINGS (LOSS) PER SHARE (full Rupiah amount)</b>            |

Catatan atas Laporan Keuangan terlampir yang merupakan bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan

The accompanying Notes to Financial Statements form an integral part of the Financial Statements taken as a whole

PT BANK ARTHA GRAHA INTERNASIONAL Tbk  
**LAPORAN PERUBAHAN EKUITAS**  
 Untuk Tahun yang Berakhir Tanggal 31 Desember 2021  
 (Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK ARTHA GRAHA INTERNASIONAL Tbk  
**STATEMENT OF CHANGES IN EQUITY**  
 For the Year Ended December 31, 2021  
 (Expressed in million Rupiah, unless otherwise specified)

|                                   |     | Modal saham<br>-ditempatkan<br>dan disetor<br>penuh/<br><i>Share capital<br/>Authorized<br/>issued and<br/>fully paid</i> | Tambahan<br>modal disetor<br>bersih -<br><i>Additional<br/>paid in capital<br/>- net</i> | Surplus<br>revaluasi aset<br>bersih/<br><i>Revaluation<br/>surplus of fixed<br/>assets - net</i> | (Kerugian)/<br>Keuntungan<br>dari perubahan<br>nilai aset keuangan<br>yang diluar pada<br>nilai wajar melalui<br>penghasilan<br>komprehensif lain<br>dikurangi pajak/<br><i>(Loss)/ Gain on<br/>changes in value<br/>of financial assets<br/>at other<br/>comprehensive<br/>income after tax</i> | Pengukuran<br>kembali<br>program<br>imbangan pasti<br>setelah<br>dikurangi pajak/<br><i>Remeasurement<br/>of defined<br/>benefits<br/>program after<br/>tax</i> | Saldo laba/<br><i>Retained<br/>Earnings</i> | Jumlah ekuitas/<br><i>Total equity</i> |                                        |
|-----------------------------------|-----|---------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------|----------------------------------------|----------------------------------------|
| Catatan/<br><i>Notes</i>          |     |                                                                                                                           |                                                                                          |                                                                                                  |                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                 |                                             |                                        |                                        |
| Saldo per 01 Januari 2020         |     | 1.751.482                                                                                                                 | 414.753                                                                                  | 1.303.818                                                                                        | (1.407)                                                                                                                                                                                                                                                                                          | 4.505                                                                                                                                                           | 1.063.084                                   | 4.536.235                              | Balance as of January 01, 2020         |
| Dampak dari penerapan PSAK 71     |     | -                                                                                                                         | -                                                                                        | -                                                                                                | -                                                                                                                                                                                                                                                                                                | -                                                                                                                                                               | (1.045.122)                                 | (1.045.122)                            | Effect implementation of PSAK 71       |
| Dampak penyesuaian tarif pajak    | 22c | -                                                                                                                         | -                                                                                        | -                                                                                                | -                                                                                                                                                                                                                                                                                                | -                                                                                                                                                               | (3.383)                                     | (3.383)                                | Impact on tax rate adjustment          |
| Laba tahun berjalan               | 36  | -                                                                                                                         | -                                                                                        | -                                                                                                | -                                                                                                                                                                                                                                                                                                | -                                                                                                                                                               | 21.371                                      | 21.371                                 | Profit for the current year            |
| Penghasilan komprehensif lainnya  |     | -                                                                                                                         | -                                                                                        | -                                                                                                | 42.198                                                                                                                                                                                                                                                                                           | 8.236                                                                                                                                                           | -                                           | 50.434                                 | Other comprehensive income             |
| <b>Saldo per 31 Desember 2020</b> |     | <b>1.751.482</b>                                                                                                          | <b>414.753</b>                                                                           | <b>1.303.818</b>                                                                                 | <b>40.791</b>                                                                                                                                                                                                                                                                                    | <b>12.741</b>                                                                                                                                                   | <b>35.950</b>                               | <b>3.559.535</b>                       | <b>Balance as of December 31, 2020</b> |
| Tambahan modal disetor            | 28  | 490.890                                                                                                                   | 532                                                                                      | -                                                                                                | -                                                                                                                                                                                                                                                                                                | -                                                                                                                                                               | -                                           | 491.422                                | Additonal paid in capital              |
| Rugi tahun berjalan               | 36  | -                                                                                                                         | -                                                                                        | -                                                                                                | -                                                                                                                                                                                                                                                                                                | -                                                                                                                                                               | (168.063)                                   | (168.063)                              | Loss for the current year              |
| Penghasilan komprehensif lainnya  |     | -                                                                                                                         | -                                                                                        | 45.463                                                                                           | (8.459)                                                                                                                                                                                                                                                                                          | 34.051                                                                                                                                                          | -                                           | 71.055                                 | Other comprehensive income             |
| <b>Saldo per 31 Desember 2021</b> |     | <b>2.242.372</b>                                                                                                          | <b>415.285</b>                                                                           | <b>1.349.281</b>                                                                                 | <b>32.332</b>                                                                                                                                                                                                                                                                                    | <b>46.792</b>                                                                                                                                                   | <b>(132.113)</b>                            | <b>3.953.949</b>                       | <b>Balance as of December 31, 2021</b> |

Catatan atas Laporan Keuangan terlampir yang merupakan bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan

The accompanying Notes to Financial Statements for an integral part of the Financial Statements taken as a whole

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**LAPORAN ARUS KAS**  
**Untuk Tahun yang Berakhir Tanggal 31 Desember 2021**  
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**STATEMENTS OF CASH FLOW**  
**For the Year Ended December 31, 2021**  
**(Expressed in million Rupiah, unless otherwise specified)**

|                                                                                                   | Catatan/<br>Notes | 2021               | 2020               |                                                                                                           |
|---------------------------------------------------------------------------------------------------|-------------------|--------------------|--------------------|-----------------------------------------------------------------------------------------------------------|
| <b>ARUS KAS DARI AKTIVITAS OPERASI</b>                                                            |                   |                    |                    | <b>CASH FLOWS FROM OPERATING ACTIVITIES</b>                                                               |
| Penerimaan bunga                                                                                  |                   | 1.503.256          | 1.559.410          | Receipts of interest                                                                                      |
| Pembayaran bunga                                                                                  |                   | (816.672)          | (1.129.480)        | Payment of interest                                                                                       |
| Pembayaran beban tenaga kerja                                                                     |                   | (286.793)          | (306.034)          | Payment of personal expenses                                                                              |
| Pembayaran beban umum dan administrasi                                                            |                   | (458.082)          | (572.413)          | Payment of general and administrative expenses                                                            |
| Pembayaran beban operasional                                                                      |                   | (71.168)           | (257.939)          | Payment of operating expenses                                                                             |
| Pembayaran beban non-operasional lainnya – bersih                                                 |                   | 2.122              | (18.383)           | Payment of non-operating expenses – net                                                                   |
| <b>Arus kas sebelum perubahan dalam aset dan liabilitas operasi</b>                               |                   | <b>(127.337)</b>   | <b>(724.839)</b>   | <b>Cash flow before changes in operating assets and liabilities</b>                                       |
| Penurunan (penambahan) aset operasi:                                                              |                   |                    |                    | Decrease (increase) in operating assets:                                                                  |
| Kredit yang diberikan                                                                             |                   | 1.372.637          | 440.071            | Loans                                                                                                     |
| Aset lain-lain                                                                                    |                   | 488.710            | (228.981)          | Other assets                                                                                              |
| Penambahan (penurunan) liabilitas operasi:                                                        |                   |                    |                    | Increase (decrease) in operating liabilities:                                                             |
| Liabilitas segera                                                                                 | 19                | (4.800)            | (12.828)           | Liabilities due immediately                                                                               |
| Simpanan nasabah                                                                                  | 20                | (4.494.374)        | 5.250.537          | Deposit from customer                                                                                     |
| Simpanan dari bank lain                                                                           | 21                | (103.497)          | 112.205            | Deposit from other banks                                                                                  |
| Beban akrual dan liabilitas lain-lain                                                             |                   | (165.699)          | 285.728            | Accrued expenses and other liabilities                                                                    |
| <b>Kas bersih diperoleh dari (digunakan untuk) aktivitas operasi</b>                              |                   | <b>(3.034.360)</b> | <b>5.121.893</b>   | <b>Net cash provided from (used for) operating activities</b>                                             |
| <b>ARUS KAS DARI AKTIVITAS INVESTASI</b>                                                          |                   |                    |                    | <b>CASH FLOWS FROM INVESTMENT ACTIVITIES</b>                                                              |
| Hasil penjualan aset tetap                                                                        | 16                | 454                | 1.050              | Proceeds from sale of fixed assets                                                                        |
| Perolehan aset tak berwujud                                                                       |                   | (4.451)            | -                  | Acquisition of intangible assets                                                                          |
| Penjualan (Pembelian) efek-efek - bersih                                                          | 8                 | (1.183.178)        | 180.721            | Sale (purchase) of marketable securities – net                                                            |
| Efek-efek yang dibeli dengan janji dijual Kembali                                                 |                   | 5.378.819          | (6.441.728)        | Securities purchased under agreement to resell                                                            |
| Perolehan aset tetap                                                                              | 16                | (21.248)           | (16.616)           | Acquisition of fixed assets                                                                               |
| <b>Kas bersih diperoleh dari (digunakan untuk) aktivitas investasi</b>                            |                   | <b>4.170.396</b>   | <b>(6.276.573)</b> | <b>Net cash provided from (used in) investing activities</b>                                              |
| <b>ARUS KAS DARI AKTIVITAS PENDANAAN</b>                                                          |                   |                    |                    | <b>CASH FLOWS FROM FINANCING ACTIVITIES</b>                                                               |
| Pelaksanaan Waran Seri I                                                                          | 27, 28            | 491.422            | -                  | Exercise of Warrants Series I                                                                             |
| Penerimaan pinjaman subordinasi                                                                   | 26                | -                  | 200.000            | Receiving of subordinated loan                                                                            |
| <b>Kas bersih diperoleh dari aktivitas Pendanaan</b>                                              |                   | <b>491.422</b>     | <b>200.000</b>     | <b>Net cash provided from financing activities</b>                                                        |
| <b>KENAIKAN (PENURUNAN) KAS DAN SETARA KAS</b>                                                    |                   | <b>1.627.458</b>   | <b>(954.680)</b>   | <b>INCREASE (DECREASE) CASH AND CASH EQUIVALENTS</b>                                                      |
| Pengaruh perubahan kurs mata uang asing                                                           |                   | 6.393              | 7.539              | Effect of foreign currency exchange rate changes                                                          |
| <b>KAS DAN SETARA KAS AWAL TAHUN</b>                                                              |                   | <b>2.869.279</b>   | <b>3.816.420</b>   | <b>CASH AND CASH EQUIVALENTS AT THE BEGINNING OF YEAR</b>                                                 |
| <b>KAS DAN SETARA KAS AKHIR TAHUN</b>                                                             |                   | <b>4.503.130</b>   | <b>2.869.279</b>   | <b>CASH AND CASH EQUIVALENTS AT THE END OF YEAR</b>                                                       |
| Kas dan setara kas terdiri dari:                                                                  |                   |                    |                    | Cash and cash equivalents at the end of year consist of:                                                  |
| Kas                                                                                               | 4                 | 276.539            | 286.779            | Cash                                                                                                      |
| Giro pada Bank Indonesia                                                                          | 5                 | 1.532.310          | 926.163            | Current accounts with Bank Indonesia                                                                      |
| Giro pada bank lain                                                                               | 6                 | 720.754            | 559.150            | Current account with other banks                                                                          |
| Penempatan pada bank Indonesia dan bank lain yang jatuh tempo dalam 3 bulan dari tanggal akuisisi | 7                 | 1.973.527          | 1.097.187          | Placements with Bank Indonesia and other banks that will mature within 3 months from the date acquisition |
| <b>Jumlah</b>                                                                                     |                   | <b>4.503.130</b>   | <b>2.869.279</b>   | <b>Total</b>                                                                                              |

Catatan atas Laporan Keuangan terlampir yang merupakan bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan

The accompanying Notes to Financial Statements form an integral part of the Financial Statements taken as a whole

**1. UMUM**

**a. Pendirian dan Informasi Umum**

PT Bank Artha Graha Internasional Tbk ("Bank") semula didirikan dengan nama PT Inter-Pacific Financial Corporation berdasarkan Akta No.12 tanggal 7 September 1973 dan Akta Perubahan No.26 tanggal 13 Desember 1974 yang dibuat di hadapan Bagijo, SH, pengganti dari Eliza Pondaag, SH, Notaris di Jakarta. Anggaran Dasar Bank tersebut telah disahkan oleh Menteri Kehakiman Republik Indonesia berdasarkan Surat Keputusan No.Y.A.5/2/12 tanggal 3 Januari 1975 dan telah didaftarkan dalam Buku Register di Kantor Pengadilan Negeri Jakarta di bawah No.119 dan No.120, keduanya tanggal 11 Januari 1975, serta telah diumumkan dalam Berita Negara Republik Indonesia No.6 Tambahan No.47 tanggal 21 Januari 1975.

Anggaran Dasar Bank telah mengalami beberapa kali perubahan, terakhir dengan Akta tertanggal 13 November 2020 No.16, dibuat di hadapan Mochamad Nova Faisal SH., MKN, Notaris di Jakarta, akta mana telah memperoleh persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia berdasarkan Keputusan No.AHU-0076681.AH.01.02 tanggal 17 November 2020 dan pemberitahuan perubahan anggaran dasar tersebut telah diterima dan dicatat dalam database Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia, sebagaimana termuat dalam Surat tertanggal 17 November 2020 No.AHU-AH.01.03-0408169, telah didaftarkan dalam Daftar Perseroan No.AHU-0191841.AH.01.1 1 tanggal 17 November 2020.

Sesuai dengan Pasal 3 Anggaran Dasar Bank, ruang lingkup kegiatan Bank adalah melakukan kegiatan usaha sebagai bank umum sesuai dengan Undang-Undang dan peraturan yang berlaku.

Bank memulai operasi komersial sebagai lembaga keuangan bukan bank pada bulan Januari 1975, selanjutnya melakukan operasi komersial sebagai bank umum pada tanggal 24 Februari 1993 berdasarkan Surat Keputusan Menteri Keuangan Republik Indonesia No.176/KMK.017/1993, perizinan tersebut diubah dengan terlaksananya penggabungan usaha (*merger*) PT Bank Artha Graha ke dalam PT Bank Inter-Pacific Tbk yang mendapatkan pernyataan efektif dari Badan Pengawas Pasar Modal dan Lembaga Keuangan (Bapepam dan LK) berdasarkan Surat Ketua Bapepam dan LK No.S-769/PM/2005 tanggal 13 April 2005, serta memperoleh persetujuan Bank Indonesia berdasarkan Surat Keputusan Gubernur Bank Indonesia No.7/32/KEP.GBI/2005 tanggal 15 Juni 2005 tentang Pemberian Izin Penggabungan Usaha (*merger*) PT Bank Artha Graha ke dalam PT Bank Inter-Pacific Tbk. Izin usaha PT Bank Inter-Pacific Tbk diubah berdasarkan Surat Keputusan Gubernur Bank Indonesia No.7/49/KEP.GBI/2005 tanggal 16 Agustus 2005 tentang Perubahan Izin Usaha Atas Nama PT Bank Inter-Pacific Tbk menjadi Izin Usaha Atas Nama PT Bank Artha Graha Internasional Tbk.

**1. GENERAL**

**a. Establishment and General Information**

PT Bank Artha Graha Internasional Tbk ("the Bank") initially was established under the name of PT Inter-Pacific Financial Corporation based on Deed No.12 dated September 7, 1973 and Amendment Deed No.26 dated December 13, 1974 which made in front of Bagijo, SH, substitute notary of Eliza Pondaag, SH, Notary in Jakarta. The Bank's Articles of Association was approved by the Ministry of Justice of the Republic of Indonesia in its Decision Letter No.Y.A.5/2/12 dated January 3, 1975 and has been registered in the Register Book of Jakarta District Court Office under No.119 and No.120, both dated January 11, 1975, and was published in the State Gazette of the Republic of Indonesia No.6 Supplement No.47 dated January 21, 1975.

The Bank's Articles of Association have undergone several changes, most recently with the Deed dated November 13, 2020 No.16, made before Mochamad Nova Faisal SH., MKN, Notary in Jakarta, which deed has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia based on Decree No.AHU-0076681.AH.01.02 dated November 17, 2020 and the notice of amendment to the articles of association has been received and recorded in the database of the Administrative System of legal entities of the Ministry of Law and Human Rights of the Republic of Indonesia, as contained in the Letter dated November 17, 2020 No.AHU-AH.01.03-0408169, has been registered in the Company's Register No.AHU-0191841.AH.01.1 1 dated November 17, 2020.

According to Article 3 of the Bank's Articles of Association, the Bank's scope of activities is to engage in general banking services in accordance with prevailing Laws and regulations.

The Bank started its commercial activities as a non-bank financial institution in January 1975, and then engaged in general banking services dated February 24, 1993 based on Decision Letter of the Ministry of Finance of the Republic of Indonesia No.176/KMK.017/1993, the license changed due to merger of PT Bank Artha Graha into PT Bank Inter-Pacific Tbk which obtained an effective statement from the Capital Market and Financial Institution Supervisory Agency (Bapepam and LK) in Letter of Bapepam and LK Chairman No.S-769/PM/2005 dated April 13, 2005, and obtained approval from Bank Indonesia in Decision Letter of Bank Indonesia Governor No.7/32/KEP.GBI/2005 dated June 15, 2005 about Granting Merger Approval of PT Bank Artha Graha into PT Bank Inter-Pacific Tbk. The license of PT Bank Inter-Pacific Tbk was changed based on Decision Letter of Bank Indonesia Governor No.7/49/KEP.GBI/2005 dated August 16, 2005 regarding The Change of Business License on behalf of PT Bank Inter-Pacific Tbk become PT Bank Artha Graha Internasional Tbk.

**1. UMUM (lanjutan)**

**a. Pendirian dan Informasi Umum (lanjutan)**

Kantor Pusat Bank terletak di Gedung Artha Graha, Kawasan Niaga Terpadu Sudirman, Jalan Jenderal Sudirman Kav. 52-53, Jakarta Selatan. Bank memiliki kantor pusat operasional, kantor cabang, kantor cabang pembantu, kantor kas, *payment poin*, Anjungan Tunai Mandiri (ATM) sebagai berikut (tidak diaudit):

|                              | 2021 |
|------------------------------|------|
| Kantor pusat operasional     | 1    |
| Kantor cabang                | 31   |
| Kantor cabang pembantu       | 36   |
| Kantor kas                   | -    |
| <i>Payment points</i>        | -    |
| <i>Mobile terminal</i>       | 1    |
| Anjungan Tunai Mandiri (ATM) | 118  |

Kantor cabang, kantor cabang pembantu, kantor kas, *payment point* dan ATM berlokasi di berbagai pusat bisnis yang tersebar di seluruh Indonesia, antara lain, di DKI Jakarta, Jawa Barat, Banten, Jawa Tengah, Jawa Timur, Bali, Sumatera Utara, Sumatera Selatan, Riau, Kepulauan Riau, Jambi, Kepulauan Babel, Lampung, Kalimantan Timur, Kalimantan Barat, Kalimantan Selatan, Sulawesi Selatan, Sulawesi Utara, Sulawesi Tenggara, Kupang, Maluku Utara Ternate, Maluku-Ambon.

**b. Penawaran Umum Saham Bank**

Pada tanggal 10 Juli 1990, Bank memperoleh pernyataan efektif dari Ketua Badan Pengawas Pasar Modal (Bapepam) berdasarkan Surat No. SI-124/SHM/MK.10/1990 untuk melakukan Penawaran Umum Saham Perdana kepada masyarakat sejumlah 5.000.000 saham dengan nilai nominal Rp1.000 (Rupiah penuh) per saham yang merupakan 20% dari modal yang ditempatkan. Pada tanggal 23 Agustus 1990, saham tersebut masing-masing dicatatkan pada Bursa Efek Jakarta dan Bursa Efek Surabaya. Pada tanggal 19 April 1999, Bursa Efek Surabaya menyetujui permohonan Bank untuk membatalkan pencatatan saham Bank di Bursa Efek Surabaya.

Pada tanggal 24 September 1999, Bank memperoleh pernyataan efektif dari Ketua Bapepam berdasarkan Surat No. S-1761/PM/1999 untuk melakukan Penawaran Umum Terbatas (PUT) I kepada para pemegang saham dalam rangka penerbitan Hak Memesan Efek Terlebih Dahulu (HMETD) sejumlah 9.625.000.000 saham seri B dengan nilai nominal Rp15 (Rupiah penuh) per saham dan harga penawaran Rp100 (Rupiah penuh) per saham. Pada tanggal 27 September 1999, saham tersebut telah dicatatkan pada Bursa Efek Jakarta.

**1. GENERAL (continued)**

**a. Establishment and General Information (continued)**

*The Bank's Head Office is located at Artha Graha Building, Sudirman Commercial Business District, Jalan Jenderal Sudirman Kav. 52-53, South Jakarta. The Bank has operational head office, branches, sub branches, cash offices, payment points, Automatic Teller Machines (ATM) as follows (unaudited):*

|  | 2020 |                                 |
|--|------|---------------------------------|
|  | 1    | Operational head office         |
|  | 31   | Branches                        |
|  | 40   | Sub branches                    |
|  | 2    | Cash offices                    |
|  | 6    | Payment points                  |
|  | 1    | Mobile terminal                 |
|  | 124  | Automatic Teller Machines (ATM) |

*The branches, sub branches, cash offices, payment points and ATM are located in various major business centers throughout Indonesia, among others, DKI Jakarta, Jawa Barat, Banten, Jawa Tengah, Jawa Timur, Bali, Sumatera Utara, Sumatera Selatan, Riau, Kepulauan Riau, Jambi, Kepulauan Babel, Lampung, Kalimantan Timur, Kalimantan Barat, Kalimantan Selatan, Sulawesi Selatan, Sulawesi Utara, Sulawesi Tenggara, Kupang, Maluku Utara Ternate, Maluku-Ambon.*

**b. Public Offering of the Bank's Shares**

*On July 10, 1990, the Bank obtained an effective statement from the Chairman of the Capital Market Supervisory Agency (Bapepam) in its Letter No. SI-124/SHM/MK.10/1990 to conduct Initial Public Offering of 5,000,000 shares with par value of Rp1,000 (full Rupiah amount) per share that was 20% of paid-up capital. On August 23, 1990, the shares were listed on the Jakarta Stock Exchange and Surabaya Stock Exchange, respectively. On April 19, 1999, the Surabaya Stock Exchange approved the Bank's application to delist its shares in the Surabaya Stock Exchange.*

*On September 24, 1999, the Bank obtained an effective statement from the Chairman of Bapepam in its Letter No. S-1761/PM/1999 to conduct Limited Public Offering (LPO) I to its shareholders with Pre-emptive Rights of 9,625,000,000 Series B shares with par value of Rp15 (full Rupiah amount) per share and offering price of Rp100 (full Rupiah amount) per share. On September 27, 1999, these shares were listed in the Jakarta Stock Exchange.*

**1. UMUM (lanjutan)**

**b. Penawaran Umum Saham Bank (lanjutan)**

Pada tanggal 17 April 2007, Bank memperoleh pernyataan efektif dari Ketua Badan Pengawas Pasar Modal dan Lembaga Keuangan (Bapepam dan LK) berdasarkan Surat No. S-1746/BL/2007 untuk melakukan PUT II kepada para pemegang saham dalam rangka penerbitan HMETD sejumlah 840.007.286 saham dengan nilai nominal Rp110,88 (Rupiah penuh) per saham dan harga penawaran Rp115 (Rupiah penuh) per saham. Pada tanggal 2 Mei 2007, saham tersebut telah dicatatkan pada Bursa Efek Indonesia.

Pada tanggal 1 Desember 2008, Bank memperoleh pernyataan efektif dari Ketua Bapepam dan LK berdasarkan Surat No. S-8684/BL/2008 untuk melakukan PUT III kepada para pemegang saham dalam rangka penerbitan HMETD sejumlah 2.695.025.224 saham dengan nilai nominal Rp110,88 (Rupiah penuh) per saham dan harga penawaran Rp111,00 (Rupiah penuh) per saham. Pada tanggal 7 Januari 2009, saham tersebut telah dicatatkan pada Bursa Efek Indonesia.

Pada tanggal 5 Desember 2012, Bank memperoleh pernyataan efektif dari Ketua Bapepam dan LK berdasarkan Surat No. S-13878/BL/2012 untuk melakukan PUT IV kepada para pemegang saham dalam rangka penerbitan HMETD sejumlah 4.513.198.014 saham dengan nilai nominal sebesar Rp110,88 (Rupiah penuh) per saham dan harga penawaran sebesar Rp111,00 (Rupiah penuh) per saham. Pada tanggal 21 Desember 2012, saham tersebut telah dicatatkan pada Bursa Efek Indonesia.

Pada tanggal 23 November 2016, Bank memperoleh pernyataan efektif dari Kepala Eksekutif Pengawas Pasar Modal Otoritas Jasa Keuangan berdasarkan Surat No. S-682/D.04/2016 untuk melakukan PUT V kepada para pemegang saham dalam rangka penerbitan HMETD sejumlah 2.707.918.808 saham dengan nilai nominal sebesar Rp110,88 (Rupiah penuh) per saham dan harga pelaksanaan sebesar Rp111,00 (Rupiah penuh) per saham.

Bank secara bersamaan menerbitkan Waran Seri I sebanyak 4.513.198.013 saham dimana 6 (enam) saham hasil pelaksanaan HMETD melekat 10 (sepuluh) Waran Seri I yang diberikan secara cuma-cuma sebagai insentif bagi pemegang HMETD yang melaksanakan haknya. Setiap 1 (satu) Waran Seri I dapat digunakan oleh pemegangnya untuk membeli 1 (satu) saham baru Perseroan dengan membayar harga yang sama dengan harga pelaksanaan HMETD yakni Rp111,00 (seratus sebelas rupiah) per saham dalam periode pelaksanaan yakni 19 Juni 2017 sampai dengan 7 Desember 2021.

Pelaksanaan Waran Seri I sampai dengan 7 Desember 2021 sebanyak 4.427.219.858 saham, sehingga Waran Seri I yang tidak dilaksanakan sebanyak 85.978.155 saham.

**1. GENERAL (continued)**

**b. Public Offering of the Bank's Shares (continued)**

On April 17, 2007, the Bank obtained an effective statement from the Chairman of Capital Market and Financial Institution Supervisory Agency (Bapepam and LK) in its Letter No. S-1746/BL/2007 to conduct LPO II to its shareholders with Pre-emptive Rights of 840,007,286 shares with par value of Rp110.88 (full Rupiah amount) per share and offering price of Rp115 (full Rupiah amount) per share. On May 2, 2007, these shares were listed in the Indonesia Stock Exchange.

On December 1, 2008, the Bank obtained an effective statement from the Chairman of Bapepam and LK in its Letter No. S-8684/BL/2008 to conduct LPO III to its shareholders with Pre-emptive Rights of 2,695,025,224 shares with par value of Rp110.88 (full Rupiah amount) per share and offering price of Rp111.00 (full Rupiah amount) per share. On January 7, 2009, these shares were listed in the Indonesia Stock Exchange.

On December 5, 2012, the Bank obtained an effective statement from the Chairman of Bapepam and LK in its Letter No. S-13878/BL/2012 to conduct LPO IV to its shareholders with Pre-emptive Rights of 4,513,198,014 shares with par value of Rp110.88 (full Rupiah amount) per share and offering price of Rp111.00 (full Rupiah amount) per share. On December 21, 2012, these shares were listed in the Indonesia Stock Exchange.

On November 23, 2016, the Bank obtained an effective statement from the Chief Executive of the Capital Market Supervisory Financial Services Authority based on the Letter of No. S-682/D.04/2016 to conduct a PUT V to shareholders for the issuance of Pre-emptive Rights of 2,707,918,808 shares with a par value of Rp110.88 (full Rupiah) per share and an exercise price of Rp111.00 (full Rupiah) per share.

The Bank simultaneously issued Series I Warrants totaling 4,513,198,013 shares of which 6 (six) shares resulting from the exercise of the Preemptive Rights were attached to 10 (ten) Series I Warrants which were given free of charge as an incentive for the Rights holders who exercised their rights. Each 1 (one) Series I Warrant may be used by the holder to purchase 1 (one) new share of the Company by paying the same price as the exercise price of the Preemptive Rights, which is Rp.111.00 (one hundred and eleven rupiah) per share in the exercise period, which is June 19, 2017 to December 7, 2021.

The exercise of Series I Warrants until December 7, 2021 is 4,427,219,858 shares, so that the Series I Warrants that are not exercised are 85,978,155 shares.



**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2021**  
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**NOTES TO FINANCIAL STATEMENTS (continued)**  
**As of and For the Year Ended**  
**December 31, 2021**  
**(Expressed in million Rupiah, unless otherwise specified)**

**1. UMUM (lanjutan)**

**b. Penawaran Umum Saham Bank (lanjutan)**

Berikut adalah kronologis jumlah saham Bank yang ditempatkan dan disetor penuh serta saham yang dicatatkan pada Bursa Efek Indonesia sejak Penawaran Umum Saham Perdana sampai dengan tanggal 31 Desember 2021:

| <b>Keterangan</b>                                                                                                                  | <b>Jumlah Saham/<br/>Number of shares</b> |
|------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|
| Saham yang berasal dari pencatatan saham perdana pada tahun 1990                                                                   | 5.000.000                                 |
| Saham pendiri pada tahun 1990                                                                                                      | 1.500.000                                 |
| Saham pendiri pada tahun 1993                                                                                                      | 3.042.800                                 |
| Saham bonus pada tahun 1993                                                                                                        | 9.542.800                                 |
| Saham pendiri pada tahun 1997                                                                                                      | 15.914.400                                |
| Saham bonus pada tahun 1998                                                                                                        | 8.750.000                                 |
| Penawaran Umum Terbatas I (PUT I) pada tahun 1999                                                                                  | 6.737.500.000                             |
| Bagian yang tidak dapat dicatat ( <i>partial delisting</i> ) atas PUT I pada tahun 2000                                            | (96.875.000)                              |
| Saham pendiri pada tahun 2001                                                                                                      | 2.906.250.000                             |
| Saham yang diterbitkan dalam rangka penggabungan usaha dengan PT Bank Artha Graha pada tahun 2005                                  | 20.347.234.677                            |
| Pencatatan saham tambahan pada tahun 2007                                                                                          | 2                                         |
| Peningkatan nilai nominal saham dari Rp18,48 per saham menjadi Rp110,88 per saham melalui pengurangan jumlah saham pada tahun 2007 | (24.948.216.399)                          |
| Penawaran Umum Terbatas II (PUT II) pada tahun 2007                                                                                | 840.007.286                               |
| Bagian saham yang tidak dapat dicatat ( <i>partial delisting</i> ) atas PUT II                                                     | (8.400.073)                               |
| Penawaran Umum Terbatas III (PUT III) pada tahun 2008                                                                              | 2.695.025.224                             |
| Bagian saham yang tidak dapat dicatat ( <i>partial delisting</i> ) atas PUT III                                                    | (26.950.252)                              |
| Penawaran Umum Terbatas IV (PUT IV) pada tahun 2012                                                                                | 4.513.198.014                             |
| Bagian saham yang tidak dapat dicatat ( <i>partial delisting</i> ) atas PUT IV                                                     | (45.131.980)                              |
| Penawaran Umum Terbatas V (PUT V) pada tahun 2016                                                                                  | 2.707.918.808                             |
| Bagian saham yang tidak dapat dicatat ( <i>partial delisting</i> ) atas PUT V                                                      | (27.079.189)                              |
| Pelaksanaan Waran Seri I                                                                                                           | 4.427.219.858                             |
| Bagian saham yang tidak dapat dicatat ( <i>partial delisting</i> ) atas Waran Seri I                                               | (44.272.199)                              |
| Jumlah saham Bank yang tercatat di Bursa Efek Indonesia pada tanggal 31 Desember 2021                                              | <u>20.021.178.777</u>                     |

PT Cerana Arthaputra setuju untuk tidak dicatatkan sahamnya di Bursa efek sejumlah 1% dari jumlah saham yang dilakukan oleh PT Bank Artha Graha Internasional Tbk, dari jumlah saham setelah dilakukannya pelaksanaan Waran Seri I, yakni sebanyak-banyaknya 202.234.130 saham.

**1. GENERAL (continued)**

**b. Public Offering of the Bank's Shares (continued)**

*The chronological overview of the Bank's issued and fully paid shares and also listed shares in the Indonesia Stock Exchange since the Initial Public Offering until December 31, 2021 is as follows:*

| <b>Description</b>                                                                                                  |
|---------------------------------------------------------------------------------------------------------------------|
| <i>Shares from Initial Public Offering in 1990</i>                                                                  |
| <i>Founders shares in 1990</i>                                                                                      |
| <i>Founders shares in 1993</i>                                                                                      |
| <i>Bonus shares in 1993</i>                                                                                         |
| <i>Founders shares in 1997</i>                                                                                      |
| <i>Bonus shares in 1998</i>                                                                                         |
| <i>Limited Public Offering I (LPO I) in 1999</i>                                                                    |
| <i>Partial delisting from LPO I in 2000</i>                                                                         |
| <i>Founders shares in 2001</i>                                                                                      |
| <i>Issuance of shares in connection with the merger with PT Bank Artha Graha in 2005</i>                            |
| <i>Listing additional shares in 2007</i>                                                                            |
| <i>Increase in par value from Rp18.48 per share to Rp110.88 per share through reduction of total shares in 2007</i> |
| <i>Limited Public Offering II (LPO II) in 2007</i>                                                                  |
| <i>Partial delisting from LPO II</i>                                                                                |
| <i>Limited Public Offering III (LPO III) in 2008</i>                                                                |
| <i>Partial delisting from LPO III</i>                                                                               |
| <i>Limited Public Offering IV (LPO IV) in 2012</i>                                                                  |
| <i>Partial delisting from LPO IV</i>                                                                                |
| <i>Limited Public Offering V (LPO V) in 2016</i>                                                                    |
| <i>Partial delisting from LPO V</i>                                                                                 |
| <i>Execution of Series I Warrants</i>                                                                               |
| <i>Shares that cannot be recorded (partial delisting) of Series I Warrants</i>                                      |
| <i>Total Bank's listed shares in the Indonesia Stock Exchange as of December 31, 2021</i>                           |

*PT Cerana Arthaputra agreed not to list its shares on the Stock Exchange amounting to 1% of the number of shares made by PT Bank Artha Graha Internasional Tbk, from the number of shares after the implementation of Series I Warrants, which is as many as 202,234,130 shares.*

**1. UMUM (lanjutan)**

**c. Susunan Pengurus Bank dan Karyawan**

**Dewan Komisaris dan Direksi**

Berdasarkan Akta Pernyataan Keputusan Rapat No.177 tanggal 23 Agustus 2021, susunan Dewan Komisaris dan Direksi Bank pada tanggal 31 Desember 2021 adalah sebagai berikut:

**Dewan Komisaris:**

Komisaris Utama/  
 Komisaris Independen  
 Wakil Komisaris Utama  
 Wakil Komisaris Utama  
 Komisaris Independen  
 Komisaris Independen

Kiki Syahnakri  
  
 Tomy Winata  
 Sugianto Kusuma  
 Nicolaus Eko Riwayanto  
 Elizawatie Simon\*)

**Direksi:**

Direktur Utama  
 Wakil Direktur Utama  
 Direktur Kepatuhan dan Independen  
 Direktur  
 Direktur  
 Direktur  
 Direktur

Andy Kasih  
 Christina Harapan  
 Anas Latief  
 Indra Sintung Budianto  
 Indrastomo Nugroho  
 Andy Dharma\*\*)   
 Susana\*\*)

\*) Dalam masa tunggu (*cooling off*)

\*\*) Andy Dharma telah dinyatakan lulus uji kelayakan dan kepatutan OJK pada tanggal 27 Januari 2022.

\*\*) Susana telah dinyatakan lulus uji kelayakan dan kepatutan OJK pada tanggal 27 Januari 2022.

Berdasarkan Akta Pernyataan Keputusan Rapat No. 7 tanggal 05 Oktober 2020, susunan Dewan Komisaris dan Direksi Bank pada tanggal 31 Desember 2020 adalah sebagai berikut:

**Dewan Komisaris:**

Komisaris Utama/  
 Komisaris Independen  
 Wakil Komisaris Utama  
 Wakil Komisaris Utama  
 Komisaris Independen  
 Komisaris Independen

Kiki Syahnakri  
  
 Tomy Winata  
 Sugianto Kusuma  
 Nicolaus Eko Riwayanto  
 Elizawatie Simon\*)

**Direksi:**

Direktur Utama  
 Wakil Direktur Utama  
 Direktur Kepatuhan dan Independen  
 Direktur  
 Direktur

Andy Kasih  
 Christina Harapan  
 Anas Latief  
 Indra Sintung Budianto  
 Indrastomo Nugroho

\*) Dalam masa tunggu (*cooling off*)

**1. GENERAL (continued)**

**c. Composition of the Bank's Management and Employees**

**Board of Commissioners and Directors**

Based on the Deed of Shareholder Resolution No.177 dated August 23, 2021, the composition of the Bank's Boards of Commissioners and Directors as of December 31, 2021 is as follows:

**Board of Commissioners:**

President Commissioner/  
 Independent Commissioner  
 Vice President Commissioner  
 Vice President Commissioner  
 Independent Commissioner  
 Independent Commissioner

**Board of Directors:**

President Director  
 Vice President Director  
 Compliance and Independent Director  
 Director  
 Director  
 Director  
 Director

\*) In the waiting period (*cooling off*)

\*\*) Andy Dharma has been declared to have passed the OJK fit and proper test and compliance test on January 27, 2022.

\*\*) Susana has been declared to have passed the OJK's fit and proper test and compliance test on January 27, 2022.

Based on the Deed of Shareholder Resolution No. 7 dated October 05, 2020, the composition of the Bank's Boards of Commissioners and Directors as of December 31, 2020 is as follows:

**Board of Commissioners:**

President Commissioner/  
 Independent Commissioner  
 Vice President Commissioner  
 Vice President Commissioner  
 Independent Commissioner  
 Independent Commissioner

**Board of Directors:**

President Director  
 Vice President Director  
 Compliance and Independent Director  
 Director  
 Director

\*) On hold (*cooling off*)

**1. UMUM (lanjutan)**

**c. Susunan Pengurus Bank dan Karyawan (lanjutan)**

**Komite Audit, Komite Pemantau Risiko dan Komite Remunerasi dan Nominasi**

**Komite Audit**

Berdasarkan Keputusan Dewan Komisaris No.005/KOM-BAGI/VIII/2021 tanggal 23 Agustus 2021 dan Keputusan Dewan Komisaris pada tanggal 6 Juli 2020 dengan Surat Keputusan Komisaris No.001/KOM-BAGI/VII/2020, susunan Komite Audit pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

|         | <b>2021</b>     |
|---------|-----------------|
| Ketua   | Kiki Syahnakri  |
| Anggota | Edijanto        |
| Anggota | Suryani Purwita |
| Anggota | -               |

**Komite Pemantau Risiko**

Berdasarkan Keputusan Dewan Komisaris No.005/KOM-BAGI/VIII/2021 tanggal 23 Agustus 2021 dan Keputusan Dewan Komisaris pada tanggal 6 Juli 2020 dengan Surat Keputusan Komisaris No.001/KOM-BAGI/VII/2020, susunan Komite Audit pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

|         | <b>2021</b>            |
|---------|------------------------|
| Ketua   | Nicolaus Eko Riwayanto |
| Anggota | Edijanto               |
| Anggota | Suryani Purwita        |
| Anggota | -                      |

**Komite Remunerasi dan Nominasi**

Berdasarkan Keputusan Dewan Komisaris tanggal 23 Agustus 2021 No.005/KOM-BAGI/VIII/2021 dan tanggal 1 Desember 2019 No. 007/KOM-BAGI/XII/2019, susunan Komite Pemantau Risiko pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

|         | <b>2021</b>            |
|---------|------------------------|
| Ketua   | Nicolaus Eko Riwayanto |
| Anggota | Tomy Winata            |
| Anggota | Elvin Halim            |

**Sekretaris Perusahaan dan Satuan Kerja Audit Internal**

**Sekretaris Perusahaan**

Berdasarkan Surat Keputusan No. SK-MT/SDM/0357/IX/2021 tanggal 21 September 2021 efektif 22 September 2021 dan No. SK-MT/SDM/0962/XI/2020 tanggal 5 November 2020 efektif tertanggal 10 November 2020 Sekretaris Perusahaan pada tanggal 31 Desember 2021 dan 2020 masing-masing adalah Marlene Gunawan dan Susana.

**1. GENERAL (continued)**

**c. Composition of the Bank's Management and Employees (continued)**

**Audit Committee, Risk Monitoring Committee and Remuneration and Nomination Committee**

**Audit Committee**

Based on the Decision of the Board of Commissioners No.005/KOM-BAGI/VIII/2021 dated August 23, 2021 and the Decision of the Board of Commissioners on July 6, 2020 with the Decree of the Commissioner No.001/KOM-BAGI/VII/2020, the composition of the Audit Committee as of December 31, 2021 and 2020 are as follows:

|                        | <b>2020</b> |          |
|------------------------|-------------|----------|
| Kiki Syahnakri         |             | Chairman |
| Nicolaus Eko Riwayanto |             | Member   |
| Edijanto               |             | Member   |
| Friso Palilingan       |             | Member   |

**Risk Monitoring Committee**

Based on the Decision of the Board of Commissioners No.005/KOM-BAGI/VIII/2021 dated August 23, 2021 and the Decision of the Board of Commissioners on July 6, 2020 with the Decree of the Commissioner No.001/KOM-BAGI/VII/2020, the composition of the Audit Committee as of 31 December 2021 and 2020 are as follows:

|                        | <b>2020</b> |          |
|------------------------|-------------|----------|
| Kiki Syahnakri         |             | Chairman |
| Nicolaus Eko Riwayanto |             | Member   |
| Edijanto               |             | Member   |
| Friso Palilingan       |             | Member   |

**Remuneration and Nomination Committee**

Based on the Decision of the Board of Commissioners dated August 23, 2021 No. 005/KOM-BAGI/VIII/2021 and December 1, 2019 No. 007/KOM-BAGI/XII/2019, the composition of the Risk Monitoring Committee as of December 31, 2021 and 2020 is as follows:

|                        | <b>2020</b> |          |
|------------------------|-------------|----------|
| Nicolaus Eko Riwayanto |             | Chairman |
| Tomy Winata            |             | Member   |
| Yohana Paliling        |             | Member   |

**Corporate Secretary and Internal Audit Working Unit**

**Corporate Secretary**

Based on Decree No.SK-MT/SDM/0357/IX/2021 dated 21 September 2021 effective 22 September 2021 and No.SK-MT/SDM/0962/XI/2020 dated November 5, 2020 effective November 10, 2020 The Corporate Secretary on December 31, 2021 and 2020 are Marlene Gunawan and Susana, respectively.

**1. UMUM (lanjutan)**

**c. Susunan Pengurus Bank dan Karyawan (lanjutan)**

**Sekretaris Perusahaan dan Satuan Kerja Audit Internal (lanjutan)**

**Satuan Kerja Audit Internal**

Berdasarkan Surat Keputusan Direksi No.SK-MT/SDM/0704/X/2020 tanggal 14 Oktober 2020 dan SK-PKT/SDM/00133/I/17 tanggal 11 Januari 2017, Kepala Satuan Kerja Audit Internal (SKAI) pada tanggal 31 Desember 2021 dan 2020 adalah Adhyaksa Sitepu dan Susana.

Manajemen kunci Bank meliputi Dewan Komisaris, Direksi dan Komite Audit. Jumlah imbalan kerja jangka pendek (gaji dan remunerasi) yang dibayarkan kepada personil manajemen kunci Bank untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

|                 | <b>2021</b>   | <b>2020</b>   |
|-----------------|---------------|---------------|
| Dewan Komisaris | 10.006        | 11.483        |
| Direksi         | 10.359        | 11.305        |
| <b>Jumlah</b>   | <b>20.365</b> | <b>22.788</b> |

Tidak ada kompensasi dalam bentuk imbalan pasca kerja, imbalan kerja jangka panjang lainnya, pesangon pemutusan kontrak kerja dan pembayaran berbasis saham kepada personil manajemen kunci Bank.

Pada tanggal 31 Desember 2021 dan 2020, Bank memiliki karyawan masing-masing sejumlah 1.581 dan 1.787 (tidak diaudit).

**d. Penyelesaian Laporan Keuangan**

Manajemen Bank bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan yang telah diselesaikan dan diotorisasi untuk diterbitkan pada tanggal 22 Maret 2022.

**1. GENERAL (continued)**

**c. Composition of the Bank's Management and Employees (continued)**

**Corporate Secretary and Internal Audit Working Unit (continued)**

**Internal Audit Working Unit**

Based on Board of Directors' Decision Letter No.SK-MT/SDM/0704/X/2020 dated October 14, 2020 No. SK-PKT/SDM/00133/I/17 dated January 11, 2017, the Chief of Internal Audit Working Unit (IAWU) as of December 31, 2021 and 2020 is Adhyaksa Sitepu and Susana.

The Bank's key management consist of the Board of Commissioners, Board of Directors and Audit Committee. Total short-term employee benefits (salaries and remuneration) paid to the key management personnel of the Bank for the years ended December 31, 2021 and 2020 are as follows:

|               | <b>2021</b>   | <b>2020</b>   |                        |
|---------------|---------------|---------------|------------------------|
|               | 10.006        | 11.483        | Board of Commissioners |
|               | 10.359        | 11.305        | Board of Directors     |
| <b>Jumlah</b> | <b>20.365</b> | <b>22.788</b> | <b>Total</b>           |

There are no compensation of post-employment benefits, other long-term employee benefits, termination benefits and share-based payments to the key management personnel of the Bank.

As of December 31, 2021 and 2020, the Bank had 1,581 and 1,787 respectively (unaudited).

**d. Completion of the Financial Statements**

The management of the Bank is responsible for the preparation and fair presentation of the financial statements that were completed and authorized to be issued on March 22, 2022.

## **2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING**

Berikut ini adalah kebijakan akuntansi penting yang diterapkan dalam penyusunan laporan keuangan yang sesuai dengan Standar Akuntansi Keuangan Indonesia. Kebijakan ini telah diterapkan secara konsisten terhadap seluruh tahun yang disajikan, kecuali jika dinyatakan lain.

### **a. Pernyataan Kepatuhan dan Dasar Penyusunan Laporan Keuangan**

#### **i. Pernyataan Kepatuhan**

Laporan keuangan telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia ("SAK") yang mencakup Pernyataan Standar Akuntansi Keuangan ("PSAK") dan Interpretasi Standar Akuntansi Keuangan ("ISAK") yang diterbitkan oleh Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia (DSAK - IAI) dan peraturan Bapepam dan LK, yang fungsinya dialihkan kepada Otoritas Jasa Keuangan ("OJK") sejak tanggal 1 Januari 2018, No. VIII.G.7 tentang "Penyajian dan Pengungkapan Laporan Keuangan Emiten atau Perusahaan Publik" yang terdapat dalam Lampiran Keputusan Ketua Bapepam dan LK No. KEP-347/BL/2012 tanggal 25 Juni 2012.

#### **ii. Dasar Penyusunan Laporan Keuangan**

Laporan keuangan telah disusun berdasarkan biaya historis kecuali untuk beberapa akun tertentu yang diukur berdasarkan pengukuran lain sebagaimana diuraikan dalam kebijakan akuntansi dari akun tersebut. Laporan keuangan disusun dengan dasar akrual kecuali laporan arus kas.

Laporan arus kas disusun dengan menggunakan metode langsung dengan mengelompokkan arus kas ke dalam aktivitas operasi, investasi dan pendanaan. Untuk tujuan penyajian laporan arus kas, kas dan setara kas terdiri dari kas, giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain dan Sertifikat Deposito Bank Indonesia yang jatuh tempo dalam 3 (tiga) bulan atau kurang sejak tanggal perolehan yang tidak digunakan sebagai jaminan atas pinjaman yang diterima serta tidak dibatasi penggunaannya.

Dalam penyusunan laporan keuangan sesuai dengan Standar Akuntansi Keuangan di Indonesia, dibutuhkan pertimbangan, estimasi dan asumsi yang mempengaruhi:

- penerapan kebijakan akuntansi,
- jumlah aset dan liabilitas dilaporkan, dan pengungkapan atas aset dan liabilitas kontinjensi pada tanggal laporan keuangan, jumlah pendapatan dan beban selama periode pelaporan.

## **2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

*Presented below are the significant accounting policies adopted in preparing the financial statements, which are in conformity with Indonesian Financial Accounting Standards. These policies have been consistently applied to all year presented, unless otherwise stated.*

### **a. Statement of Compliance and Basis of Financial Statements Preparation**

#### **i. Statement of Compliance**

*The financial statements were prepared and presented in accordance with the Indonesian Financial Accounting Standards ("IFAS") which comprise the Statements of Financial Accounting Standards ("SFAS") and Interpretations of Financial Accounting Standards ("IFAS") issued by the Board of Financial Accounting Standards of the Indonesian Institute of Accountants ("IASB - IAI"), and Bapepam and LK, which function has been transferred to Financial Services Authority ("OJK") starting January 1, 2018, rule No. VIII.G.7 regarding "Financial Statements Presentation and Disclosures for Issuers or Public Companies" as included in the Appendix of the Decision Decree of the Chairman of Bapepam and LK No. KEP-347/BL/2012 dated June 25, 2012.*

#### **Basis of Financial Statements Preparation**

*The financial statements have been prepared under the historical cost except for certain accounts which have been valued on another measurement basis as explained in the accounting policy for such account. The financial statements are prepared under the accrual basis of accounting, except for the statement of cash flows.*

*The statement of cash flows was prepared based on the direct method with cash flows classified into cash flows from operating, investing and financing activities. For the purpose of the statement of cash flows, cash and cash equivalents include cash, current accounts with Bank Indonesia, current accounts with other banks, placements with Bank Indonesia and other banks and Certificates Deposits of Bank Indonesia with original maturities of 3 (three) months or less from the acquisition date, which are not pledged as collateral nor restricted in use.*

*The preparation of financial statements in conformity with Indonesian Financial Accounting Standards requires use of judgments, estimates and assumptions that affect:*

- the application of accounting policies,
- the reported amounts of assets and liabilities, and the disclosure of contingent assets and liabilities at the date of financial statements, the reported amounts of revenues and expenses during the reporting period.

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**a. Pernyataan Kepatuhan dan Dasar Penyusunan Laporan Keuangan (lanjutan)**

**ii. Dasar Penyusunan Laporan Keuangan (lanjutan)**

Walaupun estimasi ini dibuat berdasarkan pengetahuan terbaik manajemen atas kejadian dan tindakan saat ini, hasil aktual mungkin berbeda dengan jumlah yang diestimasi semula.

Estimasi, asumsi dan pertimbangan akuntansi signifikan yang diterapkan dalam penyusunan laporan keuangan Bank diungkapkan pada Catatan 3.

Laporan keuangan disajikan dalam mata uang Rupiah, yang merupakan mata uang fungsional Bank.

Seluruh angka dalam laporan keuangan ini, dibulatkan dan dinyatakan dalam jutaan Rupiah yang terdekat, kecuali dinyatakan lain.

**b. Penerapan Standar Akuntansi Keuangan Baru dan Revisi ("PSAK") dan Interpretasi Standar Akuntansi Keuangan ("ISAK")**

**i. Amendemen/penyesuaian dan interpretasi standar yang berlaku efektif pada tahun berjalan**

Berikut ini adalah standar akuntansi keuangan, perubahan, dan interpretasi standar akuntansi keuangan yang berlaku efektif sejak 1 Januari 2021.

Penyesuaian tahunan PSAK 1: "Penyajian laporan keuangan";

Penyesuaian tahunan PSAK 13: "Properti Investasi";

Penyesuaian tahunan PSAK 48: "Penurunan nilai aset";

Amendemen PSAK 22 "Kombinasi bisnis";

Amendemen PSAK 71: "Instrumen keuangan";

Amendemen PSAK 55: "Instrumen keuangan: Pengakuan dan pengukuran";

PSAK 62: "Kontrak asuransi";

Amendemen PSAK 60: "Instrumen keuangan: Pengungkapan";

Amendemen PSAK 73: "Sewa";

Implementasi dari standar-standar tersebut tidak menghasilkan perubahan substansial terhadap kebijakan akuntansi Bank dan tidak memiliki dampak yang material terhadap laporan keuangan di tahun berjalan atau tahun sebelumnya.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**a. Statement of Compliance and Basis of Financial Statements Preparation (continued)**

**ii. Basis of Financial Statements Preparation (continued)**

Although these estimates are based on management's best knowledge of current events and activities, actual results may differ from those estimates.

Significant accounting estimates, assumptions and judgment applied in the preparation of the Bank's financial statements are disclosed in Note 3.

Financial statements are presented in Rupiah which is the functional currency of the Bank.

The amounts in the financial statements are rounded to and stated in millions of Rupiah, unless otherwise stated.

**b. Adoption of new and Revised Statements of Financial Accounting Standards ("SFAS") and Interpretations of Financial Accounting Standards ("IFAS")**

**i. Amendments/improvements and interpretations to standards effective in the current year**

The followings are financial accounting standard, amendments and interpretation of financial accounting standard which become effective starting January 1, 2021.

Annual improvement SFAS 1: "Presentation of financial statements";

Annual improvement SFAS 13: "Investment properties";

Annual improvement SFAS 48: "Asset impairment";

Amendment of SFAS 22 "Business combination";

Amendment of SFAS 71: "Financial instrument";

Amendment of SFAS 55: "Financial instrument: Recognition and measurement";

SFAS 62: "Insurance contract";

Amendment of SFAS 60: "Financial instrument: Disclosure";

Amendment of SFAS 73: "Lease";

The implementation of the above standards did not result in substantial changes to the Bank's accounting policies and had no material impact to the financial statements for current or prior financial years.



**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**b. Penerapan Standar Akuntansi Keuangan Baru dan Revisi ("PSAK") dan Interpretasi Standar Akuntansi Keuangan ("ISAK") (lanjutan)**

**ii. Standar dan amandemen standar telah diterbitkan tapi belum diterapkan**

Berikut ini ringkasan revisi dan amandemen PSAK dan ISAK yang diterbitkan oleh Dewan Standar Akuntansi Keuangan (DSAK) - IAI yang relevan untuk Bank, namun belum berlaku efektif untuk laporan keuangan pada tanggal 31 Desember 2021:

**Efektif berlaku pada atau setelah tanggal 1 Januari 2022:**

Amendemen PSAK 1: "Penyajian Laporan Keuangan" tentang pengungkapan kebijakan akuntansi yang mengubah istilah "signifikan" menjadi "material" dan memberi penjelasan mengenai kebijakan akuntansi material";

Amendemen PSAK 1: "Penyajian Laporan Keuangan" tentang klasifikasi liabilitas;

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" dan penjelasannya;

Amendemen PSAK 46: "Pajak Penghasilan" tentang Pajak Tangguhan terkait Aset dan Liabilitas yang timbul dari Transaksi Tunggal yang diadopsi dari Amendemen IAS 12 *Income Taxes tentang Deferred Tax related to Assets and Liabilities arising from a Single Transaction*;

Amendemen PSAK No. 57, "Provisi, Liabilitas Kontinjensi, dan Aset Kontinjensi tentang Kontrak Memberatkan - Biaya Memenuhi Kontrak". Amendemen ini mengklarifikasi biaya untuk memenuhi suatu kontrak dalam kaitannya dalam menentukan apakah suatu kontrak merupakan kontrak memberatkan;

Penyesuaian Tahunan 2020 - PSAK No. 71, "Instrumen Keuangan - Imbalan dalam pengujian "10 persen" untuk penghentian pengakuan liabilitas keuangan". Amandemen tersebut mengklarifikasi biaya yang termasuk dalam entitas ketika menilai apakah persyaratan liabilitas keuangan baru atau yang dimodifikasi secara substansial berbeda dari persyaratan liabilitas keuangan asli.

Saat ini, Bank sedang mengevaluasi dan belum menetapkan dampak dari PSAK yang dikeluarkan dan direvisi tersebut terhadap laporan keuangannya.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**b. Adoption of new and Revised Statements of Financial Accounting Standards ("SFAS") and Interpretations of Financial Accounting Standards ("IFAS") (continued)**

**ii. Standards and amendments to standards issued not yet adopted**

The following summarizes the revised and amended SFAS and the IFAS which were issued by the Financial Accounting Standards Board (FASB) are relevant to the Bank, but not yet effective to the Bank on financial statements as of December 31, 2021:

**Effective on or after January 1, 2022:**

*Amendment of SFAS 1: "Presentation of Financial Statements" regarding disclosure of accounting policies that change the term "significant" to "material" and provide explanations of material accounting policies";*

*Amendment of SFAS 1: "Presentation of Financial Statements" regarding classification of liabilities;*

*Amendment of SFAS 16: "Fixed Assets" regarding proceeds before intended use;*

*Amendment of SFAS 25: "Accounting Policies, Changes in Accounting Estimates, and Errors" regarding the definition of "accounting estimates" and their explanations;*

*Amendment of SFAS 46: "Income Tax" on Deferred Tax related to Assets and Liabilities arising from a Single Transaction which adopted from Amended IAS 12 Income Taxes tentang Deferred Tax related to Assets and Liabilities arising from a Single Transaction;*

*Amendments to SFAS 57, "Provisions, Contingent Liabilities, and Contingent Assets on Onerous Contracts - Cost of Fulfilling Contracts". This amendment clarifies the cost of fulfilling a contract in relation to determining whether a contract is a burdensome contract;*

*Annual Adjustment 2020 - SFAS 71, "Financial Instruments - Benefit in the "10 per cent" test for derecognition of financial liabilities". The amendments clarify the costs included in the entity when assessing whether the terms of a new or modified financial liability differ substantially from the terms of the original financial liability*

*The Bank is presently evaluating and has not yet determined the effects of these issued and revised SFAS on its financial statements.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**c. Transaksi dan Saldo dalam Mata Uang Asing**

Kebijakan akuntansi atas transaksi dan saldo dalam mata uang asing didasarkan pada peraturan Bapepam dan LK No. VIII.G.7 dan Pedoman Akuntansi Perbankan Indonesia ("PAPI"). Bank mengacu pada Pedoman Akuntansi Perbankan Indonesia ("PAPI") dimana transaksi dalam mata uang asing dijabarkan ke mata uang Rupiah dengan menggunakan kurs laporan (penutupan) yang ditetapkan oleh Bank Indonesia yaitu kurs tengah yang merupakan rata-rata kurs beli dan kurs jual berdasarkan Reuters pada pukul 16.00 Waktu Indonesia Barat yang berlaku pada tanggal tersebut.

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 pada laporan laba rugi dan penghasilan komprehensif lain tahun berjalan.

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 menjabarkan pada tanggal 31 Desember 2021 dan 2020 (Rupiah penuh):

|                       | <b>2021</b> | <b>2020</b> |
|-----------------------|-------------|-------------|
| Poundsterling Inggris | 19.250,86   | 19.012,46   |
| Euro Eropa            | 16.112,46   | 17.234,43   |
| Dolar Amerika Serikat | 14.252,50   | 14.050,00   |
| Dolar Australia       | 10.346,61   | 10.752,47   |
| Dolar Singapura       | 10.554,67   | 10.606,18   |
| Yuan China            | 2.236,50    | 2.157,00    |
| Dolar Hong Kong       | 1.828,03    | 1.812,30    |
| Yen Jepang            | 123,77      | 135,97      |

**d. Aset dan Liabilitas Keuangan**

Aset keuangan diklasifikasikan sebagai aset keuangan yang diukur pada nilai wajar melalui laba rugi, pinjaman yang diberikan dan piutang, aset keuangan dimiliki hingga jatuh tempo dan aset keuangan tersedia untuk dijual. Klasifikasi ini tergantung dari tujuan perolehan aset keuangan tersebut. Manajemen menentukan klasifikasi aset keuangan tersebut pada saat pengakuan awal.

Liabilitas keuangan diklasifikasikan sebagai liabilitas yang diukur pada nilai wajar melalui laba rugi dan liabilitas keuangan yang diukur pada biaya perolehan diamortisasi.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**c. Transactions and Balances in Foreign Currency**

Accounting policy for transactions and balances in foreign currency is based on Bapepam and LK rule No. VIII.G.7 and Accounting Guidelines for Indonesian Bank ("PAPI"). The Bank refers to the Accounting Guidelines for Indonesian Bank ("PAPI") where transactions denominated in a foreign currency are converted into Rupiah using the reporting (closing) rate set by Bank Indonesia that is middle rate which is the average of bid rate and ask rate based on Reuters at 16.00 Western Indonesian Time prevailing at such time.

Exchange gains and losses arising on transactions in foreign currency and on the translation of monetary assets and liabilities denominated in foreign currency are recognized in the current year statement of profit or loss and other comprehensive income.

Non-monetary assets and liabilities in foreign currency are translated using the exchange rate at the date of transaction occur.

Below are the major exchange rates used for translation as of December 31, 2021 and 2020 (Rupiah full amount):

|                       | <b>2021</b> | <b>2020</b> |                             |
|-----------------------|-------------|-------------|-----------------------------|
| Poundsterling Inggris | 19.250,86   | 19.012,46   | Great Britain Poundsterling |
| Euro Eropa            | 16.112,46   | 17.234,43   | European Euro               |
| Dolar Amerika Serikat | 14.252,50   | 14.050,00   | United States Dollar        |
| Dolar Australia       | 10.346,61   | 10.752,47   | Australian Dollar           |
| Dolar Singapura       | 10.554,67   | 10.606,18   | Singapore Dollar            |
| Yuan China            | 2.236,50    | 2.157,00    | China Yuan                  |
| Dolar Hong Kong       | 1.828,03    | 1.812,30    | Hong Kong Dollar            |
| Yen Jepang            | 123,77      | 135,97      | Japanese Yen                |

**d. Financial Assets and Liabilities**

Financial assets are classified as financial assets at fair value through profit or loss, loans and receivables, held-to-maturity financial assets and available-for-sale financial assets. The classification depends on the purpose for which the financial assets were acquired. Management determines the classification of its financial assets at initial recognition.

Financial liabilities are classified as financial liabilities designated at fair value through profit or loss and financial liabilities measured at amortized cost.

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**d. Aset dan Liabilitas Keuangan (lanjutan)**

Pengakuan dan Pengukuran

Klasifikasi instrumen keuangan pada pengakuan awal tergantung pada tujuan dan intensi manajemen serta karakteristik dari instrumen keuangan tersebut. Semua instrumen keuangan pada saat pengakuan awal diukur sebesar nilai wajarnya. Dalam hal aset keuangan atau liabilitas keuangan tidak diukur pada nilai wajar melalui laba rugi, nilai wajar tersebut ditambah biaya transaksi yang dapat diatribusikan secara langsung dengan perolehan atau penerbitan aset keuangan atau liabilitas keuangan tersebut.

Pengukuran aset keuangan dan liabilitas keuangan setelah pengakuan awal tergantung pada klasifikasi aset keuangan dan liabilitas keuangan tersebut.

**i. Aset Keuangan**

Bank mengklasifikasikan aset keuangannya dalam kategori:

- a) aset keuangan yang diukur pada nilai wajar melalui laba rugi,
- b) aset keuangan yang diukur pada nilai wajar melalui pendapatan komprehensif lainnya,
- c) dan aset keuangan yang diukur pada biaya perolehan diamortisasi.

Bank menggunakan 2 (dua) dasar untuk mengklasifikasikan aset keuangan yaitu model bisnis Bank dalam mengelola aset keuangan dan karakteristik arus kas kontraktual dari aset keuangan.

- a) Aset keuangan yang diukur pada nilai wajar melalui laba rugi

Aset keuangan diukur pada nilai wajar melalui laba rugi kecuali tes model bisnis dan tes arus kas kontraktual menunjukkan bahwa aset keuangan masuk ke dalam klasifikasi diukur pada biaya perolehan diamortisasi atau nilai wajar melalui penghasilan komprehensif lain.

Klasifikasi ini ditujukan untuk instrumen keuangan yang dimiliki untuk diperdagangkan atau pada saat pengakuan awal telah ditetapkan oleh Bank untuk diukur pada nilai wajar melalui laba rugi.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**d. Financial Assets and Liabilities (continued)**

Recognition and Measurement

The classification of financial instruments at initial recognition depends on the purpose and management's intention for which the financial instruments were acquired and their characteristics. All financial instruments are measured initially at their fair values. In the case that financial assets or financial liabilities are not designated at fair value through profit or loss, the fair value should be added with attributable transaction costs directly from acquisition or issuance of financial assets or financial liabilities.

The subsequent measurement of financial assets and financial liabilities depends on their classification.

**i. Financial Assets**

The Bank classifies its financial assets into categories:

- a) financial assets measured at fair value through profit or loss,
- b) financial assets measured at fair value through other comprehensive income,
- c) and financial assets measured at amortized cost.

The Bank uses 2 (two) bases for classifying financial assets, namely the Bank's business model for managing financial assets and the characteristics of the contractual cash flows of financial assets.

- a) Financial assets measured at fair value through profit or loss

Financial assets are measured at fair value through profit or loss unless tests of business model and contractual cash flow tests show that financial assets are classified at amortized cost or fair value through other comprehensive income.

This classification is intended for financial instruments held for trading or at initial recognition determined by the Bank to be measured at fair value through profit or loss.

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**d. Aset dan Liabilitas Keuangan (lanjutan)**

**i. Aset Keuangan (lanjutan)**

- b) Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain

Aset keuangan dikelola dalam model bisnis yang tujuannya akan terpenuhi dengan mendapatkan arus kas kontraktual dan menjual aset keuangan dan persyaratan kontraktual dari aset keuangan yang pada tanggal tertentu meningkatkan arus kas yang semata dari pembayaran pokok dan bunga (*solely payments of principal and interest*) dari jumlah pokok terutang.

Pada saat pengakuan awalnya, instrumen utang yang diukur pada nilai wajar melalui penghasilan komprehensif lain diakui pada nilai wajarnya ditambah biaya transaksi dan selanjutnya diukur pada nilai wajarnya dimana keuntungan atau kerugian atas perubahan nilai wajar, keuntungan atau kerugian atas selisih kurs, dan kerugian penurunan nilai, diakui sebagai penghasilan komprehensif lain. Dividen dari instrumen ekuitas diakui di dalam pos laba rugi.

Kerugian kredit ekspektasian diakui sebagai penambah dari penghasilan komprehensif lainnya di dalam laporan posisi keuangan (tidak mengurangi jumlah tercatat aset keuangan dalam laporan keuangan). Pendapatan bunga dihitung menggunakan metode suku bunga efektif.

- c) Aset keuangan yang diukur pada biaya perolehan diamortisasi

Aset keuangan yang diukur pada biaya perolehan diamortisasi jika aset keuangan dikelola dalam model bisnis yang bertujuan untuk memiliki aset keuangan dalam rangka mendapatkan arus kas kontraktual dan persyaratan kontraktual dari aset keuangan yang pada tanggal tertentu meningkatkan arus kas yang semata dari pembayaran pokok dan bunga (*solely payments of principal and interest*) dari jumlah pokok terutang.

Pada saat pengakuan awal, aset keuangan yang diukur pada biaya perolehan diamortisasi diakui pada nilai wajarnya ditambah biaya transaksi dan selanjutnya diukur pada biaya perolehan diamortisasi dengan menggunakan suku bunga efektif.

Pendapatan bunga dari aset keuangan yang diukur pada biaya perolehan diamortisasi dicatat dalam laporan laba rugi dan penghasilan komprehensif lain dan diakui sebagai "Pendapatan bunga". Ketika penurunan nilai terjadi, kerugian penurunan nilai diakui sebagai pengurang dari nilai tercatat aset keuangan dan diakui didalam laporan keuangan sebagai "Pembentukan cadangan kerugian penurunan nilai".

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**d. Financial Assets and Liabilities (continued)**

**i. Financial Assets (continued)**

- b) Financial assets measured at fair value through other comprehensive income

Financial assets are managed by a business model whose goals will be met by getting a cash flow of the cash and selling the financial assets and the contractually requirements of financial assets that on a certain date increase cash flow simply from principal payments and interest (*solely payments of principal and interest*) from the principal amount.

Upon initial recognition, debt instruments measured at fair value through other comprehensive income are recognized at fair value plus transaction costs and subsequently measured at fair value where the gain or loss on changes in fair value, gain or loss on foreign exchange, and impairment losses, recognized as other comprehensive income. Dividends from equity instruments are recognized in the profit or loss account.

Expected credit losses are recognized as an addition to other comprehensive income in the statement of financial position (not reducing the carrying amount of financial assets in the financial statements). Interest income is calculated using the effective interest method.

- c) Financial assets carried at amortized cost

Financial assets measured at amortized cost if the financial assets are managed in a business model that aims to hold financial assets in order to obtain contractual cash flows and the contractual terms of the financial assets that at a certain date increase cash flows (*solely payments of principal and interest*) of the principal amount owed.

At initial recognition, financial assets carried at amortized cost are recognized at fair value plus transaction costs and subsequently measured at amortized cost using the effective interest rate.

Interest income on financial assets measured at amortized cost is recorded in the statements of profit or loss and other comprehensive income and recognized as "Interest income". When an impairment loss occurs, the impairment loss is recognized as a deduction from the carrying amount of the financial asset and recognized in the financial statements as "Allowance for impairment losses".

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**d. Aset dan Liabilitas Keuangan (lanjutan)**

**ii Liabilitas Keuangan**

Bank mengklasifikasikan liabilitas keuangan dalam kategori :

- a) liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi dan
- b) liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi

- a) Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi

Kategori ini terdiri dari dua sub-kategori: liabilitas keuangan diklasifikasikan sebagai diperdagangkan dan liabilitas keuangan yang pada saat pengakuan awal telah ditetapkan oleh Bank untuk diukur pada nilai wajar melalui laba rugi.

Liabilitas keuangan diklasifikasikan sebagai diperdagangkan jika diperoleh terutama untuk tujuan dijual atau dibeli kembali dalam waktu dekat atau jika merupakan bagian dari portofolio instrumen keuangan tertentu yang dikelola bersama dan terdapat bukti mengenai pola ambil untung dalam jangka pendek yang terkini. Derivatif diklasifikasikan sebagai liabilitas diperdagangkan kecuali ditetapkan dan efektif sebagai instrumen lindung nilai.

Keuntungan dan kerugian yang timbul dari perubahan nilai wajar liabilitas keuangan yang diklasifikasikan sebagai diperdagangkan dicatat dalam laporan laba rugi dan penghasilan komprehensif lain sebagai pendapatan dari kelompok diperdagangkan - bersih. Beban bunga dari liabilitas keuangan diklasifikasikan sebagai diperdagangkan dicatat diakui pendapatan kelompok diperdagangkan - bersih.

Jika Bank pada pengakuan awal telah menetapkan instrumen utang tertentu sebagai nilai wajar melalui laba rugi (opsi nilai wajar), maka selanjutnya, penetapan ini tidak dapat diubah.

Perubahan nilai wajar terkait dengan liabilitas keuangan yang ditetapkan untuk diukur pada nilai wajar melalui laba rugi diakui di dalam pendapatan kelompok diperdagangkan - bersih. Beban Bunga dari liabilitas keuangan yang ditetapkan untuk diukur pada nilai wajar melalui laba rugi dicatat diakui pendapatan kelompok diperdagangkan – bersih.

Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi terdiri dari dua sub-kategori, yaitu liabilitas keuangan diklasifikasikan sebagai diperdagangkan dan liabilitas keuangan yang pada saat pengakuan awal telah ditetapkan oleh Bank untuk diukur pada nilai wajar melalui laba rugi.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**d. Financial Assets and Liabilities (continued)**

**ii. Financial Liabilities**

The Bank classifies financial liabilities into categories:

- a) financial liabilities at fair value through profit or loss and
- b) financial liabilities at amortized cost.

Financial liabilities designated at fair value through profit or loss

This category consists of two sub-categories: financial liabilities classified as trading and financial liabilities which on initial recognition have been designated by the Bank to be measured at fair value through profit or loss.

A financial liability is classified as trading if it is acquired primarily for the purpose of selling or repurchasing in the near term or if it is part of a certain jointly managed portfolio of financial instruments and there is evidence of a recent short-term profit taking pattern. Derivatives are classified as liabilities for trading unless they are designated and effective as hedging instruments.

Gains and losses arising from changes in fair value of financial liabilities those classified as trading are recorded in the statement of profit or loss and other comprehensive income as income from trading - net. Interest expense on financial liabilities classified as trading is recorded in account of trading - net income.

If the Bank at initial recognition has designated a certain debt instrument as fair value through profit or loss (fair value option), then this determination cannot be changed.

Changes in fair value relating to financial liabilities designated at fair value through profit or loss are recognized in trading - net income. Interest expense on financial liabilities designated at fair value through profit or loss is recorded in the account of trading - net income.

Financial liabilities designated at fair value through profit or loss consist of two sub-categories, financial liabilities classified as held for trading and financial liabilities designated by the Bank as at fair value through profit or loss upon initial recognition.

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**d. Aset dan Liabilitas Keuangan (lanjutan)**

**ii Liabilitas Keuangan (lanjutan)**

- a) Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi (lanjutan)

Liabilitas keuangan diklasifikasikan sebagai diperdagangkan jika diperoleh atau dimiliki terutama untuk tujuan dijual atau dibeli kembali dalam waktu dekat atau jika merupakan portofolio instrumen keuangan tertentu yang dikelola bersama dan terdapat bukti mengenai pola ambil untung dalam jangka pendek (*short-term profit taking*). Derivatif diklasifikasikan sebagai liabilitas diperdagangkan kecuali derivatif yang ditetapkan dan efektif sebagai instrumen lindung nilai.

Setelah pengakuan awal, liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi, diukur sebesar nilai wajar.

Keuntungan dan kerugian yang timbul dari perubahan nilai wajar liabilitas yang diklasifikasikan sebagai diperdagangkan dan yang diukur pada nilai wajar melalui laba rugi dicatat melalui laporan laba rugi dan penghasilan komprehensif lain.

- b) Liabilitas keuangan yang diukur pada biaya perolehan diamortisasi

Bank mengklasifikasikan seluruh liabilitas keuangan setelah pengakuan awal diukur pada biaya perolehan diamortisasi, kecuali:

1. Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi.
2. Liabilitas keuangan yang timbul Ketika pengalihan aset keuangan tidak memenuhi syarat penghentian pengakuan atau ketika pendekatan keterlibatan berkelanjutan diterapkan.
3. Kontrak jaminan keuangan.
4. Komitmen untuk menyediakan pinjaman dengan suku bunga di bawah pasar.
5. Imbalan kontinjensi yang diakui oleh pihak pengakuisisi dalam kombinasi bisnis.

Pada saat pengakuan awal, liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi diukur pada nilai wajar dikurangi biaya transaksi. Setelah pengakuan awal, Bank mengukur seluruh liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif. Amortisasi suku bunga efektif diakui sebagai "Beban bunga".

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**d. Financial Assets and Liabilities (continued)**

**ii. Financial Liabilities (continued)**

*Financial liabilities designated at fair value through profit or loss (continued)*

*A financial liability is classified as held for trading if it is acquired or incurred principally for the purpose of selling or repurchasing it in the near term or if it is part of portfolio of identified financial instrument that are managed together and for which there is evidence of a recent actual pattern of short-term profit taking. Derivatives are also categorized as held for trading unless they are designated and effectively as hedging instruments.*

*After initial recognition, the financial liabilities designated at fair value through profit or loss, are measure at fair value.*

*Gains and losses arising from changing in fair value of financial liabilities classified held for trading and designated at fair value through profit or loss are recorded in the statement of profit or loss and other comprehensive income.*

- b) *Financial liabilities measured at amortized cost*

*The Bank classifies all financial liabilities after initial recognition at amortized cost, except:*

1. *Financial liabilities at fair value through profit or loss.*
2. *Financial liabilities that arise when a transfer of a financial asset does not qualify for derecognition or when the continuing involvement approach is applied.*
3. *Financial guarantee contracts.*
4. *Commitment to provide loans at below market interest rates.*
5. *Contingent consideration recognized by the acquirer in the business combination.*

*At initial recognition, financial liabilities measured at amortized cost are measured at fair value less transaction costs. After initial recognition, the Bank measures all financial liabilities at amortized cost using the effective interest method. The effective interest rate amortization is recognized as "Interest expense".*



**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**d. Aset dan Liabilitas Keuangan (lanjutan)**

Penentuan 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 tanpa memperhatikan apakah harga tersebut dapat diobservasi secara langsung atau diestimasi menggunakan teknik penilaian lain. Dalam mengukur nilai wajar atas suatu aset atau liabilitas pada tanggal pengukuran, Bank memperhitungkan karakteristik suatu aset atau liabilitas jika pelaku pasar akan memperhitungkan karakteristik tersebut ketika menentukan harga aset atau liabilitas pada tanggal pengukuran.

Jika tersedia, Bank mengukur nilai wajar instrumen keuangan dengan menggunakan harga kuotasi di pasar aktif untuk instrumen tersebut. Suatu pasar dianggap aktif jika transaksi atas aset dan liabilitas terjadi dengan frekuensi dan volume yang memadai untuk menyediakan informasi penentuan harga secara berkelanjutan.

Jika harga kuotasi tidak tersedia di pasar aktif, Bank menggunakan teknik penilaian dengan memaksimalkan penggunaan input yang dapat diobservasi dan relevan dan meminimalkan penggunaan input yang tidak dapat diobservasi. Teknik penilaian yang dipilih menggabungkan semua faktor yang diperhitungkan oleh pelaku pasar dalam penentuan harga transaksi.

Bukti terbaik atas nilai wajar instrumen keuangan pada saat pengakuan awal adalah harga transaksi, yaitu nilai wajar dari pembayaran yang diberikan atau diterima. Jika Bank menetapkan bahwa nilai wajar pada pengakuan awal berbeda dengan harga transaksi dan nilai wajar tidak dapat dibuktikan dengan harga kuotasi di pasar aktif untuk aset atau liabilitas yang identik atau berdasarkan teknik penilaian yang hanya menggunakan data dari pasar yang dapat diobservasi, maka nilai wajar instrumen keuangan pada saat pengakuan awal disesuaikan untuk menanggulkan perbedaan antara nilai wajar pada saat pengakuan awal dan harga transaksi. Setelah pengakuan awal, perbedaan tersebut diakui dalam laba rugi berdasarkan umur dari instrumen tersebut namun tidak lebih lambat dari saat penilaian tersebut didukung sepenuhnya oleh data pasar yang dapat diobservasi atau saat transaksi ditutup.

Jika aset atau liabilitas yang diukur pada nilai wajar memiliki harga penawaran dan harga permintaan, maka Bank mengukur aset dan posisi *long* berdasarkan harga penawaran dan mengukur liabilitas dan posisi *short* berdasarkan harga permintaan.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**d. Financial Assets and Liabilities (continued)**

Determination for Fair Value

Fair value is the price that would be received to sell an asset or price to be paid to transfer a liability in an orderly transaction between market participants at the measurement date, regardless of whether that price is directly observable or estimated using another valuation technique. In estimating the fair value of an asset or a liability on measurement date, the Bank takes into account the characteristics the asset or a liability if market participants would take those characteristics into account when pricing the asset or liability at the measurement date.

When available, the Bank measures the fair value of a financial instrument using the quoted price in an active market for that instrument. A market is regarded as active if transactions for the asset or liability take place with sufficient frequency and volume to provide pricing information on an ongoing basis.

If there is no quoted price in an active market, then the Bank uses valuation techniques that maximise the use of relevant observable inputs and minimise the use of unobservable inputs. The chosen valuation technique incorporates all of the factors that market participants would take into account in pricing a transaction.

The best evidence of the fair value of a financial instrument at initial recognition is normally the transaction price, i.e., the fair value of the consideration given or received. If the Bank determines that the fair value at initial recognition differs from the transaction price and the fair value is evidenced neither by a quoted price in an active market for an identical asset or liability nor based on a valuation technique that uses only data from observable markets, then the financial instrument is initially measured at fair value, adjusted to defer the difference between the fair value at initial recognition and the transaction price. Subsequently, that difference is recognized in profit or loss on an appropriate basis over the life of the instrument but no later than when the valuation is wholly supported by observable market data or the transaction is closed out.

If an asset or a liability measured at fair value has a bid price and an ask price, then the Bank measures assets and long positions at a bid price and liabilities and short positions at an ask price.

2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)

d. Aset dan Liabilitas Keuangan (lanjutan)

Penghentian Pengakuan

Bank menghentikan pengakuan aset keuangan, jika dan hanya jika, hak kontraktual untuk menerima arus kas yang berasal dari aset keuangan tersebut berakhir; atau Bank 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 (a) Bank telah mentransfer secara substansial seluruh risiko dan manfaat atas aset, atau (b) Bank tidak mentransfer maupun tidak memiliki secara substansial seluruh risiko dan manfaat atas aset, namun telah mentransfer pengendalian atas aset tersebut.

Liabilitas keuangan dihentikan pengakuannya pada saat liabilitas dihentikan atau dibatalkan atau berakhir.

Hapus Buku

Dalam hal penghapusbukuan aset keuangan merupakan kelanjutan dari tindakan penyelesaian aset keuangan dengan cara pengambilalihan agunan, maka jumlah yang dihapus buku adalah sebesar selisih kurang antara nilai wajar agunan yang diambil alih setelah memperhitungkan taksiran biaya penjualan dengan nilai tercatat aset keuangan setelah memperhitungkan taksiran biaya penjualan dengan nilai tercatat aset keuangan.

Aset keuangan dapat dihapus buku apabila cadangan kerugian penurunan nilai telah dibentuk 100%.

Penghapusbukuan dilakukan secara keseluruhan terhadap nilai tercatat aset keuangan dengan mendebet cadangan kerugian penurunan nilai.

Saling Hapus

Aset keuangan dan liabilitas keuangan saling hapus dan nilai bersihnya dilaporkan di laporan posisi keuangan jika, dan hanya jika, saat ini terdapat hak yang berkekuatan hukum untuk saling hapus jumlah keduanya dan terdapat intensi untuk diselesaikan secara bersih atau untuk merealisasikan aset dan menyelesaikan liabilitas secara bersamaan. Pendapatan dan beban disajikan secara bersih jika diperbolehkan oleh standar akuntansi.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

d. Financial Assets and Liabilities (continued)

Derecognition

The Bank derecognizes a financial asset if, and only if, the contractual rights to receive cash flows from the financial asset have expired; or the Bank has transferred its rights to receive cash flows from the financial asset 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 has transferred substantially all the risks and rewards of the asset, or (b) the Bank has neither transferred nor retained substantially all the risks and rewards of the asset, but has transferred control of the asset.

A financial liability is derecognized when the obligation under the liability is discharged or cancelled or expires.

Write-Off

In the case of write-off of financial assets is a continuation of the settlement of financial assets by take over the collateral, the amount that written-off is approximately equal to the difference between the fair value of foreclosed assets after considering the cost of sales and the carrying amount of financial assets.

Financial assets can be written-off if the allowance for impairment losses have been provided 100%.

Write-off performed in its entirety to the carrying amount of financial assets by debiting the allowance for impairment losses.

Offsetting

Financial assets and financial liabilities are offset and the net amount are reported in the statement of financial position if, and only if, there is a currently enforceable legal rights to offset the recognized amounts and there is an intention to settle on a net basis, or to realize the assets and settle the liabilities simultaneously. Income and expenses are presented on a net basis only when permitted by accounting standards.

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**d. Aset dan Liabilitas Keuangan (lanjutan)**

Reklasifikasi Instrumen Keuangan

Bank 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 wajarnya. 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 wajarnya pada tanggal reklasifikasi. 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.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**d. Financial Assets and Liabilities (continued)**

Reclassification of Financial Instruments

The Bank reclassifies financial assets if and only if, the business model for managing financial assets changes.

Reclassifications of financial assets from amortized cost classifications to fair value through profit or loss are recorded at fair value. The difference between the recorded value and fair value is recognized in profit or loss on the statement of profit or loss and other comprehensive income.

Reclassifications of financial assets from amortized cost classifications to fair value classifications through other comprehensive are recorded at their fair values.

Reclassification of financial assets from fair value through other comprehensive income to fair value 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 through other comprehensive income to the amortized cost is recorded at fair value at the date of reclassification. Unrealized gains or losses is removed from equity and is adjusted against the fair value.

Reclassifications on financial assets from fair value through profit or loss to fair value through other comprehensive income are recorded at fair value.

Reclassification of financial assets from fair value through profit or loss to amortized cost classification is recorded at fair value.

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**d. Aset dan Liabilitas Keuangan (lanjutan)**

Pengungkapan

Bank mengklasifikasikan pengukuran nilai wajar dengan menggunakan hirarki nilai wajar yang mencerminkan signifikansi input yang digunakan dalam melakukan pengukuran. Hirarki nilai wajar memiliki tingkat sebagai berikut:

- Tingkat 1: Harga kuotasian (tidak disesuaikan) dalam pasar aktif untuk aset dan liabilitas yang identik;
- Tingkat 2: Teknik penilaian yang menggunakan input selain harga kuotasian yang termasuk di dalam Tingkat 1 yang dapat diobservasi untuk aset dan liabilitas baik secara langsung (misalnya harga) atau secara tidak langsung (misalnya derivasi dari harga); dan
- Tingkat 3: Teknik penilaian yang menggunakan input untuk aset dan liabilitas yang tidak didasarkan pada data pasar yang dapat diobservasi (input yang tidak dapat diobservasi).

Risiko pasar - analisis sensitivitas Bank mengungkapkan:

- Analisis sensitivitas untuk setiap jenis risiko pasar dimana entitas terekspos pada akhir tahun pelaporan yang menunjukkan bagaimana laba rugi dan ekuitas mungkin terpengaruh oleh perubahan pada variabel risiko yang relevan yang mungkin dapat terjadi pada tanggal tersebut;
- Metode dan asumsi yang digunakan dalam menyusun analisis sensitivitas; dan
- Perubahan metode dan asumsi yang digunakan tahun sebelumnya dan alasan perubahannya.

Untuk pengukuran nilai wajar yang diakui dalam laporan posisi keuangan untuk setiap kelompok instrumen keuangan, Bank mengungkapkan:

- Tingkat pada hirarki nilai wajar dimana pengukuran nilai wajar dikategorikan secara keseluruhan, memisahkan pengukuran nilai wajar sesuai tingkat yang ditentukan di atas.
- Setiap pemindahan signifikan antara Tingkat 1 dan Tingkat 2 pada hirarki nilai wajar dan alasannya. Pemindahan ke dalam setiap tingkat diungkapkan dan dijelaskan secara terpisah dari pemindahan keluar dari setiap tingkat.

Bank mengklasifikasikan instrumen keuangan dalam klasifikasi tertentu yang mencerminkan sifat dari informasi dan mempertimbangkan karakteristik dari instrumen keuangan tersebut. Klasifikasi instrumen keuangan setelah penerapan PSAK 71 efektif setelah 1 Januari 2020 dan PSAK 55 sebelum 1 Januari 2020 dapat dilihat pada tabel di bawah ini:

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**d. Financial Assets and Liabilities (continued)**

Disclosure

The Bank classifies fair value measurements using a fair value hierarchy that reflects the significance of the inputs used in making the measurements. The fair value hierarchy shall have the following levels:

- Level 1: Quoted prices (unadjusted) in active markets for identical assets or liabilities;
- Level 2: Valuation technique which use inputs other than quotes prices included within Level 1 that are observable for the asset or liability either directly (example, price) or indirectly (example derived from prices); and
- Level 3: Valuation technique which use inputs for the asset and liability that are not based on observable market data (unobservable inputs).

Market risk - sensitivity analysis The Bank discloses:

- A sensitivity analysis for each type of market risk to which the entity is exposed at the end of reporting year, showing how profit or loss and equity would have been affected by changes in the relevant risk variable that were reasonably possible at that date;
- The methods and assumptions used in preparing the sensitivity analysis; and
- Changes from the previous year in the methods and assumptions used and the reasons for such changes.

For fair value measurements recognized in the statement of financial position for each class of financial instruments, the Bank discloses:

- The level in the fair value hierarchy into which the fair value measurements are categorized in their entirety, segregating fair value measurements in accordance with the levels defined above.
- Any significant transfers between Level 1 and Level 2 of the fair value hierarchy and the reasons for those transfers. Transfer into each levels is disclosed and discussed separately from transfers out of each level.

Bank classifies the financial instruments into classes that reflect the nature of information and take into account the characteristic of those financial instruments. The classification of financial instruments after the application of SFAS 71 is effective after January 1, 2020 and SFAS 55 before January 1, 2020 can be seen in the table below:

2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

d. Aset dan Liabilitas Keuangan (lanjutan)

d. Financial Assets and Liabilities (continued)

Klasifikasi Instrumen Keuangan

Classification of Financial Instrument

| Kategori yang didefinisikan oleh PSAK No. 71/Category as defined by SFAS 71                                                                            |                                                                                                                                   | Golongan (ditentukan oleh Bank)/ Class (as determined by the Bank)                                    |                                                                                       | Sub-golongan/Subclasses        |  |
|--------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|--------------------------------|--|
| Aset keuangan/<br>Financial assets                                                                                                                     | Aset keuangan yang diukur pada nilai wajar melalui laba rugi/<br>Financial assets at fair value through profit or loss            | Efek-efek/Marketable securities<br>Obligasi Pemerintah/Government Bonds                               |                                                                                       |                                |  |
|                                                                                                                                                        | Aset keuangan yang diukur pada biaya perolehan yang diamortisasi/<br>Financial assets at amortized cost                           | Kas/Cash                                                                                              |                                                                                       | Kas pada vendor/Cash in vendor |  |
|                                                                                                                                                        |                                                                                                                                   | Giro pada Bank Indonesia/Current accounts with Bank Indonesia                                         |                                                                                       |                                |  |
|                                                                                                                                                        |                                                                                                                                   | Giro pada bank lain/Current accounts with other banks                                                 |                                                                                       |                                |  |
|                                                                                                                                                        |                                                                                                                                   | Penempatan pada bank lain dan Bank Indonesia/Placements with other bank and Bank Indonesia            |                                                                                       |                                |  |
|                                                                                                                                                        |                                                                                                                                   | Efek-efek yang dibeli dengan janji dijual kembali/Securities purchased under agreements to resell     |                                                                                       |                                |  |
|                                                                                                                                                        |                                                                                                                                   | Tagihan lainnya/Other receivables                                                                     |                                                                                       |                                |  |
|                                                                                                                                                        |                                                                                                                                   | Kredit yang diberikan/Loans                                                                           |                                                                                       |                                |  |
|                                                                                                                                                        |                                                                                                                                   | Piutang pembiayaan konsumen/Consumer financing receivables                                            |                                                                                       |                                |  |
|                                                                                                                                                        |                                                                                                                                   | Pendapatan bunga yang masih akan diterima/Accrued interest receivable                                 |                                                                                       |                                |  |
|                                                                                                                                                        |                                                                                                                                   | Aset lain-lain/Other assets                                                                           | Piutang transaksi nasabah/<br>Receivables from customer transactions                  |                                |  |
|                                                                                                                                                        |                                                                                                                                   |                                                                                                       | Penjualan efek-efek yang masih harus diterima/<br>Receivables from sale of securities |                                |  |
|                                                                                                                                                        |                                                                                                                                   |                                                                                                       | Piutang terkait transaksi ATM/<br>Receivables related to ATM transactions             |                                |  |
| Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain/<br>Financial assets at fair value through other comprehensive income | Efek-efek/Securities                                                                                                              |                                                                                                       |                                                                                       |                                |  |
|                                                                                                                                                        | Obligasi Pemerintah/<br>Government Bonds                                                                                          |                                                                                                       |                                                                                       |                                |  |
|                                                                                                                                                        |                                                                                                                                   |                                                                                                       |                                                                                       |                                |  |
| Derivatif lindung nilai/<br>Hedging derivatives                                                                                                        | Tagihan derivatif – terkait lindung nilai atas arus kas/<br>Derivative receivables- non hedging related                           |                                                                                                       |                                                                                       |                                |  |
| Liabilitas keuangan/<br>Financial liabilities                                                                                                          | Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi/<br>Financial liabilities at fair value through profit or loss | Liabilitas derivatif – tidak terkait lindung nilai/<br>Derivative payables- non hedging related       |                                                                                       |                                |  |
|                                                                                                                                                        | Liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi/<br>Financial liabilities at amortized cost                   | Liabilitas segera/<br>Obligation due immediately                                                      |                                                                                       |                                |  |
|                                                                                                                                                        |                                                                                                                                   | Simpanan nasabah/<br>Deposits from customers                                                          |                                                                                       |                                |  |
|                                                                                                                                                        |                                                                                                                                   | Simpanan dari bank lain/<br>Deposits from other banks                                                 |                                                                                       |                                |  |
|                                                                                                                                                        |                                                                                                                                   | Efek-efek yang dijual dengan janji di beli kembali/<br>Securities sold under agreements to repurchase |                                                                                       |                                |  |
|                                                                                                                                                        |                                                                                                                                   | Beban yang masih harus dibayar/<br>Accrued expenses                                                   |                                                                                       |                                |  |
|                                                                                                                                                        |                                                                                                                                   | Liabilitas lain-lain/<br>Other liabilities                                                            | Setoran jaminan/<br>Security deposit                                                  |                                |  |
|                                                                                                                                                        |                                                                                                                                   |                                                                                                       | Utang nasabah/<br>Payable to customers                                                |                                |  |
|                                                                                                                                                        |                                                                                                                                   |                                                                                                       | Lain-lain/<br>Others                                                                  |                                |  |
|                                                                                                                                                        |                                                                                                                                   | Efek-efek yang diterbitkan/<br>Marketable securities issued                                           |                                                                                       |                                |  |
|                                                                                                                                                        | Pinjaman yang diterima/<br>Borrowings                                                                                             |                                                                                                       |                                                                                       |                                |  |
| Rekening administratif/<br>Off balance sheet financial statements                                                                                      | Fasilitas kredit yang diberikan yang belum digunakan/<br>Committed unused loan facilities granted                                 |                                                                                                       |                                                                                       |                                |  |
|                                                                                                                                                        | Garansi yang diberikan/<br>Bank guarantees issued                                                                                 |                                                                                                       |                                                                                       |                                |  |

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**e. Kas dan Setara Kas**

Kas adalah mata uang kertas dan logam baik Rupiah dan mata uang asing yang masih berlaku sebagai alat pembayaran yang sah. Kas yang telah ditentukan penggunaannya atau kas yang tidak dapat digunakan secara bebas tidak diklasifikasikan dalam kas. Pengertian kas termasuk kas besar, kas kecil, kas dalam perjalanan dan mata uang yang ditarik dari peredaran dan yang masih dalam tenggang untuk penukaran ke Bank Indonesia.

Untuk tujuan penyajian laporan arus kas, kas dan setara kas terdiri atas kas, giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain dan Sertifikat Deposito Bank Indonesia yang jatuh tempo dalam 3 (tiga) bulan atau kurang sejak tanggal perolehan yang tidak dijaminkan atau dibatasi penggunaannya.

**f. Giro pada Bank Indonesia dan Bank Lain**

Giro pada Bank Indonesia dan bank lain dinyatakan sebesar biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif dikurangi cadangan kerugian penurunan nilai. Penyisihan kerugian penurunan nilai dibentuk jika terdapat bukti objektif penurunan nilai (Catatan 2k).

Giro pada Bank Indonesia dan bank lain dinyatakan sebesar biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi cadangan kerugian penurunan nilai dan diklasifikasikan sebagai aset keuangan dalam kategori pinjaman yang diberikan dan piutang. Kebijakan akuntansi untuk pinjaman yang diberikan dan piutang diungkapkan pada (Catatan 3).

**• Giro Wajib Minimum**

Sesuai dengan peraturan Bank Indonesia mengenai Giro Wajib Minimum Bank Umum pada Bank Indonesia dalam Rupiah dan Valuta Asing, Bank diwajibkan untuk menempatkan sejumlah persentase tertentu atas simpanan nasabah pada Bank Indonesia.

**g. Penempatan pada Bank Indonesia dan Bank Lain**

Penempatan pada bank lain dan Bank Indonesia terdiri dari Fasilitas Simpanan Bank Indonesia (FASBI), *call money* dan deposito berjangka.

Penempatan pada bank lain dan Bank Indonesia diklasifikasikan sebagai biaya perolehan yang diamortisasi. Penempatan pada bank lain dinyatakan sebesar biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi cadangan kerugian penurunan nilai.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**e. Cash and Cash Equivalents**

Cash represents currency bills and coins, both in Rupiah and foreign currencies, which are valid as legal instruments of payment. Appropriated cash or restricted cash that cannot be used freely cannot be classified as cash definition. Cash also includes cash in vault, petty cash, cash in transit and currency withdrawn from circulation and still within the grace period for exchange to Bank Indonesia.

For statement of cash flows presentation purposes, cash and cash equivalents consists of cash, current account with Bank Indonesia, current accounts with other Banks, placements with Bank Indonesia and other banks and Deposits Certificates of Bank Indonesia maturing within 3 (three) months or less from the date of acquisition which were not pledged or restricted in use.

**f. Current Accounts with Bank Indonesia and Other Banks**

Current accounts with Bank Indonesia and other banks are measured at their amortized cost using effective interest rate method less the allowance for impairment losses. The allowance for impairment losses is provided if there is an objective evidence of impairment (Note 2k).

Current accounts in Bank Indonesia and other banks are stated at amortized cost using the effective interest method less allowance for impairment loss and classified as loan and receivables. The specific accounting policy for loan and receivables is disclosed in (Note 3).

**• Statutory Reserves Requirement**

In accordance with prevailing Bank Indonesia regulation concerning Statutory Reserve in Rupiah and Foreign Currency for Commercial Banks, Bank is required to place certain percentage of deposits from customers with Bank Indonesia.

**g. Placements with Bank Indonesia and Other Banks**

Placements with other banks and Bank Indonesia consist of Bank Indonesia Deposit Facility (BIDF), *call money* and time deposits.

Placements with other banks and Bank Indonesia are classified as amortized cost. Placements with other bank are stated at amortized cost using the effective interest rate method less allowance for impairment losses.



**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**g. Penempatan pada Bank Indonesia dan Bank Lain**

Lihat catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

Penempatan pada Bank Indonesia dan bank lain merupakan penempatan dana pada Bank Indonesia dalam bentuk *deposit facility* dan *term deposits* serta penempatan dana pada bank lain dalam bentuk deposito berjangka.

Penempatan pada Bank Indonesia dan bank lain pada awalnya diukur pada nilai wajar ditambah biaya transaksi yang dapat diatribusikan secara langsung, jika ada, dan selanjutnya diukur sebesar biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif. Penyisihan kerugian penurunan nilai dibentuk jika terdapat bukti objektif penurunan nilai (Catatan 2k).

**h. Efek-efek**

Efek-efek terdiri dari Sertifikat Bank Indonesia, Sertifikat Deposito Bank Indonesia, Obligasi Pemerintah, *Negotiable Certificates of Deposits*, Obligasi Korporasi, Wesel Jangka Menengah dan Wesel Berjangka Lokal.

Efek-efek diklasifikasikan sebagai aset keuangan dalam kelompok diukur pada nilai wajar melalui laba rugi (sub-kategori aset keuangan yang diklasifikasikan sebagai diperdagangkan), diukur pada nilai wajar melalui penghasilan komprehensif lain dan biaya perolehan diamortisasi.

Efek-efek yang diklasifikasikan ke dalam kelompok untuk diperdagangkan ("*trading*") disajikan sebesar nilai wajarnya. Keuntungan atau kerugian yang belum direalisasi akibat kenaikan atau penurunan nilai wajar disajikan dalam laporan laba rugi dan penghasilan komprehensif lain tahun berjalan. Pendapatan bunga dari efek utang dicatat dalam laporan laba rugi dan penghasilan komprehensif lain sesuai dengan persyaratan dalam kontrak. Atas penjualan portofolio efek yang diperdagangkan, selisih antara harga jual dengan harga perolehan diakui sebagai keuntungan atau kerugian penjualan pada periode dimana efek tersebut dijual.

Efek-efek yang diklasifikasikan ke dalam kelompok nilai wajar yang diukur melalui penghasilan komprehensif lain disajikan sebesar nilai wajarnya. Keuntungan atau kerugian yang belum direalisasikan dari kenaikan atau penurunan nilai wajar, setelah pajak, diakui dan disajikan sebagai komponen penghasilan komprehensif lain. Ketika efek-efek tersebut dijual atau mengalami penurunan nilai, keuntungan atau kerugian yang sebelumnya diakui pada penghasilan komprehensif lain direklasifikasi ke laporan laba rugi sebagai penyesuaian reklasifikasi.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**g. Placements with Bank Indonesia and Other Banks**

Refer to note 2d for the accounting policies of financial assets and liabilities.

Placements with Bank Indonesia and other banks represent placement of fund in Bank Indonesia in the form of *deposit facility* and *term deposits* and placement with other banks in the form of time deposits.

Placements with Bank Indonesia and other banks are initially measured at fair value plus directly attributable transaction costs, if any, and subsequently measured at their amortized cost using the effective interest rate method. The allowance for impairment losses is provided if there is an objective evidence of impairment (Note 2k).

**h. Marketable Securities**

Marketable securities consist of Certificates of Bank Indonesia, Deposits Certificates of Bank Indonesia, Government Bonds, *Negotiable Certificates of Deposits*, Corporate Bonds, Medium Term Note and Local Term Note.

Marketable securities are classified as financial assets measured at fair value to profit or loss (sub-category of financial assets classified as trading), fair value through other comprehensive income and amortized cost.

Securities are classified as trading are stated at fair value. The unrealized gains or losses resulting from the increase or decrease in fair value are recognized in the current year statement of profit or loss and other comprehensive income. Interest income from debt securities are recorded in the statement of profit or loss and other comprehensive income in accordance with the terms of the contract. On the sale of portfolio trading securities, the difference between the sales price and the acquisition cost is recognized as a gain or loss on sale in the period in which the securities are sold.

Marketable securities that are classified as fair value through other comprehensive income securities are stated at fair value. Gains or losses that are not realized from increases or decreases in fair value, net of tax, are recognized and presented as a component of other comprehensive income. When the securities are sold or impaired, gains and losses which was previously recognized in other comprehensive income is reclassified to the statement of profit or loss as reclassification adjustment.

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**h. Efek-efek (lanjutan)**

Efek-efek yang diklasifikasikan ke dalam kelompok biaya perolehan yang diamortisasi disajikan sebesar biaya perolehan yang disesuaikan dengan premi dan/atau diskonto yang belum diamortisasi. Premi atau diskonto diamortisasi dengan menggunakan metode suku bunga efektif.

Cadangan kerugian penurunan nilai dan kenaikan/penurunan nilai wajar disajikan sebagai penambahan/pengurangan terhadap saldo efek-efek. Penyisihan kerugian penurunan nilai diukur bila terdapat indikasi penurunan nilai dengan menggunakan metodologi penurunan nilai sebagaimana diungkapkan dalam Catatan 2k.

**i. Efek yang Dibeli dengan Janji Dijual Kembali**

Efek yang dibeli dengan janji dijual kembali (repo) diklasifikasikan dalam kategori aset keuangan diukur pada nilai wajar melalui laporan laba rugi.

Efek-efek yang dibeli dengan janji dijual Kembali (repo) disajikan sebagai aset sebesar harga penjualan kembali yang disepakati dikurangi selisih antara harga beli dan harga penjualan kembali yang disepakati. Selisih antara harga beli dan harga penjualan kembali yang disepakati tersebut diamortisasi dengan menggunakan metode suku bunga efektif sebagai pendapatan bunga selama jangka waktu sejak efek-efek tersebut dibeli hingga saat dijual kembali.

Pengakuan, pengukuran awal, pengukuran setelah pengakuan awal, reklasifikasi, penentuan nilai wajar dan penghentian pengakuan efek yang dijual dengan janji dibeli kembali mengacu pada Catatan 2d dan 3 terkait aset dan liabilitas keuangan.

**j. Instrumen Keuangan Derivatif**

Dalam melakukan usaha bisnisnya, Bank melakukan transaksi instrumen keuangan derivatif untuk mengelola eksposur pada risiko pasar seperti risiko mata uang. Setiap kontrak derivatif dicatat sebagai aset apabila memiliki nilai wajar positif dan sebagai liabilitas apabila memiliki nilai wajar negatif.

Keuntungan atau kerugian dari kontrak derivatif yang tidak ditujukan untuk lindung nilai (atau tidak memenuhi kriteria untuk dapat diklasifikasikan sebagai lindung nilai) diakui pada laporan laba rugi dan penghasilan komprehensif lain tahun berjalan.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**h. Marketable Securities (continued)**

Marketable securities classified as amortized cost are stated at cost adjusted for unamortized premium and/or discount. Premium or discount is amortized using the effective interest rate method.

The allowance for impairment losses and changes in fair value are presented as addition/deduction to the outstanding balance of marketable securities. Allowance for impairment losses is assessed if there is an indication of impairment using the impairment methodology as disclosed in Note 2k.

**i. Securities Purchased with Agreements to Resale**

Securities purchased with agreements to resale (repo) are classified as financial assets at fair value through profit and loss.

Securities purchases with agreements to resale (repo) are presented as asset and stated at the agreed resale price less the difference between the buying price and agreed resale price. The difference between the buying price and agreed resale price is amortized using effective interest method as interest income over the year commencing from the buying date to the resale date.

Recognition, initial measurement, subsequent measurement, reclassification, fair value measurement and derecognition of securities sold with agreements to repurchase refer to Notes 2d and 3 related to financial assets and liabilities.

**j. Derivative Financial Instruments**

In conducting its businesses, the Bank conducts transactions of derivative financial instruments to manage exposure on market risks such as currency risk. All derivative contracts are recorded as assets when fair value is positive and as liabilities when fair value is negative.

Gain or loss on a derivative contract not designated as a hedging instrument (or derivative contract that does not qualify as a hedging instrument) is recognized in the current year statement of profit or loss and other comprehensive income.

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**j. Instrumen Keuangan Derivatif (lanjutan)**

Instrumen derivatif melekat dipisahkan dari kontrak utama non-derivatif dan diperlakukan sebagai instrumen derivatif jika seluruh kriteria berikut terpenuhi:

- Karakteristik ekonomi dan risiko dari derivatif melekat tidak secara erat berhubungan dengan karakteristik ekonomi dan risiko kontrak utama,
- Instrumen terpisah dengan kondisi yang sama dengan instrumen derivatif melekat memenuhi definisi dari derivatif, dan
- Instrumen hibrid (kombinasi) tidak diukur pada nilai wajar melalui laporan laba rugi (dalam hal ini derivatif melekat di dalam aset keuangan atau liabilitas keuangan yang diukur pada nilai wajar melalui laporan laba rugi tidak dipisahkan).

Instrumen derivatif (termasuk transaksi valuta asing untuk tujuan pendanaan dan perdagangan) dicatat dalam laporan posisi keuangan berdasarkan nilai wajar dikurangi dengan cadangan kerugian penurunan nilai. Nilai wajar tersebut ditentukan berdasarkan harga pasar, kurs Reuters pada tanggal laporan posisi keuangan, diskonto arus kas, model penentu harga opsi atau harga yang diberikan oleh broker (*quoted price*) atas instrumen lainnya yang memiliki karakteristik serupa.

Penyisihan kerugian penurunan nilai dibentuk jika terdapat bukti objektif penurunan nilai (Catatan 2k).

**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.

Jenis-jenis kredit yang diberikan kepada debitur adalah sebagai berikut:

- Kredit produktif antara lain terdiri dari:
  - Fixed Loan* merupakan pinjaman yang diberikan kepada debitur untuk membiayai investasi (pembelian aset tetap) debitur atau modal kerja yang penggunaannya bersifat *seasonal*/hanya sekali penggunaan saja. Penarikan dana dilakukan sekaligus (sejumlah plafon yang telah disepakati antara Bank dan debitur) dengan menggunakan promes/surat sanggup dan pembayaran kembali dapat dilakukan secara berkala sampai dengan masa kredit. Porsi pinjaman yang telah dilunasi tidak dapat ditarik kembali.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**j. Derivative Financial Instruments (continued)**

*Embedded derivatives are separated from their host non-derivative contract and accounted for as a derivative instrument if all of the following criteria are met:*

- The economic characteristics and risks of the embedded derivative are not closely related to those of the host contract,*
- A separate instrument with the same terms as the embedded derivative would meet the definition of a derivative, and*
- The hybrid (combined) instrument is not measured at fair value through profit or loss (i.e. a derivative that is embedded in a financial asset or financial liability at fair value through profit or loss is not separated).*

*Derivatives instruments (including foreign exchange transactions for financing and trading) is recognized in statement of financial position at fair value less allowance for impairment losses. The fair value is based on the market rate, Reuters exchange rate at statement of financial position date, discounted cash flows, option pricing models or broker quoted price on other instruments with similar characteristics.*

*Allowance for impairment losses is provided if there is an objective evidence of impairment (Note 2k).*

**k. Loans**

*Loans is the provision of money or bills that can be equated with it, based on agreement with the recipient of credit and requires the recipient to repay the loan after a certain period of time with interest return.*

*The types of loans granted to the debtor are as follows:*

- Productive loans among others consist of:*
  - Fixed Loan is a loan granted to the debtor to finance investments (purchase of fixed assets) of the debtor or the use of working capital which is seasonal/one use only. Withdrawal of funds is done at once (at the plafond amount agreed between the Bank and debtor) with the use of promissory notes and repayment can be made on a regular basis until the end of credit period. The portion of loan that has been repaid can not be withdrawn.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**k. Kredit yang Diberikan (lanjutan)**

**a. Kredit produktif antara lain terdiri dari: (lanjutan)**

- *Revolving Loan* merupakan pinjaman yang diberikan kepada debitur untuk membiayai modal kerja yang bersifat permanen, yang jumlahnya tercermin dalam arus kas debitur. Penarikan dana sesuai dengan kebutuhan debitur dengan menggunakan promes/surat sanggup, dengan syarat tidak melebihi jumlah plafon yang telah disepakati antara Bank dan debitur. Porsi pinjaman yang telah dilunasi dapat ditarik kembali selama plafonnya masih mencukupi dan jangka waktu kredit masih berlaku (maksimum 1 tahun dan dapat diperpanjang kembali).
- Pinjaman Rekening Koran merupakan pinjaman yang diberikan kepada debitur untuk membiayai modal kerja debitur sehari-hari. Debitur dapat melakukan penarikan atau pengembalian pinjaman dengan menggunakan cek, bilyet giro atau surat pemindahbukuan lainnya selama masa berlakunya perjanjian kredit dan penarikannya tidak melewati plafon pinjaman.

**b. Kredit Konsumen antara lain terdiri dari:**

- Kredit Pemilikan Rumah dan Kredit Pemilikan Apartemen merupakan pinjaman jangka panjang yang langsung diberikan kepada konsumen/calon pemilik untuk pembelian rumah, apartemen, ruko dan memugar atau memperbaiki rumah atau ruko yang telah dimiliki konsumen, dimana jaminannya adalah obyek yang dibiayai oleh kredit tersebut.
- Kredit Pemilikan Mobil merupakan pinjaman jangka panjang yang langsung diberikan kepada konsumen/calon pemilik untuk pembelian kendaraan bermotor baik baru maupun bekas, dimana jaminannya adalah obyek yang dibiayai oleh kredit tersebut.

Pembayaran Kredit Pemilikan Rumah, Kredit Pemilikan Apartemen dan Kredit Kepemilikan Mobil dilakukan secara bertahap/diangsor oleh debitur sesuai dengan jadwal yang ditentukan oleh Bank.

Kredit yang diberikan pada awalnya diukur pada nilai wajar ditambah dengan biaya transaksi yang dapat diatribusikan secara langsung, dan selanjutnya diukur pada biaya perolehan diamortisasi menggunakan metode suku bunga efektif, dikurangi dengan cadangan kerugian penurunan nilai. Biaya perolehan diamortisasi dihitung dengan memperhitungkan diskonto atau premi pada saat akuisisi dan biaya transaksi yang merupakan bagian tidak terpisahkan dari suku bunga efektif. Amortisasi tersebut diakui dalam laporan laba rugi dan penghasilan komprehensif lain. Penyisihan kerugian penurunan nilai diukur bila terdapat indikasi penurunan nilai dengan menggunakan metodologi penurunan nilai sebagaimana diungkapkan dalam Catatan 21.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**k. Loans (continued)**

**a. Productive loans among others consist of: (continued)**

- *Revolving Loan* is a loan granted to the debtor to finance permanent working capital, which amount is reflected in the cash flow of the debtor. Withdrawal of funds according to the needs of debtor by using promissory notes, which does not exceed the plafond amount that have been agreed between the Bank and debtor. The portion of loan that has been repaid can be withdrawn as long as the plafond is still sufficient and the credit period is still valid (maximum 1 year and can be extended).
- *Overdraft* are loans given to debtor to finance the working capital of the debtor's daily. The debtor can make withdrawals or loan repayment by check, bank draft or other transfer letters during the term of the credit agreement and the withdrawal does not exceed its plafond amount.

**b. Consumer loans among others consist of:**

- *Housing Loan and Apartment Ownership Loan* is a long-term loan granted directly to consumer/prospective owner for the purchase of house, apartment, shop house and restoring or repairing a house or shop house that has been owned by the consumer, where the collateral is an object which is financed by the loan.
- *Car Loan* is a long-term loan granted directly to consumer/prospective owner for the purchase of motor vehicles, both new and second-hand, where the collateral is an object which is financed by the loan.

Payment of Housing Loan, Apartment Ownership Loan and Car Loan are made through installment/repaid by the debtor in accordance with the schedule determined by the Bank.

Loans are initially measured at fair value plus transaction costs that are directly attributable, and subsequently measured at amortized cost using the effective interest rate method, less allowance for impairment losses. Amortized cost is calculated by taking into account any discount or premium on acquisition and transaction costs that are an integral part of effective interest rate. The amortization is recognized in the statement of profit or loss and other comprehensive income. Allowance for impairment losses is assessed if there is an indication of impairment using the impairment methodology as disclosed in Note 21.

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**k. Kredit yang Diberikan (lanjutan)**

Kredit sindikasi dicatat sebesar biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif sesuai dengan porsi kredit yang risikonya ditanggung oleh Bank.

Restrukturisasi kredit dilakukan terhadap debitur yang mengalami kesulitan untuk memenuhi kewajibannya, yang dilakukan melalui modifikasi persyaratan kredit seperti penjadwalan kembali angsuran dan bunga yang tertunggak serta perpanjangan jangka waktu kredit dan ketentuan kredit yang baru. Kerugian yang timbul dari restrukturisasi kredit yang berkaitan dengan modifikasi persyaratan kredit diakui bila nilai sekarang dari jumlah penerimaan kas yang akan datang yang telah ditentukan dalam persyaratan kredit yang baru, termasuk penerimaan yang diperuntukkan sebagai bunga maupun pokok, adalah lebih kecil dari nilai pinjaman yang diberikan yang tercatat sebelum restrukturisasi.

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. 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 dinyatakan tidak tertagih pada saat tidak terdapat prospek yang realistis mengenai pengembalian di masa datang. Ketika kredit yang diberikan tidak tertagih dan semua jaminan telah direalisasi atau sudah diambil alih, kredit yang diberikan tersebut dihapus buku 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 pokok kredit yang diberikan yang telah dihapusbukukan dikreditkan dengan menyesuaikan akun cadangan kerugian penurunan nilai. Penerimaan bunga atas kredit yang telah dihapusbukukan dicatat sebagai pendapatan operasional lainnya. Penerimaan denda atas kredit yang telah dihapusbukukan dicatat sebagai pendapatan non-operasional.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**k. Loans (continued)**

*Syndicated loans are recorded at amortized cost using the effective interest rate method according to the portion of loans in which the risks borne by the Bank.*

*Loan restructuring is performed for debtors who are facing financial difficulties in fulfilling their obligations, through a modification of the terms of the loan such as rescheduling of installments and unpaid interest and the extension of credit terms and definitions of the new loan. Losses on loan restructuring in respect of modification of the terms of the loans are recognized only if the present value of total future cash receipts specified by the new terms of the loans, including both receipts designated as interest and those designated as loan principal, are less than the carrying amount of loans before restructuring.*

*Restructured loans are stated at the lower of carrying value on the date of restructuring or value of the future cash receipts after restructuring. Losses resulting from the difference between the carrying value on the date of restructuring with value of the future cash receipts after restructuring are recognized in the 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 restructuring.*

*Loans are deemed uncollected when there are no realistic prospects of future recovery. When loans are deemed uncollected and all collateral have been realized or have been foreclosed, they are written-off against the related allowance for impairment losses. Those uncollected loan can be written off after all the necessary procedures have been performed and the amount of the loss has been determined.*

*Subsequent recoveries of written-off loans are credited by adjusting the allowance for impairment losses account. Interest received on loans previously written-off are recorded as other operating income. Penalties received on loans previously written-off are recorded as non-operating income.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**1. Penurunan Nilai Aset Keuangan dan Aset Non-Keuangan**

**i. Pengakuan Penurunan Nilai Aset Keuangan**

Bank mengakui penyisihan kerugian untuk kerugian kredit ekspektasian pada aset keuangan yang diukur pada biaya perolehan diamortisasi atau pada nilai wajar melalui penghasilan komprehensif lain, piutang sewa, aset kontrak atau komitmen pinjaman dan kontrak jaminan keuangan yang menerapkan persyaratan penurunan nilai.

Pada setiap tanggal pelaporan, entitas mengukur penyisihan kerugian instrumen keuangan sejumlah kerugian kredit ekspektasian sepanjang umurnya, jika risiko kredit atas instrumen keuangan tersebut telah meningkat secara signifikan sejak pengakuan awal.

Pada setiap tanggal pelaporan entitas menilai apakah risiko kredit atas instrumen keuangan telah meningkat secara signifikan sejak pengakuan awal. Ketika melakukan penilaian tersebut, entitas mempertimbangkan perubahan risiko gagal bayar yang terjadi selama umur instrumen keuangan, bukan perubahan atas jumlah kerugian kredit ekspektasian. Dalam melakukan penilaian tersebut, entitas membandingkan risiko gagal bayar instrumen keuangan yang terjadi pada tanggal pelaporan dengan risiko gagal bayar pada saat pengakuan awal serta mempertimbangkan informasi yang wajar dan didukung yang tersedia tanpa biaya atau upaya berlebihan, yang merupakan indikasi peningkatan risiko kredit secara signifikan sejak pengakuan awal.

Pada tanggal pelaporan entitas hanya mengakui perubahan kumulatif atas kerugian kredit ekspektasian sepanjang umurnya sejak pengakuan awal aset keuangan sebagai penyisihan kerugian atas aset keuangan yang dibeli atau yang berasal dari aset keuangan memburuk.

Pada setiap tanggal pelaporan, entitas mengakui dalam laba rugi jumlah perubahan kerugian kredit ekspektasian sepanjang umurnya sebagai keuntungan atau kerugian penurunan nilai. Entitas mengakui perubahan membaik atas kerugian kredit ekspektasian sepanjang umurnya sebagai keuntungan penurunan nilai, meskipun kerugian kredit ekspektasian sepanjang umurnya lebih kecil dari jumlah kerugian kredit ekspektasian yang termasuk dalam estimasi arus kas pada saat pengakuan awal.

Jika dalam periode pelaporan sebelumnya bank telah mengukur penyisihan kerugian untuk instrumen keuangan sejumlah kerugian kredit ekspektasian sepanjang umurnya, tetapi pada tanggal pelaporan periode kini ditentukan bahwa risiko kredit atas instrumen keuangan tersebut tidak lagi terpenuhi (tidak meningkat secara signifikan), maka bank mengukur penyisihan kerugian sejumlah kerugian kredit ekspektasian 12 bulan pada tanggal pelaporan periode kini.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**1. Impairment of Financial and Non-Financial Assets**

**i. Recognition of Impairment of Financial Assets**

*The Bank recognizes an allowance for possible losses on expected credit losses on financial assets measured at amortized cost or at fair value through other comprehensive income, lease receivables, contract assets or loan commitments and financial guarantee contracts that impose impairment requirements.*

*As of reporting date, an entity shall measure the allowance for possible losses on financial instruments at the amount of expected credit losses over their lifetime, if the credit risk on those financial instruments has increased significantly since initial recognition.*

*As of reporting date the entity assesses whether the credit risk on a financial instrument has increased significantly since initial recognition. When making that assessment, an entity considers changes in default risk that occur over the life of the financial instrument, not changes in the amount of expected credit losses. In making that assessment, the entity compares the risk of default on a financial instrument that occurs at the reporting date with the risk of default on initial recognition and considers reasonable and supportable information available without undue cost or effort, which is an indication of a significant increase in credit risk since recognition early.*

*As of reporting date, the entity recognizes only the cumulative changes in expected credit losses over its lifetime since the initial recognition of the financial asset as an allowance for losses on financial assets purchased or resulting from deteriorating financial assets.*

*As of reporting date, an entity recognizes in profit or loss the amount of changes in lifetime expected credit losses as an impairment gain or loss. An entity shall recognize the amendment of the expected lifetime credit loss as an impairment gain, even though the lifetime expected credit loss is less than the amount of the expected credit loss that was included in the cash flow estimate at initial recognition.*

*If in the previous reporting period the bank has measured allowance for losses for financial instruments for an amount of expected credit losses over its lifetime, but at the reporting date of the current period it is determined that the credit risk on the financial instrument is no longer fulfilled (does not increase significantly), then the bank measures the allowance for losses in the amount of 12 months expected credit loss at the reporting date of the current period.*



**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**1. Penurunan Nilai Aset Keuangan dan Aset Non-Keuangan (lanjutan)**

**i. Pengakuan Penurunan Nilai Aset Keuangan (lanjutan)**

Bank mengakui jumlah kerugian kredit ekspektasian (atau pemulihan kerugian kredit) dalam laba rugi, sebagai keuntungan atau kerugian penurunan nilai. Jumlah yang dimaksud merupakan penyesuaian terhadap penyisihan kerugian pada tanggal pelaporan yang disyaratkan pengakuannya.

Untuk menentukan apakah telah terjadi peningkatan risiko kredit, bank mempertimbangkan informasi yang wajar dan didukung, termasuk informasi perkiraan masa depan (*forward-looking*).

Bank mengukur kerugian kredit ekspektasian dari instrumen keuangan dengan suatu cara yang mencerminkan:

- Jumlah yang tidak bias dan probabilitas tertimbang yang ditentukan dengan mengevaluasi serangkaian hasil yang kemungkinan dapat terjadi, Estimasi Kerugian Kredit Ekspektasian mencerminkan jumlah probabilitas tertimbang dan tidak bisa yang ditentukan dengan mengevaluasi rentang keluaran yang mungkin.
- Nilai waktu atas uang-*discount rate*; dan
- Informasi yang wajar dan didukung yang tersedia tanpa biaya atau upaya berlebihan pada tanggal pelaporan mengenai peristiwa masa lalu, kondisi kini dan perkiraan kondisi ekonomi masa depan (*forward looking*).

Ketika mengukur kerugian kredit ekspektasian, bank tidak harus mengidentifikasi semua skenario yang mungkin. Akan tetapi, bank mempertimbangkan risiko atau probabilitas terjadinya kerugian kredit dengan mencerminkan probabilitas terjadinya dan tidak terjadinya kerugian kredit, meskipun kemungkinan terjadinya kerugian kredit sangat rendah.

Periode maksimum yang dipertimbangkan dalam mengukur kerugian kredit ekspektasian adalah periode kontraktual musiman (termasuk opsi perpanjangan) selama bank terekspos terhadap risiko kredit. Periode tersebut dimaksud tidak mencakup periode yang lebih panjang meskipun periode yang lebih panjang tersebut konsisten dengan praktik bisnis yang ada.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**1. Impairment of Financial and Non-Financial Assets (continued)**

**i. Recognition of Impairment of Financial Assets (continued)**

The Bank recognizes the amount of the expected credit loss (or credit loss recovered) in profit or loss, as an impairment gain or loss. The amount referred to is an adjustment to the allowance for possible losses on the reporting date where recognition is required.

To determine whether there has been an increase in credit risk, banks consider reasonable and supported information, including forward-looking information.

The Bank measures the expected credit loss on financial instruments in a way that reflects:

- Unusual and probability-weighted amounts determined by evaluating a Series of probable outcomes, Estimated Expected Credit Loss reflects a weighted and unbiased probability amount determined by evaluating the possible range of outputs.
- The time value of the money-discount rate; and
- Reasonable and supportable information that is available without undue cost or effort at the reporting date regarding past events, current conditions and forecasts of future economic conditions (*forward looking*).

When measuring expected credit losses, the bank does not have to identify all possible scenarios. However, banks consider the risk or probability of credit loss by reflecting the probability of occurrence and non-occurrence of credit losses, even though the possibility of credit losses is very low.

The maximum period considered in measuring expected credit losses is the seasonal contractual period (including extension options) during which the bank is exposed to credit risk. This period does not cover a longer period even though the longer period is consistent with existing business practices.

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**I. Penurunan Nilai Aset Keuangan dan Aset Non-Keuangan (lanjutan)**

**ii. Penurunan Nilai Aset Non-Keuangan**

Pada setiap akhir periode pelaporan, Bank menilai apakah terdapat indikasi suatu aset mengalami penurunan nilai. Suatu aset mengalami penurunan nilai jika nilai tercatat aset lebih besar daripada nilai yang dapat dipulihkan. Nilai tercatat dari aset non-keuangan, kecuali aset pajak tangguhan, ditelaah setiap periode, untuk menentukan apakah terdapat indikasi penurunan nilai. Jika terdapat indikasi penurunan nilai, maka Bank akan melakukan estimasi jumlah nilai yang dapat dipulihkan 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 dengan nilai pakainya, kecuali aset tersebut tidak menghasilkan arus kas masuk yang sebagian besar independen dari aset atau kelompok aset lain. Dalam menghitung nilai pakai, estimasi arus kas masa depan bersih didiskontokan ke nilai kini dengan menggunakan tingkat diskonto sebelum pajak yang menggambarkan penilaian pasar kini dari nilai waktu uang dan risiko spesifik aset.

Untuk tujuan pengujian penurunan nilai, aset yang tidak dapat diuji secara individual akan digabungkan dengan kelompok yang lebih kecil yang memberikan arus kas masuk dari penggunaan berkelanjutan yang sebagian besar independen terhadap arus kas masuk atas aset lainnya atau UPK.

Penyisihan penurunan nilai diakui jika nilai tercatat dari suatu aset atau UPK melebihi nilai yang dapat diperoleh kembali. Penyisihan penurunan nilai diakui pada laporan laba rugi dan penghasilan komprehensif lain.

Kerugian penurunan nilai atas aset non keuangan yang diakui pada periode sebelumnya dinilai pada setiap akhir periode pelaporan untuk menilai apakah terdapat indikasi bahwa rugi penurunan nilai yang telah diakui sebelumnya telah menurun atau tidak ada lagi. Kerugian penurunan nilai dibalik jika terdapat perubahan estimasi yang digunakan untuk menentukan jumlah terpulihkannya. Pembalikan tersebut dibatasi sehingga jumlah tercatat aset tidak melebihi jumlah terpulihkannya maupun jumlah tercatat bersih setelah penyusutan atau amortisasi, seandainya tidak ada kerugian penurunan nilai yang telah diakui untuk aset tersebut pada periode sebelumnya. Pembalikan rugi penurunan nilai diakui dalam laba rugi. Setelah pembalikan tersebut diakui sebagai laba rugi, penyusutan aset tersebut disesuaikan di periode mendatang untuk mengalokasikan jumlah tercatat aset yang direvisi, dikurangi nilai sisanya, dengan dasar yang sistematis selama sisa umur manfaatnya.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**I. Impairment of Financial and Non-Financial Assets (continued)**

**ii. Impairment of Non-Financial Assets**

*The Bank assesses at the end of each reporting period whether there is an indication that an asset may be impaired. Assets are considered as impaired when the carrying value of assets is exceed the recoverable amount. The carrying amount of non-financial assets, except for deferred tax assets are reviewed each period to determine whether there is any indication of impairment. If any such indication exists the Bank will estimate the asset's recoverable amount.*

*The recoverable amount of an individual assets is the higher of an asset or Cash Generating Unit (CGU) less cost 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 groups of assets. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessment of the time value of money and the risk specific to the assets.*

*For the purpose of impairment testing, assets that cannot be tested individually are grouped together into the smallest group that generates cash inflows from continuing use that are largely independent of the cash inflows of other assets or CGU.*

*An impairment loss is recognized if the carrying amount of an asset or CGU exceeds its recoverable amount. Impairment losses are recognized in the statement of profit or loss and other comprehensive income.*

*Impairment losses of non-financial assets recognized in prior period are assessed at each reporting date for any indications that the losses that recognized in prior period has decreased or no longer exists. An impairment losses is reversed if there has been changes in the estimates used to determine the recoverable amount. The reversal of an impairment losses limited so that the carrying amount of the asset does not exceed the recoverable amount and the carrying amount net of depreciation and amortization, if there is no impairment losses that has been recognized in prior period for the asset. Reversal of impairment loss is recognized in profit or loss. After such a reversal recognized in profit or loss, depreciation for the asset is adjusted in future period to allocate the asset's revised carrying amount, less any residual value, on a systemic basis over the remaining useful life.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**1. Penurunan Nilai Aset Keuangan dan Aset Non-Keuangan (lanjutan)**

**iii. Aset keuangan memburuk**

Aset keuangan mengalami penurunan nilai aset keuangan ketika satu atau lebih peristiwa yang memiliki dampak merugikan atas estimasi arus kas masa depan dari aset keuangan telah terjadi. Bukti bahwa aset keuangan mengalami penurunan nilai aset keuangan termasuk data yang dapat diobservasi mengenai peristiwa berikut ini:

- Kesulitan keuangan signifikan yang dialami penerbit atau pihak peminjam;
- Pelanggaran kontrak, seperti peristiwa gagal bayar atau peristiwa tunggakan;
- Pihak pemberi pinjaman, untuk alasan ekonomik atau kontraktual sehubungan dengan kesulitan keuangan yang dialami pihak peminjam, telah memberikan konsesi pada pihak peminjam yang tidak mungkin diberikan jika pihak peminjam tidak mengalami kesulitan tersebut;
- Terjadi kemungkinan bahwa pihak peminjam akan dinyatakan pailit atau melakukan reorganisasi keuangan lainnya;
- Hilangnya pasar aktif dari aset keuangan akibat kesulitan keuangan; atau
- Pembelian atau penerbitan aset keuangan dengan diskon sangat besar yang mencerminkan kerugian aset keuangan yang terjadi. Sulit untuk mengidentifikasi peristiwa diskrit tunggal, namun demikian, dampak kombinasi dari beberapa peristiwa dapat menyebabkan aset keuangan mengalami penurunan nilai aset keuangan.

Untuk aset keuangan yang memburuk pada tanggal pelaporan, tetapi bukan aset keuangan yang dibeli atau yang berasal dari aset keuangan memburuk, entitas mengukur kerugian aset keuangan ekspektasian sebesar selisih antara jumlah tercatat bruto aset dan nilai kini dari arus kas masa depan yang diestimasi didiskonto dengan suku bunga efektif awal aset keuangan. Penyesuaian diakui di laba rugi sebagai keuntungan atau kerugian penurunan nilai.

**iv. Pengelompokan kualitas/stage Aset Keuangan**

- a. Stage 1  
 Mencakup instrument keuangan yang tidak memiliki peningkatan resiko kredit secara signifikan sejak pengakuan awal atau memiliki resiko kredit rendah pada tanggal pelaporan. Untuk aset-aset ini, akan berlaku perhitungan ECL 12 bulan.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**1. Impairment of Financial and Non-Financial Assets (continued)**

**iii. Credit - impaired financial asset**

*Financial asset is impaired in the value of a financial asset when one or more events that have an adverse effect on the estimated future cash flows of the financial asset have occurred. Evidence that a financial asset is impaired by a financial asset includes observable data about the following events:*

- *Significant financial difficulties experienced by the issuer or borrower;*
- *breaches of contract, such as events of default or arrears;*
- *The lender, for economic or contractual reasons in connection with the borrower's financial difficulties, has made concessions to the borrower that would not have been possible if the borrower had not experienced such difficulties;*
- *There is a possibility that the borrower will enter bankruptcy or other financial reorganization;*
- *The disappearance of an active market for financial assets due to financial difficulties; or*
- *Purchase or issue of financial assets at a deep discount that reflects the loss of financial assets incurred. It is difficult to identify a single discrete event, however, the combined effect of several events can cause a financial asset to be impaired.*

*For financial assets that have deteriorated at the reporting date, but not financial assets that were purchased or originated from deteriorating financial assets, an entity shall measure the expected financial asset loss as the difference between the asset's gross carrying amount and the present value of estimated future cash flows discounted at interest rates effective initial financial assets. The adjustments are recognized in profit or loss as an impairment gain or loss.*

**iv. Financial asset quality classification**

- a. Stage 1  
*Includes financial instruments that do not have a significant increase in credit risk since initial recognition or have a low credit risk at the reporting date. For these assets, a 12 month ECL calculation will apply.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**I. Penurunan Nilai Aset Keuangan dan Aset Non-Keuangan (lanjutan)**

**iv. Pengelompokan kualitas/stage Aset Keuangan (lanjutan)**

**b. Stage 2**

Mencakup instrumen keuangan yang mengalami peningkatan resiko kredit sejak pengakuan awal (kecuali Bank merasa resiko kredit tergolong rendah pada tanggal pelaporan) namun belum terbukti adanya bukti penurunan nilai secara objektif. Untuk aset-aset ini, akan berlaku perhitungan ECL seumur hidup. ECL seumur hidup adalah ekspektasi kerugian kredit yang diharapkan dari semua kejadian gagal bayar yang mungkin terjadi selama perkiraan umur dari instrumen keuangan tersebut.

**c. Stage 3**

Mencakup instrumen keuangan yang telah terbukti mengalami penurunan nilai secara objektif pada tanggal pelaporan. Tahap ini biasanya diisi oleh debitur yang mengalami gagal bayar.

**v. Cross Staging**

*Cross Staging* antar debitur yang sama akan diterapkan, jika satu debitur (CIF) memiliki multi rekening (fasilitas) dan stage yang berbeda akan dilakukan *worst stage* artinya satu debitur akan memiliki stage yang terburuk.

Faktor utama dalam menentukan apakah instrumen keuangan memerlukan perhitungan ECL 12 bulan (*stage 1*) atau ECL seumur hidup (*stage 2*) disebut dengan kriteria *Significant Increase in Credit Risk* (SICR). Penentuan kriteria SICR ini memerlukan pengkajian dan diskusi apakah telah terjadi peningkatan resiko kredit secara signifikan pada tanggal pelaporan.

Dalam PSAK 71 terdapat sebuah *rebuttable presumption* bahwa resiko kredit terhadap aset keuangan akan dianggap meningkat secara signifikan sejak pengakuan awal jika pembayaran kontraktual sudah lebih dari 30 DPD. Asumsi ini akan berlaku kecuali jika Bank dapat membuktikan, melalui argumen yang masuk akal dan berdasarkan fakta, bahwa resiko tidak meningkat secara signifikan pada 30 DPD. Selain itu, definisi gagal bayar (*Default*) pada PSAK 71 juga menyebutkan praduga (*rebuttable presumption*) bahwa aset keuangan yang sudah menunggak 90 hari telah gagal bayar.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**I. Impairment of Financial and Non-Financial Assets (continued)**

**iv. Financial asset quality classification (continued)**

**b. Stage 2**

*Includes financial instruments that experience an increase in credit risk since initial recognition (unless the Bank feels the credit risk is low at the reporting date) but has not been proven to have an objective evidence of impairment. For these assets, lifetime ECL calculations will apply. ECL lifetime is the expected credit loss expected from all default events that may occur during the estimated life of the financial instrument.*

**c. Stage 3**

*Includes financial instruments that have been objectively proven to be impaired at the reporting date. This stage is usually filled by debtors who experience defaults.*

**v. Cross staging**

*Cross staging between debtors the same will be applied, if one debtor (CIF) has multiple accounts (facilities) and different stages will be the worst stage, meaning that one debtor will have the worst stage.*

*The main factor in determining whether a financial instrument requires a 12 month ECL (stage 1) or lifetime (stage 2) ECL calculation is called the Significant Increase in Credit Risk (SICR) criterion. Determining the SICR criteria requires reviewing and discussing whether there has been a significant increase in credit risk at the reporting date.*

*In SFAS 71 there is a rebuttable presumption that credit risk to financial assets will be considered to have increased significantly since initial recognition if the contractual payment is more than 30 DPD. This assumption will apply unless the Bank can prove, through reasonable arguments and based on facts, that the risk does not increase significantly at 30 DPD. In addition, the definition of default in SFAS 71 also mentions the rebuttable presumption that financial assets that are 90 days in arrears have defaulted.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**1. Penurunan Nilai Aset Keuangan dan Aset Non-Keuangan (lanjutan)**

**vi. Metode Kerugian Kredit Ekspektasian**

- a. Kredit Ekspektasian 12 bulan  
Jika tidak terjadi peningkatan secara signifikan sejak pengakuan awal. Kerugian dimaksud merepresentasikan kerugian kredit ekspektasian yang timbul dari peristiwa gagal bayar instrumen keuangan yang mungkin terjadi dalam 12 bulan setelah tanggal pelaporan.
- b. Kredit Ekspektasian Sepanjang Umurnya  
Jika risiko kredit atas instrumen keuangan tersebut telah meningkat secara signifikan sejak pengakuan awal-baik dinilai secara individu atau kolektif-dengan mempertimbangkan semua informasi yang wajar dan terdukung, termasuk informasi yang bersifat perkiraan masa depan (*forward-looking*).

**vii. Kriteria Stage Aset Keuangan**

- a. Stage 1
  - Umur tunggakan (DPD) = 0 - 30 hari.
  - Tidak ada *Flagging* Restrukturisasi.
  - Perhitungan Kerugian kredit espektasian dengan menggunakan *probability of default* 12 bulan.
  - Pendapatan Bunga diakui selama periode kredit yaitu suku bunga efektif diperhitungkan dengan jumlah nilai bruto (*Effective Interest Rate To Gross Carrying Amount*).
- b. Stage 2
  - Umur tunggakan (DPD) = 31 - 90 hari.
  - Ada *Flagging* Restrukturisasi.
  - Perhitungan Kerugian kredit espektasian dengan menggunakan *probability of default* seumur pinjaman.
  - Pendapatan Bunga diakui selama periode kredit yaitu suku bunga efektif diperhitungkan dengan jumlah nilai bruto (*Effective Interest Rate To Gross Carrying Amount*).
- c. Stage 3
  - Umur tunggakan (DPD) > 90 hari.
  - Perhitungan Kerugian kredit espektasian dengan menggunakan *probability of default* seumur pinjaman.
  - Pendapatan Bunga diakui selama periode kredit yaitu suku bunga efektif diperhitungkan dengan jumlah nilai neto atau biaya diamortisasi (*Effective Interest Rate to Net Carrying Amount*).

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**1. Impairment of Financial and Non-Financial Assets (continued)**

**vi. Expected Credit Losses method.**

- a. Expected Credit 12 months  
*If there has been no significant increase since initial recognition. The loss represents the expected credit loss arising from a financial instrument default that may occur within 12 months after the reporting date.*
- b. Expected credit throughout its life  
*If the credit risk on the financial instrument has increased significantly since initial recognition - whether assessed individually or collectively - by considering all reasonable and supportable information, including information that is forward-looking.*

**vii. Financial asset stage criteria**

- a. Stage 1
  - Days pay due (DPD) = 0 – 30 days.
  - No Restructuring Flagging.
  - Calculation of expected credit losses using a 12 month probability of default.
  - Interest income is recognized during the credit period, namely the effective interest rate is calculated by the total gross value (*Effective Interest Rate To Gross Carrying Amount*).
- b. Stage 2
  - Days pay due (DPD) = 31 – 90 days.
  - On Restructuring Flagging.
  - Calculation of expected credit losses using a probability of default for the duration of the loan.
  - Interest income is recognized during the credit period, namely the effective interest rate is calculated by the total gross value (*Effective Interest Rate To Gross Carrying Amount*).
- c. Stage 3
  - Days pay due > 90 days.
  - Calculation of expected credit losses using a probability of default for the duration of the loan.
  - Interest income is recognized during the credit period, namely the effective interest rate is calculated by the net value or amortized cost (*Effective Interest Rate to Net Carrying Amount*).

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**I. Penurunan Nilai Aset Keuangan dan Aset Non-Keuangan (lanjutan)**

**viii. Indikator kualitatif kriteria Stage 2 Aset Keuangan**

- a. Perubahan persyaratan kredit (keringanan), dalam hal perjanjian kredit masih berjalan dalam waktu yang singkat.
- b. Tidak ada pembayaran angsuran.
- c. Peningkatan signifikan pada risiko kredit pada instrumen lain dari peminjam yang sama.
- d. Kebijakan peningkatan monitoring debitur karena peningkatan risiko kredit.
- e. Meningkatnya premi risiko debitur yang disebabkan peningkatan risiko kredit pada debitur.
- f. Perubahan faktor eksternal yang merugikan bisnis dan keuangan debitur.
- g. Penurunan *rating* internal dan eksternal.

**ix. Indikator kualitatif kriteria Stage 3 Aset Keuangan**

- a. Pelanggaran perjanjian kredit.
  - Tidak dipenuhinya satu atau lebih syarat-syarat yang diatur dalam perjanjian kredit seperti syarat penandatanganan, syarat pencairan/penarikan, pelanggaran terhadap *covenant* kredit.
  - Penyalahgunaan penggunaan kredit.
  - Adanya masalah hukum dan ekonomi yang signifikan dari debitur.
  - Terdapat sekurang-kurangnya 1 (satu) permasalahan hukum yang dialami debitur baik yang terkait dengan usaha maupun masalah hukum diluar usaha.
  - Terdapat permasalahan internal keluarga, misalnya perceraian, kematian, sakit yang berkepanjangan, atau penyalahgunaan dana oleh anggota keluarga debitur.
- b. Terdapat kemungkinan bahwa debitur dinyatakan pailit.
  - Terdapat hutang macet kepada pihak ketiga.
  - Terdapat sekurang-kurangnya 1 (satu) tuntutan hukum pailit oleh pihak ketiga.

**x. Pengelompokan kredit berdasarkan umur tunggakan (Delinquency Bucket)**

Aset keuangan dikelompokkan lagi kedalam kelompok tunggakan (*delinquency buckets*) yang merepresentasikan kualitas kredit yang terdiri dari :

- a. *Rating* 1, yakni untuk kredit yang tidak memiliki tunggakan.
- b. *Rating* 2, yakni untuk kredit yang memiliki tunggakan pokok dan atau bunga sampai dengan 30 (tiga puluh) hari.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**I. Impairment of Financial and Non-Financial Assets (continued)**

**viii. Qualitative indicators of Stage 2 Financial Assets criteria**

- a. *Changes in credit terms (relief), if the credit agreement is still running for a short time.*
- b. *No installment payments.*
- c. *Significant increase in credit risk on other instruments from the same borrower.*
- d. *Policy to increase debtor monitoring due to increased credit risk.*
- e. *Increased debtor risk premium due to increased credit risk on debtors.*
- f. *Changes in external factors that are detrimental to the debtor's business and finances.*
- g. *Internal and external downgrades.*

**ix. Qualitative indicators of Stage 3 Financial Assets criteria**

- a. *Credit agreement violation*
  - *Failure of one or more of the terms stipulated in the credit agreement, such as signing conditions, disbursement / withdrawal conditions, violation of credit covenants*
  - *Abuse of use of credit.*
  - *There are significant legal and economic problems from the debtors.*
  - *There is at least 1 (one) legal problem experienced by the debtor, whether related to business or legal problems outside the business.*
  - *There are internal family problems, for example divorce, death, prolonged illness, or misuse of funds by members of the debtor's family.*
- b. *There is a possibility that the debtor will be declared bankrupt.*
  - *There is bad debt to third parties.*
  - *There is at least 1 (one) bankruptcy lawsuit by a third party.*

**x. Credit grouping based on the age of arrears (Delinquency Bucket)**

*Financial assets are further classified into delinquency buckets, which represent credit quality, consisting of:*

- a. *Rating 1, which is for credits that are not in arrears.*
- b. *Rating 2, namely for loans with arrears of principal and / or interest of up to 30 (thirty) days.*



**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**1. Penurunan Nilai Aset Keuangan dan Aset Non-Keuangan (lanjutan)**

**x. Pengelompokan kredit berdasarkan umur tunggakan (Delinquency Bucket) (lanjutan)**

- c. *Rating* 3, yakni untuk kredit yang memiliki tunggakan pokok dan atau bunga lebih dari 30 (tiga puluh) hari sampai dengan 60 (enam puluh) hari.
- d. *Rating* 4, yakni untuk kredit yang memiliki tunggakan pokok dan atau bunga lebih dari 60 (enam puluh) hari sampai dengan 90 (sembilan puluh) hari.
- e. *Rating* 5, yakni untuk kredit yang memiliki tunggakan pokok dan atau bunga lebih dari 90 (sembilan puluh) hari.

**xi. Teknik Evaluasi Kerugian Kredit Ekspektasian**

Teknik dalam mengevaluasi Kerugian Kredit Ekspektasian menggunakan metode *Migration Analysis*, dengan menggunakan pendekatan statistik dari data historis kredit berdasarkan segmentasi :

- a. *Bank wide*
- b. Sektor Ekonomi
- c. *Rating (stage)*
- d. Produk kredit.

Perhitungan Kerugian Kredit Ekspektasian atau *Expected Credit Loss (ECL)* Dalam menentukan besarnya Kerugian Kredit Ekspektasian, maka pembentukan Cadangan Kerugian Penurunan Nilai mencakup:

- a. *Probability of default*
- b. *Exposure at default*
- c. *Lost given default*
- d. *Discount factor*
- e. *Forward looking adjustment*

Bank menggunakan 3 (tiga) skenario kondisi ekonomi yang berbeda atas perhitungan ECL yang dilakukan secara kolektif. Tiga skenario kondisi ekonomi yang ditetapkan Bank terdiri dari kondisi umum (*Business As Usual*), kondisi baik (*Upturn* Atau *Good Scenario*), dan kondisi buruk (*Downturn* Atau *Bad Scenario*). Dalam prakteknya, diasumsikan setiap kondisi umum, kondisi baik, dan kondisi buruk terjadi dengan probabilitas (bobot) tertentu. Penentuan probabilitas ini dilakukan dengan pertimbangan tertentu, Bank menetapkan probabilitas masing-masing skenario antara lain kondisi umum 70%, kondisi baik 15%, dan kondisi buruk 15%.

Kriteria Pencadangan Penurunan Nilai Secara Individual yang dihitung secara individual oleh Bank adalah debitur dengan nilai *outstanding* lebih dari Rp20.000.000.000 dan telah menunggak selama lebih dari 90 hari. Metode pencadangan penurunan nilai secara individual untuk debitur yang memenuhi kriteria tersebut dapat dilakukan melalui 2 (dua) cara sebagai berikut:

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**1. Impairment of Financial and Non-Financial Assets (continued)**

**x. Credit grouping based on the age of arrears (Delinquency Bucket) (continued)**

- c. *Rating* 3, namely for loans with arrears of principal and / or interest of more than 30 (thirty) days up to 60 (sixty) days.
- d. *Rating* 4, namely for loans with arrears of principal and / or interest of more than 60 (sixty) days up to 90 (ninety) days.
- e. *Rating* 5, namely for loans with arrears of principal and / or interest of more than 90 (ninety) days.

**xi. Technique for Evaluating Expected Credit Losses**

Techniques in evaluating Expected Credit Losses use the Migration Analysis method, using a statistical approach from credit historical data based on segmentation:

- a. *Bank wide*
- b. Economic Sector
- c. *Stage*
- d. Credit products

Calculation of Expected Credit Loss (ECL) In determining the amount of Expected Credit Loss, the formation of Allowance for Impairment Losses includes:

- a. *Probability of default*
- b. *Exposure at default*
- c. *Lost given default*
- d. *Discount factor*
- e. *Forward looking adjustment*

The Bank uses 3 (three) different economic condition scenarios for the ECL calculation which is carried out collectively. Three scenarios of economic conditions determined by the Bank consist of general conditions (*Business As Usual*), good conditions (*Upturn* or *Good Scenarios*), and bad conditions (*Downturn* or *Bad Scenarios*). In practice, it is assumed that every general condition, good condition, and bad condition occurs with a certain probability (weight). Determination of this probability is carried out with certain considerations, the Bank determines the probability of each scenario, including 70% general conditions, 15% good conditions, and 15% bad conditions.

The criteria for Individual Allowance for Impairment that is calculated individually by the Bank are debtors with an outstanding value of more than Rp20,000,000,000 and have been in arrears for more than 90 days. The method of allowance for impairment individually for debtors who meet these criteria can be done in 2 (two) ways as follows:

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**l. Penurunan Nilai Aset Keuangan dan Aset Non-Keuangan (lanjutan)**

**xii. Teknik Evaluasi Kerugian Kredit Ekspektasian (lanjutan)**

- *Discounted Cash Flow (DCF)*  
Metode DCF digunakan apabila usaha atau proyek debitur masih beroperasi dan/atau debitur masih memiliki arus kas yang dapat digunakan sebagai sumber pembayaran pinjaman. Perhitungan menggunakan DCF dilakukan berdasarkan selisih antara nilai tercatat kredit dan nilai kini dari estimasi arus kas masa datang yang didiskonto (*discounted cash flow*) menggunakan suku bunga efektif.
- *Fair Value of Collateral (FVC)*  
Metode FVC digunakan apabila debitur tidak memiliki sumber pembayaran pinjaman lain selain dari penjualan aset jaminan. Perhitungan nilai kini dari estimasi arus kas masa depan atas aset/ pinjaman keuangan yang dijaminakan merefleksikan arus kas yang mungkin dihasilkan dari penjualan aset yang dijaminakan dikurangi biaya untuk memperoleh dan menjual aset jaminan tersebut. Perhitungan nilai kini atas pencairan jaminan dilakukan dengan menggunakan *original effective interest rate (OEIR)* atau nilai *effective interest rate (EIR)* terakhir apabila EIR yang ditetapkan adalah *floating*, yang kemudian didiskontokan ke tanggal perhitungan atau pelaporan. Pencadangan penurunan nilai menggunakan metode FVC dihitung berdasarkan selisih antara nilai kini bersih (NPV) dari penjualan aset yang dijaminakan dan nilai aset (kredit yang diberikan).

**m. Pernyataan Saham**

Penyertaan saham merupakan investasi jangka panjang pada perusahaan non-publik.

Penyertaan dalam bentuk saham dengan kepemilikan kurang dari 20% yang nilai wajarnya tidak tersedia dan dimaksudkan untuk penyertaan jangka panjang dinyatakan sebesar biaya perolehan (metode biaya). Bila terjadi penurunan nilai yang bersifat permanen, nilai tercatatnya dikurangi untuk mengakui penurunan tersebut yang ditentukan untuk setiap investasi secara individu dan kerugiannya dibebankan pada laporan laba rugi dan penghasilan komprehensif lain tahun berjalan.

Penyisihan kerugian penurunan nilai dan kenaikan/penurunan nilai wajar disajikan sebagai penambahan/pengurangan terhadap saldo penyertaan saham.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**l. Impairment of Financial and Non-Financial Assets (continued)**

**xii. Technique for Evaluating Expected Credit Losses (continued)**

- *Discounted Cash Flow (DCF)*  
The DCF method is used when the debtor's business or project is still operating and / or the debtor still has cash flow that can be used as a source of loan payments. Calculations using DCF are made based on the difference between the carrying amount of the credit and the present value of the estimated discounted cash flow using the effective interest rate.
- *Fair Value of Collateral (FVC)*  
The FVC method is used when the debtor has no other source of loan payments other than the sale of the collateral asset. The calculation of the present value of estimated future cash flows on pledged financial assets/loans reflects the cash flows that may result from selling the pledged asset less costs to acquire and sell the collateralized asset. The calculation of the present value of collateral disbursement is carried out using the original effective interest rate (OEIR) or the last effective interest rate (EIR) if the specified EIR is floating, which is then discounted to the calculation or reporting date. Allowance for impairment using the FVC method is calculated based on the difference between the net present value (NPV) of the sale of the pledged asset and the value of the asset (credit granted).

**m. Investments in Shares of Stock**

Investments in shares of stock are long-term investments in non-public companies.

Investments in shares with ownership interest of less than 20% that do not have readily determinable fair values and are intended for long-term investments are stated at cost (cost method). The carrying amount of the investments is written down to recognize a permanent decline in value of the individual investments and such loss is charged directly to the current year statement of profit or loss and other comprehensive income.

Allowance for impairment losses and increases/decreases in fair value are presented as additions/deductions from the outstanding balance of investment in share of stock.

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**n. Tagihan dan Liabilitas Akseptasi**

Dalam kegiatan bisnis biasa, Bank memberikan jaminan keuangan, seperti *letters of credit*, bank garansi dan akseptasi.

Tagihan akseptasi diukur pada biaya perolehan diamortisasi menggunakan metode suku bunga efektif, dikurangi oleh penyisihan kerugian penurunan nilai. Liabilitas akseptasi diukur pada biaya perolehan diamortisasi menggunakan metode suku bunga efektif.

Penyisihan kerugian penurunan nilai dilakukan bila terdapat indikasi penurunan nilai dengan menggunakan metodologi penurunan nilai sebagaimana diungkapkan dalam Catatan 21.

**o. Aset Tetap**

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 kecuali hak atas tanah, dinyatakan pada biaya perolehan dikurangi akumulasi penyusutan dan akumulasi rugi penurunan nilai, jika ada.

Aset tetap dinyatakan sebesar nilai wajar pada tanggal revaluasi yang merupakan nilai wajar pada tanggal revaluasi (model revaluasi-kuasi reorganisasi sejak tanggal 30 Juni 2012) dikurangi akumulasi penyusutan dan rugi penurunan nilai, jika ada.

Sejak tanggal 1 Januari 2016, hak atas tanah dan bangunan dinyatakan sebesar nilai revaluasi yang merupakan nilai wajar pada tanggal revaluasi dikurangi akumulasi penyusutan untuk bangunan dan rugi penurunan nilai, jika ada. Penilaian terhadap hak atas tanah dan bangunan dilakukan oleh penilai independen eksternal yang memiliki kualifikasi profesional. Revaluasi dilakukan dengan keteraturan yang cukup reguler untuk memastikan bahwa nilai tercatat aset yang direvaluasi tidak berbeda secara material dengan nilai wajarnya pada tanggal pelaporan. Akumulasi penyusutan dieliminasi terhadap nilai tercatat bruto dari aset yang direvaluasi pada tanggal revaluasi.

Penyusutan atas nilai revaluasi aset tetap dibebankan ke laporan laba rugi dan penghasilan komprehensif lain. Bila kemudian aset tetap yang telah direvaluasi dijual atau dihentikan penggunaannya, saldo surplus revaluasi tersisa dipindahkan langsung ke saldo laba.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**n. Acceptance Receivables and Payables**

*In the ordinary course of business, the Bank provides financial guarantees, consisting of letters of credit, bank guarantees and acceptances.*

*Acceptance receivables are measured at amortized cost using the effective interest rate method, less allowance for impairment losses. Acceptance payables are measured at amortized cost by using the effective interest rate method.*

*Allowance for impairment losses is calculated if there is an objective evidence of impairment by using the impairment methodology as disclosed in Note 21.*

**o. Fixed Assets**

*Fixed assets are initially recognized at cost, which comprises its price and any costs directly attributable to 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, except for landrights, are stated at cost less accumulated depreciation and accumulated impairment losses, if any.*

*Fixed assets are stated at fair value at the revaluation date which is represent fair value at the date of revaluation(revaluation model-quasi reorganization as of June 30, 2012) less accumulated depreciation and impairment losses, if any.*

*Since January 1, 2016, landrights and buildings are stated at revalued amount which is the fair value at the date of revaluation less accumulated depreciation for buildings and impairment losses, if any. The valuation of landrights and buildings are performed by external independent valuers who have professional qualifications. Revaluation is performed with sufficient regularity to ensure that the carrying amount of the revaluation does not differ materially from its fair value at the reporting date. Any accumulated depreciation are eliminated against the gross carrying amount of assets revalued at the date of revaluation.*

*Depreciation on revaluation value of fixed assets are charged to profit or loss and other comprehensive income. If then the revalued fixed asset is sold or retired, the revaluation surplus is transferred directly to retained earnings.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**o. Aset Tetap (lanjutan)**

Penyusutan aset tetap dimulai pada saat aset tetap tersebut siap untuk digunakan sesuai maksud penggunaannya. Aset tetap, kecuali hak atas tanah yang tidak disusutkan, disusutkan dengan menggunakan saldo menurun ganda (*double-declining balance method*), sedangkan bangunan disusutkan dengan menggunakan metode garis lurus (*straight-line method*). Tarif penyusutan dan estimasi umur manfaat ekonomis aset tetap adalah sebagai berikut:

|                   | <u>Tarif/Rate</u> |
|-------------------|-------------------|
| Bangunan          | 5% - 10%          |
| Inventaris Kantor | 10% - 50%         |
| Instalasi         | 10% - 50%         |

Hak atas tanah dicatat sebesar nilai revaluasi yang mencerminkan nilai wajar pada tanggal revaluasi dan tidak disusutkan. Biaya pengurusan legal hak atas tanah ketika tanah diperoleh pertama kali diakui sebagai bagian dari biaya akuisisi hak atas tanah pada akun "Aset Tetap" dan biaya-biaya tersebut tidak disusutkan. Biaya pengurusan perpanjangan atau pembaruan legal hak atas tanah diakui sebagai aset takberwujud dan diamortisasi sepanjang umur hukum hak atau umur ekonomi tanah, mana yang lebih pendek.

Jumlah tercatat aset tetap dihentikan pengakuannya pada saat dilepaskan atau saat tidak ada manfaat ekonomis masa depan yang diharapkan dari penggunaan atau pelepasannya. Laba atau rugi yang timbul dari penghentian pengakuan aset (dihitung sebagai perbedaan antara jumlah bersih hasil pelepasan dan jumlah tercatat dari aset) dikreditkan atau dibebankan pada operasi periode aset tersebut dihentikan pengakuannya.

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 bagi Bank manfaat ekonomis masa depan menjadi lebih besar dari standar kinerja awal yang ditetapkan sebelumnya dan disusutkan sepanjang sisa masa manfaat ekonomis aset tetap terkait.

Penilaian aset tetap dilakukan atas penurunan dan kemungkinan penurunan nilai wajar aset jika terjadi peristiwa atau perubahan keadaan yang mengindikasikan bahwa nilai tercatat mungkin tidak dapat seluruhnya terealisasi.

Apabila nilai tercatat aset tetap lebih besar daripada nilai yang dapat diperoleh kembali, nilai tercatat aset tetap tersebut diturunkan menjadi sebesar nilai yang dapat diperoleh kembali, yang ditentukan sebagai nilai tertinggi antara harga jual bersih dan nilai pakai.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**o. Fixed Assets (continued)**

Depreciation starts when fixed asset is ready for use as intended use. The fixed assets, except landrights which are not depreciated, are depreciated using the double-declining balance method, while buildings are depreciated using the straight-line method. Depreciation rates and estimated useful life of the assets are as follows:

|  | <u>Umur manfaat (tahun)/<br/>Useful life (year)</u> |                  |
|--|-----------------------------------------------------|------------------|
|  | 10 - 20                                             | Buildings        |
|  | 4 - 8                                               | Office Equipment |
|  | 4 - 8                                               | Installations    |

Landrights is stated at revalued amount which represents fair value at the revaluation date and is not depreciated. Initial legal costs incurred to obtain legal rights are recognized as part of the acquisition cost of the landrights in "Fixed Assets" account and these costs are not depreciated. Costs related to renewal of landrights are recognized as intangible assets and amortized during the period of the landrights or economic life, whichever is shorter.

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 on derecognition of the asset (calculated as the difference between the net disposal proceeds and the carrying amount of the asset) is included in profit or loss in the period the asset is derecognized.

Repairs and maintenance are taken to profit or loss when incurred. The cost of major renovation and restoration is included in the carrying amount of the related fixed assets when it is probable that future economic benefits in excess of the originally assessed standard performance of the existing asset will flow to the Bank and is depreciated over the remaining useful lives of the related fixed assets.

The carrying amounts of fixed assets are reviewed for impairment when events or changes in circumstances indicate that the carrying values may not be fully recoverable.

When the carrying amount of fixed assets is greater than its estimated recoverable amount, it is written down to its recoverable amount which is determined at the higher of net selling price or value in use.

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**o. Aset Tetap (lanjutan)**

Nilai residu dari aset tetap adalah estimasi jumlah yang dapat diperoleh Bank saat ini dari pelepasan aset tetap, setelah dikurangi estimasi biaya pelepasan, jika aset tetap telah mencapai umur dan kondisi yang diperkirakan pada akhir umur manfaat ekonomisnya.

Pada setiap akhir periode pelaporan, nilai residu, manfaat ekonomis dan metode penyusutan dievaluasi, dan disesuaikan secara prospektif, jika memenuhi kondisi tersebut.

**p. Aset Takberwujud**

Aset takberwujud yang diperoleh secara terpisah diukur sebesar nilai perolehan pada pengakuan awal. Setelah pengakuan awal, aset takberwujud dicatat pada biaya perolehan dikurangi akumulasi amortisasi dan akumulasi rugi penurunan nilai, jika ada. Aset takberwujud dengan umur manfaat terbatas diamortisasi secara garis lurus selama umur manfaat ekonomisnya dan dievaluasi apabila terdapat indikasi adanya penurunan nilai.

Aset takberwujud dihentikan pengakuannya pada saat:

- a) dijual; atau
- b) ketika tidak ada manfaat ekonomis di masa depan yang dapat diharapkan dari penggunaan atau penjualan aset tersebut.

Aset takberwujud yang dimiliki oleh Bank berupa perangkat lunak. Aset takberwujud diakui jika, dan hanya jika, biaya perolehan aset tersebut dapat diukur secara andal dan kemungkinan besar Bank akan memperoleh manfaat ekonomis masa depan dari aset tersebut.

Perangkat lunak yang bukan merupakan bagian integral dari perangkat keras yang terkait dicatat sebagai aset takberwujud dan dinyatakan sebesar nilai tercatat, yaitu sebesar harga perolehan dikurangi dengan akumulasi amortisasi.

Biaya perolehan perangkat lunak terdiri dari seluruh pengeluaran yang dapat dikaitkan langsung dalam persiapan perangkat lunak tersebut sehingga siap digunakan sesuai dengan tujuannya.

Pengeluaran setelah perolehan perangkat lunak dapat ditambahkan pada biaya perolehan perangkat lunak atau dikapitalisasi sebagai perangkat lunak hanya jika pengeluaran tersebut menambah manfaat ekonomis masa depan dari perangkat lunak yang bersangkutan sehingga menjadi lebih besar dari standar kinerja yang diperkirakan semula. Pengeluaran yang tidak menambah manfaat ekonomis masa depan dari perangkat lunak diakui sebagai beban pada saat terjadinya.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**o. Fixed Assets (continued)**

*The residual value of a fixed asset is the estimated amount that can be acquired by the Company at this time of disposal of fixed assets, net of estimated costs of disposal, if the fixed asset has reached the age and condition expected at the end of its useful life.*

*The assets residual values, useful lives and methods of depreciation are evaluated, and adjusted prospectively, if appropriate, at the end of each reporting period.*

**p. Intangible Assets**

*Intangible asset which acquired separately is measured at cost on initial recognition. After initial recognition, intangible asset is recorded at cost less accumulated amortization and accumulated impairment losses, if any. Intangible asset with finite useful life is amortized on a straight-line basis over its economic useful life and evaluated for impairment whenever there is an indication that it may be impaired.*

*An intangible asset shall be derecognized when:*

- a) on disposal; or*
- b) when no future economic benefits are expected from its use or disposal.*

*Intangible asset held by the Bank is software. Intangible asset is recognized if, and only if, the acquisition cost can be measured reliably and is probable that expected future benefits that are attributable to it will flow to the Bank.*

*Software which is not an integral part of a related hardware is recorded as intangible asset and stated at carrying amount, which is cost less accumulated amortization.*

*The cost of software consists of all expenses directly attributable to the preparation of such software, until it is ready to be used for its intended purpose.*

*Subsequent expenditure on software acquisition is capitalized to the value of software only when it increases the future economic benefits of the software, so that it becomes larger than originally expected performance standards. Expenditure with no addition of future economic benefits from the software is directly recognized as expenses when incurred.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**p. Aset Takberwujud (lanjutan)**

Perangkat lunak dengan umur terbatas diamortisasi dengan menggunakan metode garis lurus selama estimasi umur manfaat ekonomis yaitu 10 (sepuluh) tahun dan tarif amortisasi sebesar 10%.

Amortisasi perangkat lunak diakui dalam laporan laba rugi dan penghasilan komprehensif lain, sejak tanggal perangkat lunak tersebut tersedia untuk digunakan sampai berakhirnya umur manfaat ekonomis dari perangkat lunak tersebut.

Pada setiap periode pelaporan, umur manfaat ekonomis dan metode amortisasi dievaluasi, dan disesuaikan secara prospektif, jika diperlukan.

**q. Biaya Dibayar Dimuka dan Aset Lain-Lain**

Biaya dibayar di muka diamortisasi selama masa manfaat masing-masing biaya dengan menggunakan metode garis lurus.

Aset lain-lain disajikan sebesar nilai tercatat, yaitu harga perolehan setelah dikurangi dengan akumulasi amortisasi dan penurunan nilai, jika ada.

Aset dalam pengembangan dinyatakan sebesar biaya perolehan dan disajikan sebagai bagian dari aset tetap. Akumulasi biaya perolehan aset dalam pengembangan dipindahkan ke aset tetap dan aset takberwujud pada saat aset tersebut telah selesai dikembangkan dan siap digunakan sesuai dengan tujuannya. Aset dalam pengembangan tidak disusutkan karena belum tersedia untuk digunakan.

**r. Agunan yang diambil alih**

Pada saat pengakuan awal, agunan yang diambil alih sehubungan dengan penyelesaian kredit dicatat sebesar nilai wajar setelah dikurangi biaya untuk menjualnya tetapi tidak melebihi nilai tercatat kredit yang diberikan. Bank tidak mengakui keuntungan pada saat pengambilalihan agunan. Selisih lebih antara saldo kredit yang tidak dapat ditagih dengan nilai bersih agunan yang diambil alih yang dapat direalisasikan dibebankan pada penyisihan kerugian. Setelah pengakuan awal, agunan yang diambil alih dicatat sebesar nilai yang lebih rendah antara nilai tercatat dengan nilai wajar setelah dikurangi biaya untuk menjualnya. Selisih lebih antara nilai tercatat dengan nilai wajar agunan yang diambil alih setelah dikurangi biaya untuk menjualnya diakui sebagai kerugian penurunan nilai dalam laba rugi tahun berjalan.

Selisih antara nilai agunan yang diambil alih dan hasil penjualannya diakui sebagai keuntungan atau kerugian pada saat penjualan.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**p. Intangible Assets (continued)**

Software with a finite useful life is amortized using the straight-line method over the estimated useful life of 10 (ten) years and amortization rate of 10%.

Amortization is recognized in the statement of profit or loss and other comprehensive income from the date that is available for use until the economic benefits of software is ended.

The assets residual values, useful lives and methods of amortization are evaluated, and adjusted prospectively, if appropriate, at the end of each reporting period.

**q. Prepaid Expenses and Other Assets**

Prepaid expenses are amortized over their beneficial period using the straight-line method.

Other assets are stated at carrying amount, which is cost less accumulated amortization and impairment losses, if any.

and presented as part of fixed assets. The accumulated costs are reclassified to the appropriate fixed assets and intangible assets account at the time the assets have been fully developed and ready for their intended use. Assets under development are not depreciated as these are not yet available for use.

**r. Foreclosed Assets**

Foreclosed assets acquired in conjunction with settlement of loans are initially recorded at their fair value less costs to sell but not to exceed the carrying value of loans. The Bank does not recognize any gains when the Bank foreclosed an asset. The excess between the uncollectible credit balance and the net realizable value of the collateral is charged to allowance for losses. Subsequent to initial recognition, foreclosed assets are recorded at carrying amount or at fair value less costs to sell, whichever is lower. The excess between the carrying value and fair value less costs to sell is recognized as impairment losses in the current year profit or loss.

The difference between the carrying value of the foreclosed assets and the proceed from the sale of foreclosed assets is recognized as gain or loss at the time of sale.



**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**r. Agunan yang diambil alih (lanjutan)**

Agunan yang diambil alih tidak disusutkan dan beban-beban yang berkaitan dengan pemeliharaan agunan yang diambil alih dibebankan pada laporan laba rugi dan penghasilan komprehensif lain pada saat terjadinya.

Manajemen mengevaluasi nilai agunan yang diambil alih secara berkala. Penyisihan kerugian penurunan nilai agunan yang diambil alih dibentuk berdasarkan penurunan nilai agunan yang diambil alih.

**s. Liabilitas Segera**

Liabilitas segera merupakan liabilitas Bank yang harus segera dibayarkan kepada pihak lain berdasarkan kontrak atau perintah dari pihak yang mempunyai kewenangan untuk itu. Liabilitas segera diukur sebesar biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

**t. Simpanan Nasabah**

Giro merupakan simpanan nasabah yang dapat digunakan sebagai alat pembayaran dan penarikannya dapat dilakukan setiap saat melalui cek atau pemindahbukuan dengan bilyet giro dan sarana perintah pembayaran lainnya. Giro dinyatakan sebesar nilai titipan pemegang giro di Bank.

Tabungan merupakan simpanan nasabah yang penarikannya hanya dapat dilakukan nasabah sesuai dengan persyaratan tertentu yang disepakati. Tabungan dinyatakan sebesar nilai kewajiban pada pemilik tabungan.

Deposito berjangka merupakan simpanan nasabah yang penarikannya hanya dapat dilakukan nasabah pada waktu tertentu sesuai dengan perjanjian antara pemegang deposito berjangka dengan Bank. Deposito berjangka dinyatakan sebesar nilai nominal yang tercantum dalam sertifikat yang diterbitkan oleh Bank, sesuai dengan perjanjian antara pemegang deposito berjangka dengan Bank.

Simpanan nasabah diklasifikasikan sebagai liabilitas yang diukur pada biaya perolehan diamortisasi, pada saat pengakuan awal diakui pada nilai wajar ditambah biaya transaksi yang dapat diatribusikan secara langsung, jika ada, dan selanjutnya diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

**u. Simpanan dari Bank Lain**

Simpanan dari bank lain terdiri dari liabilitas terhadap bank dalam negeri, dalam bentuk *interbank call money* yang jatuh tempo menurut perjanjian tidak melebihi dari 90 (sembilan puluh) hari, giro, deposito berjangka dan deposito *on call*.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**r. Foreclosed Assets (continued)**

*Foreclosed assets do not depreciated and expenses for maintaining foreclosed assets are charged in the current year statement of profit or loss and other comprehensive income as incurred.*

*Management evaluates the value of foreclosed assets periodically. An allowance for impairment losses of foreclosed assets is provided based on the decline in value of foreclosed assets.*

**s. Obligations Due Immediately**

*Obligations due immediately represent obligations to third parties based on contract or order by those having authority that have to be settled immediately. Obligations due immediately are measured at amortized cost using effective interest rate method.*

**t. Deposits from Customers**

*Demand deposits represent customer funds which can be used as payment instruments, and can be withdrawn at any time through cheque, or transferred through current account drafts and other transfer instruction media. Demand deposits are stated at the amounts entrusted to the Bank by the depositors.*

*Savings deposits represent customer funds which can be withdrawn by the depositors only under certain conditions. Savings deposits are stated at the agreed amounts due to the depositors.*

*Time deposits represent customer funds which can be withdrawn by the depositors only on specific maturity dates based on the agreements between the depositors and the Bank. Time deposits are stated at the nominal amounts stated in the certificates issued by the Bank in accordance with the agreements between the depositors and the Bank.*

*Deposits from customers are classified as liabilities measured at amortized cost are initially recognized at fair value plus directly attributable transaction costs, if any, and subsequently measured at amortized cost using the effective interest rate method.*

**u. Deposits from Others Bank**

*Deposits from other banks represent liabilities to domestic banks, in the form of interbank call money with original maturities less than 90 (ninety) days, demand deposits, time deposits and on call deposits.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**u. Simpanan dari Bank Lain (lanjutan)**

Simpanan dari bank lain diklasifikasikan sebagai liabilitas yang diukur pada biaya perolehan diamortisasi, yang diakui pada nilai wajar ditambah biaya transaksi yang dapat diatribusikan secara langsung, jika ada, dan selanjutnya diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

**v. Pinjaman Subordinasi**

Pinjaman subordinasi diakui sebesar nilai wajarnya 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 pinjaman subordinasi dan biaya transaksi yang merupakan bagian yang tidak terpisahkan dari suku bunga efektif.

**w. Pendapatan dan Beban Bunga**

Pendapatan dan beban bunga untuk semua instrumen keuangan yang dikenakan suku bunga diakui pada laporan laba rugi dan penghasilan komprehensif lain 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 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.

Pendapatan dan beban bunga yang disajikan di dalam laporan laba rugi dan penghasilan komprehensif lain meliputi:

- Bunga atas aset keuangan dan liabilitas keuangan yang dicatat pada biaya perolehan diamortisasi yang dihitung dengan menggunakan metode suku bunga efektif.
- Bunga atas nilai wajar melalui penghasilan komprehensif lain yang dihitung dengan menggunakan metode suku bunga efektif.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**u. Deposits from Others Bank (continued)**

Deposits from other banks are classified as liabilities measured at amortized cost, which are initially recognized at fair value plus directly attributable transaction costs, if any, and subsequently are measured at amortized cost using the effective interest rate method.

**v. Subordinated Loan**

Subordinated loan is initially recognized 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 on subordinated loan and transaction costs that are an integral part of the effective interest rate.

**w. Interest Income and Expenses**

Interest income and expense for all interest-bearing financial instruments are recognized in the statement of profit or loss and other comprehensive income using the effective interest rate method. The effective interest rate is the rate that exactly discounts the estimated future cash payments or receipts over the expected life of the financial instrument (or, where appropriate, a shorter period) to obtain the carrying amount of the financial asset or financial liability.

When calculating the effective interest rate, the Bank estimates future cash flows considering all contractual terms of the financial instrument but not future credit losses. This calculation includes all commissions, fees, and other forms received by the parties in the contract that are an integral part of the effective interest rate, transaction costs and all other premiums or discounts.

Interest income and expenses presented in the statement of profit or loss and other comprehensive income include:

- Interest on financial assets and liabilities at amortized cost calculated on an effective interest basis.
- Interest on fair value through other comprehensive income calculated on an effective interest basis.

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**x. Pendapatan dan Beban Provisi dan Komisi**

Pendapatan provisi dan komisi yang berkaitan langsung dengan kegiatan pemberian kredit, atau pendapatan provisi dan komisi yang berhubungan dengan jangka waktu tertentu, diamortisasi sesuai dengan jangka waktu kontrak menggunakan suku bunga efektif dan diklasifikasikan sebagai bagian dari pendapatan bunga pada laporan laba rugi dan penghasilan komprehensif lain.

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.

Beban provisi dan komisi lainnya terutama terkait dengan provisi atas transaksi dan jasa, diakui sebagai beban pada saat jasa tersebut diterima.

**y. Pendapatan dan Beban Operasional Lainnya**

Seluruh pendapatan dan beban operasional lainnya dibebankan pada laporan laba rugi dan penghasilan komprehensif lain pada saat terjadinya.

**z. Perpajakan**

Beban pajak penghasilan terdiri dari pajak penghasilan kini dan pajak penghasilan tangguhan. Pajak tersebut diakui dalam laporan laba rugi, kecuali apabila pajak tersebut terkait dengan transaksi atau kejadian yang langsung diakui ke ekuitas atau penghasilan komprehensif lain. Dalam hal ini, pajak tersebut diakui langsung pada ekuitas atau penghasilan komprehensif lain.

Pajak Kini

Pajak kini ditentukan berdasarkan laba kena pajak dalam tahun yang bersangkutan yang dihitung berdasarkan tarif pajak dan peraturan pajak yang telah berlaku atau secara substantif telah berlaku pada tanggal pelaporan dan penyesuaian terkait dengan utang atau restitusi pajak tahun-tahun sebelumnya.

Aset dan liabilitas pajak kini untuk tahun berjalan diukur sebesar jumlah yang diharapkan dapat direstitusi dari atau yang dibayarkan kepada otoritas pajak.

Manajemen secara periodik melakukan evaluasi atas posisi yang diambil dalam pelaporan pajak sehubungan dengan situasi dimana peraturan pajak terkait menjadi subjek interpretasi dan menetapkan provisi bila diperlukan.

Perubahan terhadap liabilitas perpajakan diakui pada saat diterimanya surat ketetapan pajak atau, jika Bank mengajukan keberatan, pada saat keputusan atas keberatan tersebut ditetapkan.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**x. Fees and Commissions Income and Expense**

*Fees and commissions income which directly related to lending activities, or fees and commissions related to a specific period, are amortized over the term of the contract using the effective interest rate and classified as part of interest income on the statement of profit or loss and other comprehensive income.*

*Fees and commissions income which are not related to lending activities or a specific period are recognized as revenues on the transaction date as other operating income.*

*Other fees and commission expense relate mainly to transaction and service fees, which are expensed as the services are received.*

**y. Other Operating Income and Expenses**

*All other operating income and expenses are charged to the statement of profit or loss and other comprehensive income as incurred.*

**z. Taxation**

*The income tax expense is comprised of current and deferred income tax. Tax is recognized in the statement of profit or loss, except to the extent that it relates to items recognized directly in equity or other comprehensive income. In this case, the tax is also recognized directly in equity or other comprehensive income.*

Current Tax

*Current tax is determined based on the taxable income for the current year and computed based on the tax rates and tax laws that are enacted or substantively enacted as at the reporting dates and adjustment related to payable or tax refund of previous years.*

*Current income tax assets and liabilities for the current year are measured at the amount expected to be recovered from or paid to the tax authority.*

*Management periodically evaluates positions taken in the tax returns with respect to situations in which applicable tax regulations are subject to interpretation and establishes provisions when appropriate.*

*Amendments to tax obligations are recorded when an assessment is received or, if appealed by the Bank, when the result of the appeal is determined.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**z. Perpajakan (lanjutan)**

Pajak Tangguhan

Pajak tangguhan diakui dengan menggunakan metode liabilitas atas perbedaan temporer pada tanggal pelaporan antara dasar pengenaan pajak dari aset dan liabilitas dan jumlah tercatatnya untuk tujuan pelaporan keuangan pada tanggal pelaporan. Namun, liabilitas pajak tangguhan tidak diakui jika timbul dari pengakuan awal *goodwill*; atau pada saat pengakuan awal suatu aset atau liabilitas yang timbul dari transaksi selain kombinasi bisnis yang pada saat transaksi tersebut tidak mempengaruhi laba rugi akuntansi maupun laba rugi kena pajak. Pajak penghasilan tangguhan ditentukan menggunakan tarif (atau peraturan) pajak yang berlaku atau yang secara substansial telah berlaku pada tanggal pelaporan dan diharapkan untuk diterapkan jika aset pajak tangguhan direalisasikan atau liabilitas pajak tangguhan diselesaikan.

Aset pajak tangguhan diakui sepanjang kemungkinan besar laba kena pajak mendatang akan tersedia untuk dikompensasi dengan perbedaan temporer yang masih dapat digunakan.

Aset dan liabilitas pajak tangguhan diukur dengan menggunakan tarif pajak yang diharapkan akan berlaku pada periode saat aset dipulihkan atau liabilitas diselesaikan berdasarkan tarif pajak dan peraturan pajak yang berlaku atau yang telah secara substantif telah berlaku pada tanggal pelaporan.

Nilai tercatat aset pajak tangguhan ditelaah pada setiap tanggal pelaporan dan nilai tercatat aset pajak tangguhan tersebut diturunkan apabila laba fiskal mungkin tidak memadai untuk mengkompensasi sebagian atau semua manfaat aset pajak tangguhan. Pada setiap tanggal pelaporan, Bank meninjau kembali aset pajak tangguhan yang tidak diakui dan mengakui aset pajak tangguhan yang sebelumnya tidak diakui apabila besar kemungkinan bahwa laba fiskal pada masa yang akan datang akan tersedia untuk pemulihannya.

Aset pajak tangguhan dan liabilitas pajak tangguhan disalinghapuskan jika terdapat hak secara hukum untuk melakukan saling hapus antara aset pajak kini terhadap liabilitas pajak kini, atau aset dan liabilitas pajak tangguhan pada entitas yang sama, atau Bank bermaksud untuk memulihkan aset dan liabilitas pajak kini dengan dasar bersih.

**aa. Laba per Saham**

Laba per saham dasar dihitung dengan membagi laba tahun berjalan dengan jumlah rata-rata tertimbang saham yang beredar pada tahun berjalan. Jumlah rata-rata tertimbang saham yang beredar pada periode 31 Desember 2021 dan 2020 masing-masing sejumlah 20.223.412.907 dan 15.796.195.097 saham.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**z. Taxation (continued)**

Deferred Tax

Deferred tax is recognized using the liability method on temporary differences at the reporting date between the tax bases of assets and liabilities and their carrying amounts for financial reporting purposes at the reporting date. However, deferred tax liabilities are not recognized if they arise from the initial recognition of goodwill; deferred income tax is not accounted for if it arises from the initial recognition of an asset or liability in a transaction other than a business combination that at the time of the transaction affects neither accounting nor taxable profit or loss. Deferred income tax is determined using tax rates (or laws) that have been enacted or substantially enacted as at the reporting date and are expected to apply when the related deferred income tax asset is realized or the deferred income tax liability is settled.

Deferred income tax assets are recognized only to the extent that it is probable that future taxable profits will be available against which the temporary differences can be utilized.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply to the year when the assets are realized or the liabilities are settled, based on tax rates and tax laws that have been enacted or substantively enacted as at the reporting date.

The carrying amount of a deferred tax asset is reviewed at each reporting date and reduced to the extent that it is no longer probable that sufficient taxable profit will be available to allow all or part of the benefit of that deferred tax assets to be utilized. Unrecognized deferred tax assets are reassessed at each reporting date and are recognized to the extent that it has become probable that future taxable profit will allow the deferred tax assets to be recovered.

Deferred tax assets and deferred tax liabilities are offset when a legally enforceable right exists to offset current tax assets against current tax liabilities, or the deferred tax assets and liabilities relate to the same taxable entity, or the Bank intends to settle its current assets and liabilities on a net basis.

**aa. Earnings per Share**

Basic earnings per share is computed by dividing profit for the year with the weighted-average number of shares outstanding during the year. The weighted-average number of shares outstanding during December 31, 2021 and 2020 is 20,223,412,907 dan 15,796,193,049 shares, respectively.

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**aa. Laba per Saham (lanjutan)**

Bank tidak mempunyai efek berpotensi saham biasa yang bersifat dilutif pada tanggal 31 Desember 2021 dan 2020, dan oleh karenanya, laba per saham dilusian tidak dihitung dan disajikan pada laporan laba rugi dan penghasilan komprehensif lain.

**ab. Imbalan Kerja**

Imbalan kerja jangka pendek

Imbalan kerja jangka pendek diakui pada saat terhutang kepada karyawan berdasarkan metode akrual.

Imbalan pasca kerja

Bank memberikan imbalan pasca kerja kepada karyawannya sesuai dengan ketentuan dari Undang-Undang (UU) Ketenagakerjaan No. 13/2003 tanggal 25 Maret 2003, dimana telah diperbaharui menggunakan UU Cipta Kerja No 11/2020. UU Ketenagakerjaan menentukan rumus tertentu untuk menghitung jumlah minimal imbalan pensiun, sehingga pada dasarnya, program pensiun berdasarkan UU Ketenagakerjaan adalah program imbalan pasti.

Program pensiun imbalan pasti adalah program pensiun yang menetapkan jumlah imbalan pensiun yang akan diterima oleh karyawan pada saat pensiun, biasanya berdasarkan beberapa faktor seperti usia, masa kerja atau kompensasi.

Liabilitas imbalan pasca kerja merupakan nilai kini kewajiban imbalan pasti pada tanggal laporan posisi keuangan. Liabilitas imbalan pasca kerja dihitung setiap tahun oleh aktuaris independen menggunakan metode *projected unit credit*. Nilai kini kewajiban imbalan pasti ditentukan dengan mendiskontokan estimasi arus kas keluar masa depan dengan menggunakan tingkat suku bunga Obligasi Pemerintah dalam mata uang yang sama dengan mata uang imbalan yang akan dibayarkan dan waktu jatuh tempo yang kurang lebih sama dengan waktu jatuh tempo pensiun yang bersangkutan.

Biaya jasa lalu diakui segera dalam laporan laba rugi.

Biaya jasa lalu yang timbul dari amandemen atau kurtailmen program diakui sebagai beban dalam laba rugi pada saat terjadinya.

Keuntungan atau kerugian aktuarial yang terjadi dari penyesuaian dan perubahan asumsi aktuarial dibebankan atau dikreditkan ke ekuitas di penghasilan komprehensif lain pada periode terjadinya sebagai pengukuran kembali program imbalan pasti. Akumulasi saldo pengukuran kembali dilaporkan di saldo laba.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**aa. Earnings per Share (continued)**

*The Bank has no outstanding dilutive potential ordinary shares as of December 31, 2021 and 2020, and accordingly, no diluted earnings per share is calculated and presented in the statement of profit or loss and other comprehensive income.*

**ab. Employee Benefits**

Short-term employee benefit

*Short-term employee benefits are recognized when they accrue to the employees.*

Post-employment benefits

*The Bank provides post-employment rewards to its employees in accordance with the provisions of the Labor Law No.13/2003 dated March 25, 2003, which has been updated using The Job Creation Law No. 11/2020. The Labor Law determines a certain formula for calculating the minimum amount of pension benefits, so basically, a pension plan under the Labor Law is a defined rewards program.*

*A defined benefit plan is a pension plan program where the pension amount to be received by employees at the time of retirement will depend on some factors such as age, years of service or compensation.*

*Post-employment benefits liability is the present value of defined benefits obligation at the statement of financial position date. Post-employment benefits liability is calculated annually by independent actuaries using the projected unit credit method. The present value of the defined benefit obligation is determined by discounting the estimated future cash outflows using interest rates of Government Bonds that are denominated in the currency in which the benefit will be paid, and that have the terms to maturity approximating the terms of the related pension liability.*

*Past service costs is recognized immediately in profit or loss.*

*Past service costs arising from amendment or curtailment programs are recognized as expenses in profit or loss when incurred.*

*Actuarial gains or losses arising from experience adjustments and changes in actuarial assumptions are charged or credited to equity in other comprehensive income in the period in which they arise as remeasurement of defined benefits plans. Accumulated remeasurement are recognized in retained earnings.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**ab. Imbalan Kerja (lanjutan)**

Imbalan pasca kerja (lanjutan)

Pengukuran kembali atas program imbalan pasti yang diakui sebagai penghasilan komprehensif lain tidak direklasifikasi ke laba rugi pada periode berikutnya.

Keuntungan atau kerugian atas kurtailmen atau penyelesaian suatu program imbalan pasti diakui ketika kurtailmen atau penyelesaian terjadi.

Kurtailmen terjadi apabila salah satu dari kondisi berikut terpenuhi:

- i. Menunjukkan komitmennya untuk mengurangi secara signifikan jumlah pekerja yang ditanggung oleh program; atau
- ii. Mengubah ketentuan dalam program imbalan pasti yang menyebabkan bagian yang material dari jasa masa depan pekerja tidak lagi memberikan imbalan atau memberikan imbalan yang lebih rendah.

Penyelesaian program terjadi ketika entitas melakukan transaksi yang menghapuskan semua liabilitas hukum atau konstruktif atas sebagian atau seluruh imbalan dalam program imbalan pasti.

**ac. Segmen Operasi**

Segmen operasi adalah suatu komponen dari entitas:

- a) yang terlibat dalam aktivitas bisnis yang mana memperoleh pendapatan dan menimbulkan beban (termasuk pendapatan dan beban terkait dengan transaksi dengan komponen lain dari entitas yang sama);
- b) hasil operasinya dikaji ulang secara reguler oleh pengambil keputusan operasional untuk membuat keputusan tentang sumber daya yang dialokasikan pada segmen tersebut dan menilai kinerjanya; dan
- c) tersedia informasi keuangan yang dapat dipisahkan.

Bank menyajikan segmen operasi berdasarkan laporan internal yang disajikan kepada pengambil keputusan operasional yaitu Direksi.

Segmen geografis adalah komponen Bank yang dapat dibedakan dalam menghasilkan jasa pada lingkungan (wilayah) ekonomi tertentu dan komponen itu memiliki risiko dan imbalan yang berbeda dengan risiko dan imbalan pada komponen yang beroperasi pada lingkungan (wilayah) ekonomi lain.

Bank melaporkan segmen geografis berdasarkan daerah Jakarta, Jawa, Sumatera, Sulawesi, Kalimantan dan lainnya.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**ab. Employee Benefits (continued)**

Post-employment benefits (continued)

Remeasurement on defined benefits plans which recognized as other comprehensive income will not reclassify to profit or loss in the next period.

Gains or losses on the curtailment or settlement of a defined benefit plan are recognized when the curtailment or settlement occurs.

A curtailment occurs when an entity either:

- i. Demonstrably committed to make a significant reduction in the number of employees covered by a plan; or
- ii. Amends the terms of a defined benefit plan so that a significant element of future service by current employees will no longer qualify for benefits, or will qualify only for reduced benefits.

A settlement occurs when an entity enters into a transaction that eliminates all further legal or constructive obligation for part or all of the benefits provided under a defined benefit plan.

**ac. Operating Segment**

An operating segment is a component of an entity which:

- a) engages in business activities from which it may earn income and expenses (including income and expenses relating to the transactions with other components with the same entity);
- b) operating results are reviewed regularly by the chief operating decision maker to make decisions regarding the resources allocated to the segment and assess its performance; and
- c) separate financial information is available.

The Bank presents operating segments based on internal reports that are presented to the operating decision maker which is the Board of Directors.

A geographical segment is a distinguishable component of the Bank that is engaged in providing services within a particular economic environment and that is subject to risks and returns that are different from those operating in other economic environments.

The Bank reports geographical segments based on the area of Jakarta, Java, Sumatera, Sulawesi, Kalimantan and others.



**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**ad. Transaksi dan Saldo dengan Pihak-pihak Berelasi**

Bank menerapkan PSAK No. 7 (Revisi 2015), "Pengungkapan Pihak-pihak Berelasi", yang mensyaratkan pengungkapan hubungan, transaksi dan saldo pihak-pihak berelasi, termasuk komitmen, dalam laporan keuangan.

Pihak-pihak berelasi adalah orang atau entitas yang terkait dengan entitas pelapor, yang terdiri dari:

a) Orang atau anggota keluarga terdekat mempunyai relasi dengan entitas pelapor jika orang tersebut:

- i. memiliki pengendalian atau pengendalian bersama atas entitas pelapor;
- ii. memiliki pengaruh signifikan atas entitas pelapor; atau
- iii. personil manajemen kunci entitas pelapor atau entitas induk dari entitas pelapor.

b) Satu entitas berelasi dengan entitas pelapor jika memenuhi salah satu hal berikut:

- i. Entitas dan entitas pelapor adalah anggota dari kelompok usaha yang sama (artinya entitas induk, entitas anak dan entitas anak berikutnya terkait dengan entitas lain).
- ii. Satu entitas adalah entitas asosiasi atau ventura bersama dari entitas lain (atau entitas asosiasi atau ventura bersama yang merupakan anggota suatu kelompok usaha, dimana entitas lain tersebut adalah anggotanya).
- iii. Kedua entitas tersebut adalah ventura bersama dari pihak ketiga yang sama.
- iv. Satu entitas adalah ventura bersama dari entitas ketiga dan entitas yang lain adalah entitas asosiasi dari entitas ketiga.
- v. Entitas tersebut adalah suatu program imbalan pasca kerja 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.
- vi. Entitas yang dikendalikan atau dikendalikan bersama oleh orang yang diidentifikasi dalam huruf (a).
- vii. Orang yang diidentifikasi dalam butir (a) (i) memiliki pengaruh signifikan atas entitas atau personil manajemen kunci entitas (atau entitas induk dari entitas).

Seluruh transaksi dan saldo yang signifikan dengan pihak berelasi, baik yang dilakukan dengan syarat normal sebagaimana dilakukan dengan pihak yang tidak berelasi, maupun tidak, telah diungkapkan pada catatan atas laporan keuangan.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**ad. Transactions and Balances with Related Parties**

The Bank applied SFAS No. 7 (Revised 2015), "Related Party Disclosures", which requires disclosure of related party relationships, transactions and outstanding balances, including commitments, in the financial statements.

A related party is a person or entity that is related to the reporting entity, which consists of:

a) A person or a close member of that person's family is related to a reporting entity if that person:

- i. has control or joint control over the reporting entity;
- ii. has significant influence over the reporting entity; or
- iii. 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 a reporting entity if any of the following conditions applies:

- i. 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).
- ii. 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).
- iii. Both entities are joint ventures of the same third party.
- iv. One entity is a joint venture of a third entity and the other entity is an associate of the third entity.
- v. 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.
- vi. The entity is controlled or jointly controlled by a person identified in (a).
- vii. A person identified in (a) (i) 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).

All significant transactions and balances with related parties, whether or not conducted under terms and conditions similar to those granted to third parties, are disclosed in the notes to the financial statements.

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**ae. Sewa**

Penentuan apakah suatu perjanjian merupakan perjanjian sewa atau perjanjian yang mengandung sewa didasarkan atas substansi perjanjian pada tanggal awal sewa. Perjanjian tersebut ditelaah apakah pemenuhan perjanjian tergantung pada penggunaan suatu aset atau aset-aset tertentu atau perjanjian tersebut memberikan suatu hak untuk menggunakan aset tersebut, bahkan jika hak tersebut tidak dijabarkan secara eksplisit di perjanjian. Suatu sewa dikelompokkan sebagai sewa pembiayaan jika sewa tersebut mengalihkan secara substansial seluruh risiko dan manfaat yang terkait dengan kepemilikan aset. Suatu sewa dikelompokkan sebagai sewa operasi jika sewa tersebut tidak mengalihkan secara substansial seluruh risiko dan manfaat yang terkait dengan kepemilikan aset.

Sewa Operasi - Bank sebagai Lessee

Pembayaran sewa dalam sewa operasi diakui sebagai beban umum dan administrasi dalam laporan laba rugi dan penghasilan komprehensif lain selama masa sewa.

**Aset Hak Guna dan liabilitas sewa**

Pada tanggal permulaan kontrak, Grup menilai apakah kontrak merupakan atau mengandung sewa. Suatu kontrak merupakan atau mengandung sewa jika kontrak tersebut memberikan hak untuk mengendalikan penggunaan aset identifikasi selama suatu jangka waktu untuk dipertukarkan dengan imbalan. Grup dapat memilih untuk tidak mengakui aset hak-guna dan liabilitas sewa untuk:

- sewa dengan jangka waktu kurang atau sama dengan 12 bulan dan tidak terdapat opsi beli;
- sewa atas aset dengan nilai rendah.

Untuk menilai apakah kontrak memberikan hak untuk mengendalikan penggunaan aset identifikasi, Grup harus menilai apakah:

- Grup memiliki hak untuk mendapatkan secara substansial seluruh manfaat ekonomi dari penggunaan aset identifikasi; dan
- Grup memiliki hak untuk mengarahkan penggunaan aset identifikasi. Grup memiliki hak ini ketika Grup memiliki hak untuk pengambilan keputusan yang relevan tentang bagaimana dan untuk tujuan apa aset digunakan telah ditentukan sebelumnya dan:
  1. Grup memiliki hak untuk mengoperasikan aset; dan
  2. Grup telah mendesain aset dengan cara menetapkan sebelumnya bagaimana dan untuk tujuan apa aset akan digunakan selama periode penggunaan.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**ae. Leases**

The determination of whether an arrangement is, or contains a lease is based on the substance of the arrangement at inception date and whether the fulfillment of the arrangement is dependent on the use of a specific asset and the arrangement conveys a right to use the asset. Leases that transfer substantially to the lessee all the risks and rewards incidental to ownership of the leased item are classified as finance leases. Moreover, leases that do not transfer substantially all the risks and rewards incidental to ownership of the leased item are classified as operating leases.

Operating Lease - Bank as a Lessee

Payments made under operating leases are recognized as general and administrative expenses in the statement profit or loss and other comprehensive income over the period of lease.

**Right-of-use assets and lease liabilities**

At the inception of a contract, the Group assesses whether the contract is or contains a lease. A contract is or contains a lease if the contract conveys the right to control the use of an identified assets for a period of time in exchange for consideration. The Group can choose not to recognise the right-of-use asset and lease liabilities for:

- Leases with a term of less or equal to 12 months and there is no call option;
- Leases of low value assets.

To assess whether a contract conveys the right to control the use of an identified asset, the Group shall assess whether:

- The Group has the right to obtain substantially all the economic benefit from use of the asset throughout the period of use; and
- The Group has the right to direct the use of the asset. The Group has described when it has a decision-making right that are the most relevant to changing how and for what purpose the asset is used are predetermined:
  1. The Group has the right to operate the asset; and
  2. The Group has designed the asset in a way that predetermine how and for what purposes it will be used

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**ae. Sewa (lanjutan)**

**Aset Hak Guna dan liabilitas sewa (lanjutan)**

Pada tanggal permulaan sewa, Grup mengakui aset hak-guna dan liabilitas sewa. Aset hak-guna diukur pada biaya perolehan, dimana meliputi jumlah pengukuran awal liabilitas sewa yang disesuaikan dengan pembayaran sewa yang dilakukan pada atau sebelum tanggal permulaan, ditambah dengan biaya langsung awal yang dikeluarkan. Aset hak-guna diamortisasi dengan menggunakan metode garis lurus sepanjang jangka waktu sewa.

Liabilitas sewa diukur pada nilai kini pembayaran sewa yang belum dibayar pada tanggal permulaan, didiskontokan dengan menggunakan suku bunga implisit dalam sewa atau jika suku bunga tersebut tidak dapat ditentukan, maka menggunakan suku bunga pinjaman inkremental. Pada umumnya, Grup menggunakan suku bunga pinjaman inkremental sebagai tingkat bunga diskonto.

Pembayaran sewa dialokasikan menjadi bagian pokok dan biaya keuangan. Biaya keuangan dibebankan pada laba rugi selama periode sewa sehingga menghasilkan tingkat suku bunga periodik yang konstan atas saldo liabilitas untuk setiap periode.

Jika sewa mengalihkan kepemilikan aset pendasar kepada Grup pada akhir masa sewa atau jika biaya perolehan aset hak-guna merefleksikan Grup akan mengeksekusi opsi beli, maka Grup menyusutkan aset hak-guna dari tanggal permulaan hingga akhir umur manfaat aset pendasar. Jika tidak, maka Grup menyusutkan aset hak-guna dari tanggal permulaan hingga tanggal yang lebih awal antara akhir umur manfaat aset hak-guna atau akhir masa sewa.

**af. Biaya Emisi Penerbitan Saham**

Biaya-biaya emisi efek 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 - Bersih", sebagai bagian dari Ekuitas pada laporan posisi keuangan.

**ag. Provisi**

Bank menerapkan PSAK No. 57 (Revisi 2009), "Provisi, Liabilitas Kontinjensi, dan Aset Kontinjensi". PSAK No. 57 menetapkan kriteria pengakuan dan dasar pengukuran untuk provisi, liabilitas kontinjensi dan aset kontinjensi, dan untuk memastikan bahwa informasi yang memadai diungkapkan dalam catatan atas laporan keuangan untuk memungkinkan pengguna memahami sifat, waktu dan jumlah yang terkait dengan informasi tersebut.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**ae. Leases (continued)**

**Right-of-use assets and lease liabilities (continued)**

*The Group recognises a right-of-use asset and a leases liability at the leases commencement date. The right-of-use asset is initially measured at cost, which comprises the initial amount of the leases liability adjusted for any leases payment made at or before the commencement date, plus any initial direct cost incurred. The right-of-use asset is amortized over the straight-line method throughout the lease term.*

*The lease liability is initially measured at the present value of the lease payments that are not paid at the commencement date, discounted using the interest rate implicit in the lease or, if that right cannot be readily determined, using incremental borrowing rate. Generally, the Group uses its incremental borrowing rate as a discount rate.*

*Each leases payment is allocated between the liability and finance cost. The finance cost is charged to profit or loss over the leases period so as to produce a constant periodic rate of interest on the remaining balance of the liability for each period.*

*If the leases transfers ownership of the underlying asset to the Group by the end of the leases term or if the cost of the right-of-use asset reflects that the Group will exercise a purchase option, the Group depreciates the right-of-use asset from the commencement date to the end of the useful life of the underlying asset. Otherwise, the Group depreciates the right-of-use asset from the commencement date to the earlier of the end of the useful life of the right-of-use asset or the end of the leases term.*

**af. Shares Issuance Costs**

*Costs related to the public offering of shares (including pre-emptive rights issue) are deducted from the proceeds and presented as a deduction from the "Additional Paid-in Capital - Net" account, as part of Equity section in the statement of financial position.*

**ag. Provision**

*The Bank applied SFAS No. 57 (Revised 2009), "Provisions, Contingent Liabilities, and Contingent Assets". SFAS No. 57 provides that appropriate recognition criteria and measurement bases are applied to provisions, contingent liabilities and contingent assets, and to ensure that sufficient information is disclosed in the notes to the financial statements to enable users to understand the nature, timing and amount related to the information.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**ag. Provisi (lanjutan)**

Provisi diakui jika Bank memiliki liabilitas kini (baik bersifat hukum maupun bersifat konstruktif) jika, sebagai akibat peristiwa masa lalu, besar kemungkinan penyelesaian liabilitas tersebut mengakibatkan arus keluar sumber daya yang mengandung manfaat ekonomi dan jumlah liabilitas tersebut dapat diestimasi secara andal.

Provisi diukur pada nilai kini dari perkiraan pengeluaran yang diperlukan untuk menyelesaikan kewajiban menggunakan tingkat diskonto sebelum pajak yang mencerminkan penilaian pasar atas nilai waktu uang dan risiko yang terkait dengan kewajiban tersebut. Peningkatan provisi ini sehubungan dengan berlalunya waktu diakui sebagai beban bunga.

Provisi ditelaah pada setiap akhir periode pelaporan dan disesuaikan untuk mencerminkan estimasi terbaik yang paling kini. Jika arus keluar sumber daya untuk menyelesaikan liabilitas kemungkinan besar tidak terjadi, maka provisi dibatalkan.

**ah. Kontinjensi**

Liabilitas kontinjensi tidak diakui dalam laporan keuangan, kecuali jika arus keluar sumber daya yang mengandung manfaat ekonomi kemungkinannya kecil (*remote*) maka liabilitas kontinjensi diungkapkan. Aset kontinjensi tidak diakui dalam laporan keuangan, tetapi diungkapkan jika terdapat kemungkinan besar (*probable*) arus masuk manfaat ekonomi.

**ai. Peristiwa Setelah Periode Pelaporan**

Peristiwa-peristiwa yang terjadi setelah periode pelaporan yang menyediakan tambahan informasi mengenai posisi keuangan Bank pada tanggal laporan posisi keuangan (peristiwa penyesuaian), jika ada, telah tercermin dalam laporan keuangan. Peristiwa-peristiwa yang terjadi setelah tahun pelaporan yang tidak memerlukan penyesuaian (peristiwa non penyesuaian), apabila jumlahnya material, telah diungkapkan dalam catatan atas laporan keuangan.

**3. PENGGUNAAN PERTIMBANGAN, ESTIMASI DAN ASUMSI SIGNIFIKAN OLEH MANAJEMEN**

Pengungkapan ini melengkapi pengungkapan pada manajemen risiko (Catatan 43).

Penyusunan laporan keuangan Bank 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 Bank yang memiliki pengaruh paling signifikan atas jumlah yang diakui dalam laporan keuangan:

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**ag. Provision (continued)**

Provisions are recognized when the Bank has present obligations (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.

Provision is measured at the present value of the expenditures expected to be required to settle the obligation using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the obligation. The increase in the provision due to the passage of time is recognized as interest expense.

Provisions are reviewed at the end of each reporting period 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.

**ah. Contingencies**

Contingent liabilities are not recognized in the financial statements, unless the possibility of an outflow of resources embodying economic benefits is remote, contingent liabilities are disclosed. Contingent assets are not recognized in the financial statements but disclosed when an inflow of economic benefits is probable.

**ai. Events After the Reporting Period**

Post year end events that provide additional information about the financial position of the Bank as of the statement of financial position date (adjusting events), if any, are reflected in the financial statements. Post year end events that are not adjusting events are disclosed in the notes to the financial statements when material.

**3. USE OF SIGNIFICANT JUDGMENTS, ESTIMATES AND ASSUMPTIONS BY MANAGEMENT**

These disclosures supplement the commentary on risk management (Note 43).

The preparation of the Bank's financial statements 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 reporting period. Uncertainty about these assumptions and estimates could result in outcomes that require a material adjustment to the carrying amount of the asset and liability affected in future periods.

**Judgments**

The following judgments are made by management in the process of applying the Bank's accounting policies that have the most significant effects on the amounts recognized in the financial statements:

**3. PENGGUNAAN PERTIMBANGAN, ESTIMASI DAN ASUMSI SIGNIFIKAN OLEH MANAJEMEN (lanjutan)**

**Pertimbangan (lanjutan)**

Usaha yang berkelanjutan

Manajemen Bank telah melakukan penilaian atas kemampuan Bank untuk melanjutkan kelangsungan usahanya dan berkeyakinan bahwa Bank memiliki sumber daya untuk melanjutkan usahanya di masa mendatang. Selain itu, manajemen tidak mengetahui adanya ketidakpastian material yang dapat menimbulkan keraguan yang signifikan terhadap kemampuan Bank untuk melanjutkan kelangsungan usahanya. Oleh karena itu, laporan keuangan telah disusun atas dasar usaha yang berkelanjutan.

Penentuan mata uang fungsional

Mata uang fungsional dari Bank adalah mata uang dari lingkungan ekonomi primer dimana entitas beroperasi. Mata uang tersebut adalah mata uang yang mempengaruhi pendapatan dan beban dari jasa yang diberikan. Berdasarkan substansi ekonomi dari kondisi mendasari yang relevan, mata uang fungsional dan penyajian Bank adalah Rupiah.

Klasifikasi aset dan liabilitas keuangan

Bank menetapkan klasifikasi atas aset dan liabilitas tertentu sebagai aset keuangan dan liabilitas keuangan dengan mempertimbangkan bila definisi yang ditetapkan PSAK 71 yang efektif 1 Januari 2020 dipenuhi. Dengan demikian, aset keuangan dan liabilitas keuangan diakui sesuai dengan kebijakan akuntansi seperti yang diungkapkan pada Catatan 2d.

Nilai wajar atas instrumen keuangan dan non-keuangan

Semua aset dan liabilitas dimana nilai wajar diukur atau diungkapkan dalam laporan keuangan dapat dikategorikan pada tingkat hirarki nilai wajar, berdasarkan tingkatan input terendah yang signifikan atas pengukuran nilai wajar secara keseluruhan sebagai berikut:

- Tingkat 1: Harga kuotasi (tidak disesuaikan) dalam pasar aktif untuk aset atau liabilitas yang identik;
- Tingkat 2: Teknik penilaian yang menggunakan input selain harga kuotasi yang termasuk di dalam tingkat 1 yang dapat diobservasi untuk aset atau liabilitas, baik langsung (misalnya, harga) maupun tidak langsung (misalnya, turunan dari harga); dan
- Tingkat 3: Teknik penilaian yang menggunakan input untuk aset dan liabilitas yang tidak didasarkan pada data pasar yang dapat diobservasi (input yang tidak dapat diobservasi).

**3. USE OF SIGNIFICANT JUDGMENTS, ESTIMATES AND ASSUMPTIONS BY MANAGEMENT (continued)**

**Judgments (continued)**

Going concern

*The Bank's management has made an assessment of the Bank's ability to continue as a going concern and is believed that the Bank has 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 upon the Bank's ability to continue as a going concern. Therefore, the financial statements continue to be prepared on the going concern basis*

Determination of functional currency

*The functional currency of the Bank is the currency of the primary economic environment in which each entity operates. It is the currency that mainly influences the revenue and cost of rendering services. Based on the economic substance of the relevant underlying circumstances, the functional and presentation currency of the Bank is the Indonesian Rupiah.*

Classification of the financial assets and liabilities

*The Bank determines the classification of certain assets and liabilities as financial assets and financial liabilities by considering if the definition set forth in SFAS 71, which was effective January 1, 2020, is fulfilled. Accordingly, financial assets and financial liabilities are recognized in accordance with the accounting policies disclosed in Note 2d.*

Fair value of financial and non-financial instruments

*All assets and liabilities in which fair value is measured or disclosed in the financial statements can be categorized in the fair value hierarchy levels, based on the lowest level of input that is significant on fair value measurement as a whole as follows:*

- *Level 1: Quoted prices (unadjusted) in active markets for identical assets or liabilities;*
- *Level 2: Valuation techniques using inputs other than quoted prices included within level 1 that are observable for the asset or liability, either directly (i.e. as prices) or indirectly (i.e. derived from prices); and*
- *Level 3: Valuation techniques using inputs for the asset or liability that are not based on observable market data (unobservable inputs).*

**3. PENGGUNAAN PERTIMBANGAN, ESTIMASI DAN ASUMSI SIGNIFIKAN OLEH MANAJEMEN (lanjutan)**

**Pertimbangan (lanjutan)**

Penurunan nilai kredit yang diberikan

Bank menelaah kredit yang diberikan yang signifikan secara individual pada setiap tanggal laporan posisi keuangan untuk menilai apakah penurunan nilai harus dicatat dalam laporan laba rugi dan penghasilan komprehensif lain. Secara khusus, pertimbangan manajemen diperlukan dalam estimasi jumlah dan waktu arus kas di masa mendatang ketika menentukan kerugian penurunan nilai. Dalam estimasi arus kas tersebut, Bank melakukan penilaian atas kondisi keuangan peminjam dan nilai realisasi bersih agunan. Estimasi tersebut didasarkan pada asumsi dari sejumlah faktor dan hasil akhirnya mungkin berbeda, yang mengakibatkan perubahan di masa mendatang atas cadangan kerugian penurunan nilai.

**Estimasi dan Asumsi**

Asumsi utama masa depan dan sumber utama estimasi ketidakpastian lain pada akhir periode pelaporan yang memiliki risiko signifikan bagi penyesuaian yang material terhadap nilai tercatat aset dan liabilitas untuk periode pelaporan keuangan berikutnya, diungkapkan di bawah ini. Bank mendasarkan asumsi dan estimasi pada parameter yang tersedia pada saat laporan keuangan disusun.

Asumsi dan situasi mengenai perkembangan masa depan mungkin berubah akibat perubahan pasar atau situasi di luar kendali Bank. Perubahan tersebut dicerminkan dalam asumsi terkait pada saat terjadinya.

Semua estimasi dan asumsi yang diharuskan oleh PSAK adalah estimasi terbaik yang didasarkan standar yang berlaku. Estimasi dan pertimbangan dievaluasi secara terus menerus dan berdasarkan pengalaman masa lalu dan faktor-faktor lain termasuk harapan atas kejadian yang akan datang.

Walaupun estimasi dan asumsi ini dibuat berdasarkan pengetahuan terbaik manajemen atas kejadian dan tindakan saat ini, hasil yang timbul mungkin berbeda dengan estimasi dan asumsi semula.

Cadangan kerugian penurunan nilai aset keuangan

Aset keuangan yang dicatat berdasarkan biaya perolehan diamortisasi dievaluasi penurunan nilainya sesuai dengan Catatan 21.

Kondisi spesifik *counterparty* yang mengalami penurunan nilai dalam pembentukan cadangan kerugian atas aset keuangan dievaluasi secara individu berdasarkan estimasi terbaik manajemen atas nilai kini arus kas yang diharapkan akan diterima. Dalam mengestimasi arus kas tersebut, manajemen membuat pertimbangan tentang situasi keuangan *counterparty* dan nilai realisasi bersih dari setiap agunan. Setiap aset yang mengalami penurunan nilai dinilai sesuai dengan manfaat yang ada, dan strategi penyelesaian serta estimasi arus kas yang diperkirakan dapat diterima disetujui secara independen oleh Satuan Kerja Manajemen Risiko.

**3. USE OF SIGNIFICANT JUDGMENTS, ESTIMATES AND ASSUMPTIONS BY MANAGEMENT (continued)**

**Judgments (continued)**

Impairment losses on loans

The Bank reviews its individual significant loans at each statement of financial position date to assess whether an impairment loss should be recorded in the statement of profit or loss and other comprehensive income. In particular, judgment by the management is required to estimate the amount and timing of future cash flows when determining impairment losses. In estimating these cash flows, the Bank makes judgments about the borrower's financial condition and the net realizable value of collateral. These estimates are based on assumptions from a number of factors and the actual results may differ, which may result the future changes in the impairment losses allowance amount.

**Estimates and Assumptions**

The key assumptions concerning the future and other key sources of estimation uncertainty at the reporting period date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial period are disclosed below. The Bank based its assumptions and estimates on parameters available when the 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. Such changes are reflected in the assumptions when they occur.

All estimates and assumptions required in conformity with SFAS are best estimates undertaken in accordance with the applicable standard. Estimates and judgments are evaluated on a continuous basis, and are based on past experience and other factors, including expectations with regard to future events.

Although these estimates and assumption are based on management's best knowledge of current events and activities, actual result may differ from those estimates and assumptions.

Allowances for impairment losses on financial assets

Financial assets accounted for at amortized cost are evaluated for impairment on a basis as described in Note 21.

The specific counterparty component of the total allowances for impairment applies to financial assets evaluated individually for impairment and is based upon management's best estimate of the present value of the cash flows that are expected to be received. In estimating these cash flows, management makes judgments 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 are independently approved by the Risk management Working Unit.



**3. PENGGUNAAN PERTIMBANGAN, ESTIMASI DAN ASUMSI SIGNIFIKAN OLEH MANAJEMEN (lanjutan)**

**Estimasi dan Asumsi (lanjutan)**

Perhitungan cadangan penurunan nilai kolektif meliputi kerugian kredit yang melekat dalam portofolio aset keuangan dengan karakteristik ekonomi yang sama ketika terdapat bukti objektif penurunan nilai, tetapi penurunan nilai secara individu belum dapat diidentifikasi. Dalam menilai kebutuhan untuk cadangan kolektif, manajemen mempertimbangkan faktor-faktor seperti kualitas kredit dan jenis produk. Guna membuat estimasi cadangan yang diperlukan, manajemen membuat asumsi untuk menentukan kerugian yang melekat, dan untuk menentukan parameter input yang diperlukan, berdasarkan pengalaman masa lalu dan kondisi ekonomi saat ini. Keakuratan penyisihan tergantung pada seberapa baik estimasi arus kas masa depan untuk cadangan *counterparty* tertentu dan asumsi model dan parameter yang digunakan dalam menentukan cadangan kolektif.

Penurunan nilai aset non-keuangan

Penurunan nilai timbul saat nilai tercatat aset atau UPK melebihi jumlah terpulihkannya, yaitu yang lebih tinggi antara nilai wajar dikurangi biaya untuk menjual dan nilai pakainya. Nilai wajar dikurangi biaya untuk menjual didasarkan pada data yang tersedia dari transaksi penjualan yang mengikat dalam transaksi normal atas aset serupa atau harga pasar yang dapat diamati dikurangi dengan biaya tambahan yang dapat diatribusikan dengan pelepasan aset. Dalam menghitung nilai pakai, estimasi arus kas masa depan bersih didiskontokan ke nilai kini dengan menggunakan tingkat diskonto sebelum pajak yang menggambarkan penilaian pasar kini dari nilai waktu uang dan risiko spesifik atas aset.

Dalam menentukan nilai wajar dikurangi biaya untuk menjual, digunakan harga penawaran pasar terakhir, jika tersedia. Jika tidak terdapat transaksi tersebut, model penilaian yang sesuai digunakan untuk menentukan nilai wajar aset. Perhitungan-perhitungan ini dipadukan dengan penilaian berganda atau indikator nilai wajar yang tersedia. Perhitungan nilai pakai didasarkan pada model arus kas yang didiskontokan.

Manajemen berkeyakinan bahwa tidak terdapat indikasi atas kemungkinan penurunan potensial atas nilai aset non-keuangan pada tanggal 31 Desember 2021 dan 2020.

Imbalan pasca kerja

Penentuan liabilitas dan beban imbalan pasca kerja Bank bergantung pada pemilihan asumsi yang digunakan oleh aktuaris independen dalam menghitung jumlah-jumlah tersebut. Asumsi tersebut termasuk antara lain, tingkat diskonto, tingkat kenaikan gaji tahunan, tingkat pengunduran diri karyawan tahunan, tingkat kecacatan, umur pensiun dan tingkat kematian. Seluruh asumsi ditelaah setiap akhir periode pelaporan. Seperti dijelaskan pada Catatan 2ab, hasil aktual yang berbeda dari asumsi Bank diakui sebagai penghasilan komprehensif lain. Dikarenakan kompleksitas dari penilaian, asumsi dan periode jangka panjang, kewajiban imbalan pasti sangat sensitif terhadap perubahan asumsi.

**3. USE OF SIGNIFICANT JUDGMENTS, ESTIMATES AND ASSUMPTIONS BY MANAGEMENT (continued)**

**Estimates and Assumptions (continued)**

Collectively assessed impairment allowances cover credit losses inherent in portfolios of financial assets with similar economic characteristics when there is objective evidence to suggest that they contain impaired financial assets, but the individual impaired items cannot yet be identified. In assessing the need for collective allowances, management considers factors such as credit quality and type of product. In order to estimate the required allowance, assumptions are made to define the way inherent losses are modelled and to determine the required input parameters, based on historical experience and current economic conditions. The accuracy of the allowances depends on how well these estimate future cash flows for specific counterparty allowances and the model assumptions and parameters used in determining collective allowances.

Impairment of non-financial assets

An impairment exists when the carrying value of an asset or CGU exceeds its recoverable amount, which is the higher of its fair value less costs to sell and its value in use. The fair value less costs to sell calculation is based on available data from binding sales transactions in an arm's length transaction of similar assets or observable market prices less incremental costs for disposing the asset. In assessing the value in use, the estimated net future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the specific risks to the asset.

In determining fair value less costs to sell, recent market transactions are taken into account, if available. If no such transactions can be identified, an appropriate valuation model is used to determine the fair value of the assets. These calculations are corroborated by valuation multiples or other available fair value indicators. The value in use calculation is based on a discounted cash flow model.

Management believes that there is no indication of potential impairment in values of non-financial assets as of December 31, 2021 and 2020.

Post-employment benefits

The determination of the Bank's post-employment benefits liability and expense is depend on its selection of certain assumptions used by the independent actuary in calculating such amounts. Those assumptions include discount rates, annual salary increase rate, annual resignation rate, disability rate, retirement age and mortality rate. All assumptions are reviewed at the end of reporting period. As disclosed in Note 2ab, actual results that differ from the Bank's assumptions are recognized as other comprehensive income. Due to the complexity of the valuation, the underlying assumptions and their long-term nature, a defined benefit obligation is highly sensitive to changes in assumptions.

**3. PENGGUNAAN PERTIMBANGAN, ESTIMASI DAN ASUMSI SIGNIFIKAN OLEH MANAJEMEN (lanjutan)**

**Estimasi dan Asumsi (lanjutan)**

Imbalan pasca kerja (lanjutan)

Bank berkeyakinan bahwa asumsi tersebut adalah memadai dan tepat, perbedaan signifikan pada pengalaman aktual Bank atau perubahan signifikan dalam asumsi yang ditetapkan Bank dapat mempengaruhi secara material liabilitas imbalan pasca kerja dan beban imbalan pasca kerja. Nilai tercatat atas liabilitas imbalan pasca kerja Bank pada tanggal 31 Desember 2021 dan 2020 masing-masing sebesar Rp153.778 dan Rp242.279. Penjelasan lebih lanjut diungkapkan dalam Catatan 25.

Estimasi umur manfaat ekonomis aset tetap dan aset takberwujud

Bank mengestimasi umur manfaat ekonomis dari aset tetap dan aset takberwujud berdasarkan utilisasi dari aset yang diharapkan dapat didukung dengan rencana dan strategi usaha yang juga mempertimbangkan perkembangan teknologi di masa depan dan perilaku pasar. Estimasi dari umur manfaat ekonomis aset tetap adalah berdasarkan penelaahan Bank secara kolektif terhadap praktek industri, evaluasi teknis internal dan pengalaman untuk aset yang setara.

Estimasi umur manfaat ekonomis ditelaah paling sedikit setiap akhir periode pelaporan dan diperbarui jika ekspektasi berbeda dari estimasi sebelumnya dikarenakan pemakaian dan kerusakan fisik, keusangan secara teknis atau komersial dan hukum atau pembatasan lain atas penggunaan dari aset. Tetapi, adalah mungkin, hasil di masa depan dari operasi dapat dipengaruhi secara material oleh perubahan-perubahan dalam estimasi yang diakibatkan oleh perubahan faktor-faktor yang disebutkan di atas. Jumlah dan waktu dari beban yang dicatat untuk setiap periode akan terpengaruh oleh perubahan atas faktor-faktor dan situasi tersebut. Pengurangan dalam estimasi umur manfaat ekonomis dari aset tetap dan aset takberwujud Bank akan meningkatkan beban operasional lainnya dan menurunkan aset yang dicatat.

Nilai buku atas aset tetap Bank pada tanggal 31 Desember 2021 dan 2020 masing-masing sebesar Rp2.106.653 dan Rp2.065.208, dan nilai buku aset tak berwujud Bank pada tanggal 31 Desember 2021 dan 2020 sebesar Rp32.731 dan Rp36.606. Penjelasan lebih lanjut diungkapkan dalam Catatan 16 dan 17.

Pajak penghasilan

Estimasi signifikan dilakukan dalam menentukan provisi atas pajak penghasilan badan. Terdapat transaksi dan perhitungan tertentu yang penentuan pajak akhirnya adalah tidak pasti sepanjang kegiatan usaha normal. Bank mengakui liabilitas atas pajak penghasilan badan berdasarkan estimasi apakah akan terdapat tambahan pajak penghasilan badan. Apabila keputusan final atas pajak tersebut berbeda dari jumlah yang pada awalnya dicatat, perbedaan tersebut dicatat pada laporan laba rugi dan penghasilan komprehensif lain pada periode dimana hasil tersebut dikeluarkan. Nilai tercatat taksiran tagihan restitusi pajak penghasilan pada tanggal 31 Desember 2021 dan 2020 adalah sebesar RpNihil. Penjelasan lebih lanjut diungkapkan dalam Catatan 22c.

**3. USE OF SIGNIFICANT JUDGMENTS, ESTIMATES AND ASSUMPTIONS BY MANAGEMENT (continued)**

**Estimates and Assumptions (continued)**

Post-employment benefits (continued)

The Bank believes that its assumptions are reasonable and appropriate, significant differences in the Bank's actual experiences or significant changes in its assumptions may materially affect its post-employment benefits liability and expense. The carrying amount of the Bank's post-employment benefits liability as of December 31, 2021 and 2020 amounted to Rp153,778 and Rp242,279 respectively. Further details are disclosed in Note 25.

Estimated useful life of fixed assets and intangible asset

The Bank estimates the useful lives of its fixed assets and intangible asset based on expected assets utilization as anchored on business plans and strategies that also consider expected future technological developments and market behavior. The estimation of the useful lives is based on the Bank's collective assessment of industry practice, internal technical evaluation and experience with similar assets.

The estimated useful lives are reviewed at least each of end financial reporting and are updated if expectations differ from previous estimates due to physical wear and tear, technical or commercial obsolescence and legal or other limitations on the use of the assets. It is possible, however, that future results of operations can be materially affected by changes in the estimates brought about by changes in the factors mentioned above. The amounts and timing of recorded expenses for any year are affected by changes in these factors and circumstances. A reduction in the estimated useful lives of the Bank's fixed assets and intangible asset will increase the recorded other operating expenses and decrease respective assets.

The book value of the Bank's fixed assets as of December 31, 2021 and 2020 amounted to Rp2,106,653 and Rp2,065,208, respectively, and the book value of the Bank's intangible asset as of December 31, 2021 and 2020 amounted to Rp32,731 and Rp36,606. Further details are disclosed in Notes 16 and 17.

Income tax

Significant estimate is involved in determining the provision for corporate income tax. There are certain transactions and computation for which the ultimate tax determination is uncertain during the ordinary course of business. The Bank recognizes liabilities for expected corporate income tax issues based on estimates of whether additional corporate income tax will be due. Where the final tax outcome of those matters is different from the amounts that were initially recorded, such differences will be recorded at the statement of profit or loss and other comprehensive income in the period in which such determination is made. The carrying amount of the estimated claim for income tax refund as December 31, 2021 and 2020 amounted to RpNil. Further details are disclosed in Note 22c.

**3. PENGGUNAAN PERTIMBANGAN, ESTIMASI DAN ASUMSI SIGNIFIKAN OLEH MANAJEMEN (lanjutan)**

**Estimasi dan Asumsi (lanjutan)**

Pajak penghasilan (lanjutan)

Aset pajak tangguhan diakui atas seluruh perbedaan temporer yang dapat dikurangkan, sepanjang besar kemungkinannya bahwa penghasilan kena pajak akan tersedia sehingga perbedaan temporer tersebut dapat digunakan. Estimasi signifikan oleh manajemen disyaratkan dalam menentukan jumlah aset pajak tangguhan yang dapat diakui, berdasarkan saat penggunaan dan tingkat penghasilan kena pajak serta strategi perencanaan pajak masa depan. Sebagai akibatnya, terkait dengan sifat bawaannya, terdapat kemungkinan bahwa perhitungan pajak tangguhan berhubungan dengan pola yang kompleks dimana penilaian memerlukan pertimbangan dan tidak diharapkan menghasilkan perhitungan yang akurat. Nilai tercatat aset pajak tangguhan pada tanggal 31 Desember 2021 dan 2020 masing-masing sebesar Rp317.941 dan Rp288.547. Penjelasan lebih lanjut diungkapkan dalam Catatan 22c.

**4. KAS**

Rincian kas adalah sebagai berikut:

|                        | <b>2021</b>                                                                                                 |                                                |
|------------------------|-------------------------------------------------------------------------------------------------------------|------------------------------------------------|
|                        | <b>Jumlah nosional mata uang asing (angka penuh)/<br/>Notional amount of foreign currency (full amount)</b> | <b>Ekuivalen Rupiah/<br/>Equivalent Rupiah</b> |
| <b>Rupiah</b>          |                                                                                                             | 239.504                                        |
| <b>Mata Uang Asing</b> |                                                                                                             |                                                |
| Dolar Amerika Serikat  | 1.566.271                                                                                                   | 22.324                                         |
| Dolar Singapura        | 1.065.373                                                                                                   | 11.245                                         |
| Euro Eropa             | 62.650                                                                                                      | 1.009                                          |
| Dolar Australia        | 129.070                                                                                                     | 1.335                                          |
| Poundsterling Inggris  | 10.170                                                                                                      | 196                                            |
| Dolar Hong Kong        | 208.650                                                                                                     | 381                                            |
| Yuan China             | 131.400                                                                                                     | 294                                            |
| Yen Jepang             | 2.030.000                                                                                                   | 251                                            |
| Sub jumlah             |                                                                                                             | 37.035                                         |
| <b>Jumlah</b>          |                                                                                                             | <b>276.539</b>                                 |

Pada tanggal 31 Desember 2021 dan 2020, saldo mata uang Rupiah termasuk uang pada mesin Anjungan Tunai Mandiri (ATM) masing-masing sebesar Rp20.413 dan Rp19.140.

Pada tanggal 31 Desember 2021 dan 2020, kas (cash in safe) diasuransikan kepada PT Arthagraha General Insurance (pihak ketiga) terhadap risiko pencurian dan lainnya dengan nilai pertanggungan masing-masing sebesar Rp209.627 dan Rp196.488. Manajemen berkeyakinan bahwa nilai pertanggungan tersebut cukup untuk menutupi kemungkinan kerugian atas risiko tersebut.

**3. USE OF SIGNIFICANT JUDGMENTS, ESTIMATES AND ASSUMPTIONS BY MANAGEMENT (continued)**

**Estimates and Assumptions (continued)**

Income tax (continued)

Deferred tax assets are recognized for all deductible temporary differences, to the extent that it is probable that taxable profit will be available against which the deductible temporary differences. Significant estimates by management are required to determine the amount of deferred tax assets that can be recognized, based upon the likely timing and the level of the future taxable profits together with future tax planning strategies. As a result, related to the nature of the default, there is a possibility that the calculation of deferred taxes related to a complex pattern where assessment requires judgment and is not expected to produce an accurate calculation. The carrying amount of deferred tax asset as of December 31, 2021 and 2020 amounted Rp317,941 dan Rp288,547 respectively. Further details are disclosed in Note 22c.

**4. CASH**

The details of cash are as follows:

|  | <b>2020</b>                                                                                                 |                                                |                             |
|--|-------------------------------------------------------------------------------------------------------------|------------------------------------------------|-----------------------------|
|  | <b>Jumlah nosional mata uang asing (angka penuh)/<br/>Notional amount of foreign currency (full amount)</b> | <b>Ekuivalen Rupiah/<br/>Equivalent Rupiah</b> |                             |
|  |                                                                                                             | 255.938                                        | <b>Rupiah</b>               |
|  |                                                                                                             |                                                | <b>Foreign Currencies</b>   |
|  | 906.849                                                                                                     | 12.741                                         | United States Dollar        |
|  | 1.150.748                                                                                                   | 12.205                                         | Singapore Dollar            |
|  | 138.425                                                                                                     | 2.386                                          | European Euro               |
|  | 161.020                                                                                                     | 1.731                                          | Australian Dollar           |
|  | 44.250                                                                                                      | 841                                            | Great Britain Poundsterling |
|  | 207.650                                                                                                     | 376                                            | Hongkong Dollar             |
|  | 132.977                                                                                                     | 287                                            | China Yuan                  |
|  | 2.011.000                                                                                                   | 274                                            | Japanese Yen                |
|  |                                                                                                             | 30.841                                         | Sub total                   |
|  |                                                                                                             | <b>286.779</b>                                 | <b>Total</b>                |

As of December 31, 2021 and 2020, the balance in Rupiah includes cash in Automatic Teller Machine (ATM) amounting to Rp20,413 and Rp19,140 respectively.

As of December 31, 2021 and 2020, cash (cash in safe) insured with PT Arthagraha General Insurance (third party) against theft and other risks with coverage amounting to Rp209,627 and Rp196,488 respectively. Management believes that the insurance coverage is adequate to cover possible losses from such risks.

**5. GIRO PADA BANK INDONESIA**

Rincian giro pada Bank Indonesia adalah sebagai berikut:

|                       | 2021                                                                                                                            |                                                        |
|-----------------------|---------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|
|                       | <b>Jumlah nosional<br/>mata uang asing<br/>(angka penuh)/<br/>Notional amount<br/>of foreign<br/>currency<br/>(full amount)</b> | <b>Ekuivalen<br/>rupiah/<br/>Equivalent<br/>rupiah</b> |
| Rupiah                |                                                                                                                                 | 1.464.610                                              |
| Dolar Amerika Serikat | 4.750.000                                                                                                                       | 67.700                                                 |
| <b>Jumlah</b>         |                                                                                                                                 | <b>1.532.310</b>                                       |

Saldo giro pada Bank Indonesia (BI) disediakan untuk memenuhi persyaratan Giro Wajib Minimum (GWM) dari Bank Indonesia.

Pada tanggal 24 Desember 2013, Bank Indonesia menerbitkan Peraturan Bank Indonesia (PBI) No. 15/15/PBI/2013 tentang "Giro Wajib Minimum (GWM) Bank Umum pada Bank Indonesia dalam Rupiah dan Valuta Asing Bagi Bank Umum Konvensional". Berdasarkan peraturan tersebut, GWM dalam Rupiah terdiri dari GWM Primer, GWM Sekunder dan GWM Loan to Deposit Ratio (LDR). GWM Primer dalam Rupiah ditetapkan sebesar 8% dari Dana Pihak Ketiga (DPK) dalam Rupiah dan GWM Sekunder dalam Rupiah ditetapkan sebesar 4% dari DPK dalam Rupiah. GWM LDR dalam Rupiah sebesar perhitungan antara parameter disinsentif bawah atau parameter disinsentif atas dengan selisih antara LDR Bank dan LDR target dengan memperhatikan selisih antara Kewajiban Penyediaan Modal Minimum (KPMM) Bank dengan KPMM Insentif. GWM dalam valuta asing ditetapkan sebesar 8% dari DPK dalam valuta asing. PBI tersebut mulai berlaku pada tanggal 31 Desember 2013.

Pada tanggal 25 Juni 2015, Bank Indonesia menerbitkan PBI No. 17/11/PBI/2015 tentang "Perubahan atas PBI No. 15/15/PBI/2013 tentang Giro Wajib Minimum Bank Umum dalam Rupiah dan Valuta Asing Bagi Bank Umum Konvensional". Berdasarkan peraturan tersebut, GWM dalam Rupiah terdiri dari GWM Primer, GWM Sekunder dan GWM Loan to Funding Ratio (LFR). GWM Primer dalam Rupiah ditetapkan sebesar 8% dari Dana Pihak Ketiga (DPK) dalam Rupiah dan GWM Sekunder dalam Rupiah ditetapkan sebesar 4% dari DPK dalam Rupiah. GWM LFR dalam Rupiah sebesar hasil perhitungan antara parameter disinsentif bawah atau parameter disinsentif atas dengan selisih antara LFR Bank dan LFR target dengan memperhatikan selisih antara Kewajiban Penyediaan Modal Minimum (KPMM) Bank dan KPMM Insentif. GWM dalam valuta asing ditetapkan sebesar 8% dari DPK dalam valuta asing. PBI tersebut mulai berlaku pada tanggal 25 Juni 2015. Semua penyebutan LDR dalam PBI No. 15/15/PBI/2013 tentang "Giro Wajib Minimum Bank Umum dalam Rupiah dan Valuta Asing Bagi Bank Umum Konvensional" serta peraturan pelaksanaannya dibaca sebagai LFR sejak tanggal 3 Agustus 2015. Perhitungan GWM LFR mulai berlaku pada tanggal 3 Agustus 2015.

**5. CURRENT ACCOUNTS WITH BANK INDONESIA**

The details of current accounts with Bank Indonesia are as follows:

|  | 2020                                                                                                                            |                                                        |                      |
|--|---------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|----------------------|
|  | <b>Jumlah nosional<br/>mata uang asing<br/>(angka penuh)/<br/>Notional amount<br/>of foreign<br/>currency<br/>(full amount)</b> | <b>Ekuivalen<br/>rupiah/<br/>Equivalent<br/>rupiah</b> |                      |
|  |                                                                                                                                 | 859.426                                                | Rupiah               |
|  | 4.750.000                                                                                                                       | 66.737                                                 | United States Dollar |
|  |                                                                                                                                 | <b>926.163</b>                                         | <b>Total</b>         |

Current accounts with Bank Indonesia (BI) are maintained to comply with Bank Indonesia minimum statutory reserve requirement (GWM).

On December 24, 2013, Bank Indonesia issued a regulation (PBI) No. 15/15/PBI/2013 regarding "The Minimum Statutory Reserves at Bank Indonesia for Commercial Banks in Rupiah and Foreign Currencies for Conventional Commercial Banks". In accordance with such regulation, the minimum ratio of Statutory Reserves consist of Primary Minimum Statutory Reserves, Secondary Minimum Statutory Reserves and Loan to Deposit Ratio (LDR) Minimum Statutory Reserves. Primary Minimum Statutory Reserves in Rupiah is 8% of Third Party Funds (TPF) in Rupiah and Secondary Minimum Statutory Reserves in Rupiah is 4% of TPF in Rupiah. LDR Minimum Statutory Reserves in Rupiah is determined in computation between parameters under and over disincentive for the difference between the Bank's LDR and LDR target by taking into account the difference between the Capital Adequacy Ratio (CAR) and CAR Incentive. The Minimum Statutory Reserves in foreign currencies is 8% from TPF in foreign currencies. The PBI was effective from December 31, 2013.

On June 25, 2015, Bank Indonesia issued PBI No. 17/11/PBI/2015 on "The Amendment of PBI No. 15/15/PBI/2013 on Commercial Banks Minimum Reserve Requirement in Rupiah and Foreign Currency for Conventional Commercial Banks". Based on the regulation, the Minimum Statutory Reserves consist of Primary Minimum Statutory Reserves, Secondary Minimum Statutory Reserves and Loan to Funding Ratio (LFR) Minimum Statutory Reserves. Primary Minimum Statutory Reserves in Rupiah is 8% of Third Party Funds (TPF) in Rupiah and Secondary Minimum Statutory Reserves in Rupiah is 4% of TPF in Rupiah. LFR Minimum Statutory Reserves in Rupiah is determined in computation between parameters under and over disincentive for the difference between the Bank's LFR and LFR target by taking into account the difference between the Bank's Capital Adequacy Ratio (CAR) and Incentive CAR. The Minimum Statutory Reserves in foreign currencies is 8% from TPF in foreign currencies. The PBI was effective since June 25, 2015. All LDR terms in PBI No. 15/15/PBI/2013 on "Commercial Bank's Minimum Reserve Requirement in Rupiah and Foreign Currency for Conventional Commercial Bank" and its implementation guidance is read as LFR since August 3, 2015. The GWM LFR calculation was effective since August 3, 2015.

**5. GIRO PADA BANK INDONESIA (lanjutan)**

Pada tanggal 26 November 2015, Bank Indonesia menerbitkan PBI No.17/21/PBI/2015 tentang "Perubahan Kedua atas PBI No.15/15/PBI/2013 tentang Giro Wajib Minimum Bank Umum dalam Rupiah dan Valuta Asing Bagi Bank Umum Konvensional". Berdasarkan peraturan tersebut, GWM Primer dalam Rupiah berubah dari sebesar 8% menjadi sebesar 7,5% dari DPK dalam Rupiah. PBI tersebut mulai berlaku pada tanggal 1 Desember 2015.

Pada tanggal 10 Maret 2016, Bank Indonesia menerbitkan PBI No. 18/3/PBI/2016 tentang "Perubahan Ketiga atas PBI No. 15/15/PBI/2013 tentang Giro Wajib Minimum Bank Umum dalam Rupiah dan Valuta Asing Bagi Bank Umum Konvensional". Berdasarkan peraturan tersebut, GWM Primer dalam Rupiah berubah dari sebesar 7,5% menjadi sebesar 6,5% dari DPK dalam Rupiah. PBI tersebut mulai berlaku pada tanggal 16 Maret 2016.

Pada tanggal 18 Agustus 2016, Bank Indonesia menerbitkan PBI No.18/14/PBI/2016 tentang "Perubahan Keempat atas PBI No.15/15/PBI/2013 tentang Giro Wajib Minimum Bank Umum dalam Rupiah dan Valuta Asing Bagi Bank Umum Konvensional". Berdasarkan peraturan tersebut, batas bawah GWM LFR target berubah dari 78% menjadi 80%.

PBI No. 20/3/PBI/2018 tanggal 05 April 2018 dan PADG No. 20/30/PADG/2018 tanggal 30 November 2018 tentang Giro Wajib Minimum Bank Umum bagi Bank Umum konvensional dalam Rupiah dan Valuta Asing, setiap bank di Indonesia diwajibkan mempunyai saldo giro minimum di Bank Indonesia untuk cadangan likuiditas. Giro Wajib Minimum (GWM) dalam Rupiah terdiri dari GWM Primer ditetapkan sebesar rata-rata 6,5% dan secara harian sebesar 3,5% dan GWM Sekunder ditetapkan sebesar 4% serta GWM *Loan to Funding Ratio* (LFR) sebesar perhitungan antara parameter disinsentif bawah atau parameter disinsentif atas dengan selisih antara LFR bank dan LFR target dengan memperhatikan selisih antara Kewajiban Penyediaan Modal Minimum (KPM) bank dan KPM Insentif. GWM dalam Dollar Amerika Serikat ditetapkan sebesar 8%.

PADG No. 22/10/PADG/2020 tentang Perubahan Kelima atas Peraturan Dewan Gubernur No. 20/10/PAGD/2018 tentang Giro Wajib Minimum dalam Rupiah dan Valuta Asing Bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah mengatur GWM dalam rupiah ditetapkan sebesar rata-rata 3,5% DPK BUK dalam rupiah selama periode pelaporan tertentu, yang wajib dipenuhi secara harian sebesar 0,5% dan rata-rata sebesar 3%.

**5. CURRENT ACCOUNTS WITH BANK INDONESIA (continued)**

On November 26, 2015, Bank Indonesia issued PBI No.17/21/PBI/2015 on "The Second Amendment of PBI No.15/15/PBI/2013 on Commercial Bank's Minimum Reserve Requirement in Rupiah and Foreign Currency for Conventional Commercial Banks". Based on the regulation, the Primary Minimum Statutory Reserves in Rupiah was changed from 8% to become 7.5% of TPF in Rupiah. The PBI was effective since December 1, 2015.

On March 10, 2016, Bank Indonesia issued PBI No. 18/3/PBI/2016 regarding "The Third Amendment of PBI No. 15/15/PBI/2013 on Commercial Bank's Minimum Reserve Requirement in Rupiah and Foreign Currency for Conventional Commercial Banks". Based on the regulation, the Primary Minimum Statutory Reserves in Rupiah changed from 7.5% to 6.5% of TPF in Rupiah. The PBI was effective since March 16, 2016.

On August 18, 2016, Bank Indonesia issued PBI No.18/14/PBI/2016 regarding "The Fourth Amendment of PBI No.15/15/PBI/2013 on Commercial Bank's Minimum Reserve Requirement in Rupiah and Foreign Currency for Conventional Commercial Banks". Based on the regulation, the parameters under of target GWM LFR changed from 78% to 80%.

PBI No. 20/3/PBI/2018 dated April 05, 2018 and PADG No. 20/30/PADG/2018 tanggal November 30, 2018 regarding Minimum Statutory Reserves (GWM) with Commercial Banks in Rupiah and foreign currencies, each bank in Indonesia is required to have a minimum demand deposit balance in Bank Indonesia as liquidity reserve. The GWM in Rupiah consists of Primary GWM which is set at an average of 6.5% and 3.5% on a daily basis and the Secondary GWM which is set at 4% and GWM *Loan to Funding Ratio* (LFR GWM) which is determined based on parameters under disincentive and over disincentive for the difference between the bank's LFR and target LFR by taking into account the difference between the bank's Capital Adequacy Ratio (CAR) and CAR incentive. GWM in United States Dollar is set at 8%.

PADG No.22/10/PADG/2020 concerning the Fifth Amendment to the Regulation of the Board of Governors No.20/10/PAGD/2018 concerning Statutory Reserves in Rupiah and Foreign Exchange for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units regulates the Statutory Reserves in rupiah set at an average of 3.5% BUK TPF in rupiahs during a certain reporting period, which must be met daily by 0.5% and an average of 3%.

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2021**  
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**NOTES TO FINANCIAL STATEMENTS (continued)**  
**As of and For the Year Ended**  
**December 31, 2021**  
**(Expressed in million Rupiah, unless otherwise specified)**

**5. GIRO PADA BANK INDONESIA (lanjutan)**

Rasio Giro Wajib Minimum (GWM) Bank pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

|                       | 2021   | 2020   |
|-----------------------|--------|--------|
| Rupiah                |        |        |
| GWM Primer            | 6,46%  | 3,52%  |
| GWM Sekunder/PLM      | 18,98% | 5,13%  |
| GWM LFR/RIM           | 55,87% | 32,49% |
| Dolar Amerika Serikat | 5,56%  | 4,00%  |

Pada tanggal 31 Desember 2021 dan 2020, Bank telah memenuhi ketentuan Bank Indonesia mengenai GWM.

Tingkat suku bunga rata-rata per tahun adalah sebagai berikut:

|                       | 2021         | 2020         |
|-----------------------|--------------|--------------|
| Rupiah                | 0,00 - 1,50% | 0,00 - 2,50% |
| Dolar Amerika Serikat | 0,00%        | 0,00%        |

Pada tanggal 31 Desember 2021 dan 2020, *Loan to Funding Ratio* (LFR) Bank lebih kecil dari batas atas LFR target dan Kewajiban Penyediaan Modal Minimum (KPMM) Bank lebih besar dari KPMM Insentif Bank Indonesia.

**5. CURRENT ACCOUNTS WITH BANK INDONESIA (continued)**

*The Bank's Minimum Statutory Reserves ratio as of December 31, 2021 and 2020 are as follows:*

|                      | 2021   | 2020   |
|----------------------|--------|--------|
| Rupiah               |        |        |
| Primary GWM          | 6,46%  | 3,52%  |
| Secondary GWM        | 18,98% | 5,13%  |
| LFR GWM              | 55,87% | 32,49% |
| United States Dollar | 5,56%  | 4,00%  |

*As of December 31, 2021 and 2020, the Bank has complied with Bank Indonesia regulation on the GWM.*

*The average interest rates per annum are as follows:*

|                      | 2021         | 2020         |
|----------------------|--------------|--------------|
| Rupiah               | 0,00 - 1,50% | 0,00 - 2,50% |
| United States Dollar | 0,00%        | 0,00%        |

*As of December 31, 2021 and 2020, the Bank's Loan to Funding Ratio (LFR) was lower than the upper limit of the target LFR and the Bank's Capital Adequacy Ratio (CAR) was greater than Bank Indonesia's CAR Incentives.*

**6. GIRO PADA BANK LAIN**

a. Berdasarkan mata uang dan bank

|                                           | 2021                                                                                                | 2020                                                                                                |
|-------------------------------------------|-----------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|
|                                           | Jumlah nosional mata uang asing (angka penuh)/<br>Notional amount of foreign currency (full amount) | Jumlah nosional mata uang asing (angka penuh)/<br>Notional amount of foreign currency (full amount) |
| Rupiah                                    |                                                                                                     |                                                                                                     |
| PT Bank Central Asia Tbk, Jakarta         | 64.283                                                                                              | 85.496                                                                                              |
| PT Bank Permata Tbk, PT Bank Mandiri, Tbk | 23.193                                                                                              | 23.116                                                                                              |
| PT Bank Maybank Indonesia Tbk, Jakarta    | 20.506                                                                                              |                                                                                                     |
| Bank Pembangunan Daerah NTT Kupang        | 17.121                                                                                              | 174.148                                                                                             |
| PT Bank Negara Indonesia (Persero) Tbk    | 245                                                                                                 | 234                                                                                                 |
| PT Bank Lippo Tbk, Jakarta                | 4                                                                                                   | 5                                                                                                   |
| Lain-lain                                 | -                                                                                                   | 4                                                                                                   |
| Saldo dipindahkan                         | -                                                                                                   | 1                                                                                                   |
|                                           | <b>125.352</b>                                                                                      | <b>283.004</b>                                                                                      |

**6. CURRENT ACCOUNTS WITH OTHER BANKS**

a. By currency and bank

|                                           | 2021                                                                                                | 2020                                                                                                |
|-------------------------------------------|-----------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|
|                                           | Jumlah nosional mata uang asing (angka penuh)/<br>Notional amount of foreign currency (full amount) | Jumlah nosional mata uang asing (angka penuh)/<br>Notional amount of foreign currency (full amount) |
| Rupiah                                    |                                                                                                     |                                                                                                     |
| PT Bank Central Asia Tbk, Jakarta         | 64.283                                                                                              | 85.496                                                                                              |
| PT Bank Permata Tbk, PT Bank Mandiri, Tbk | 23.193                                                                                              | 23.116                                                                                              |
| PT Bank Maybank Indonesia Tbk, Jakarta    | 20.506                                                                                              |                                                                                                     |
| Bank Pembangunan Daerah NTT Kupang        | 17.121                                                                                              | 174.148                                                                                             |
| PT Bank Negara Indonesia (Persero) Tbk    | 245                                                                                                 | 234                                                                                                 |
| PT Bank Lippo Tbk, Jakarta                | 4                                                                                                   | 5                                                                                                   |
| Lain-lain                                 | -                                                                                                   | 4                                                                                                   |
| Saldo dipindahkan                         | -                                                                                                   | 1                                                                                                   |
|                                           | <b>125.352</b>                                                                                      | <b>283.004</b>                                                                                      |



**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2021**  
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**NOTES TO FINANCIAL STATEMENTS (continued)**  
**As of and For the Year Ended**  
**December 31, 2021**  
**(Expressed in million Rupiah, unless otherwise specified)**

**6. GIRO PADA BANK LAIN (lanjutan)**

**6. CURRENT ACCOUNTS WITH OTHER BANKS (continued)**

a. Berdasarkan mata uang dan bank (lanjutan)

a. By currency and bank (continued)

|                                                  | 2021                                                                                                        |                                                | 2020                                                                                                        |                                                |                                                  |
|--------------------------------------------------|-------------------------------------------------------------------------------------------------------------|------------------------------------------------|-------------------------------------------------------------------------------------------------------------|------------------------------------------------|--------------------------------------------------|
|                                                  | <b>Jumlah nosional mata uang asing (angka penuh)/<br/>Notional amount of foreign currency (full amount)</b> | <b>Ekuivalen Rupiah/<br/>Equivalent Rupiah</b> | <b>Jumlah nosional mata uang asing (angka penuh)/<br/>Notional amount of foreign currency (full amount)</b> | <b>Ekuivalen Rupiah/<br/>Equivalent Rupiah</b> |                                                  |
| Saldo dipindahkan                                |                                                                                                             | 125.352                                        |                                                                                                             | 283.004                                        | Balance carried forward                          |
| <u>Dolar Amerika Serikat</u>                     |                                                                                                             |                                                |                                                                                                             |                                                | <u>United States Dollar</u>                      |
| Standard Chartered Bank, New York                | 21.413.940                                                                                                  | 305.202                                        | 4.533.351                                                                                                   | 63.693                                         | Standard Chartered Bank New York                 |
| PT Bank Mandiri (Persero) Tbk, Jakarta           | 5.310.258                                                                                                   | 75.684                                         | 4.059.166                                                                                                   | 57.031                                         | PT Bank Mandiri (Persero) Tbk, Jakarta           |
| PT Bank Central Asia Tbk, Jakarta                | 2.315.410                                                                                                   | 33.000                                         | 197.413                                                                                                     | 2.774                                          | PT Bank Central Asia Tbk, Jakarta                |
| PT Bank Negara Indonesia (Persero) Tbk, Jakarta  | 2.000.164                                                                                                   | 28.507                                         |                                                                                                             |                                                | PT Bank Negara Indonesia (Persero) Tbk, Jakarta  |
| PT Bank Negara Indonesia (Persero) Tbk, New York | 1.585.336                                                                                                   | 22.595                                         | 533.020                                                                                                     | 7.489                                          | PT Bank Negara Indonesia (Persero) Tbk, New York |
| Kookmin Bank, Korea Selatan                      | 93.040                                                                                                      | 1.326                                          | 112.012                                                                                                     | 1.574                                          | Kookmin Bank, Korea Selatan                      |
| PT Bank ICBC Indonesia, Jakarta                  | 62.483                                                                                                      | 891                                            | 62.467                                                                                                      | 878                                            | PT Bank ICBC Indonesia, Jakarta                  |
| Bank of China, Jakarta                           | 10.525                                                                                                      | 151                                            | 10.516                                                                                                      | 148                                            | Bank of China, Jakarta                           |
|                                                  | <u>32.791.156</u>                                                                                           | <u>467.356</u>                                 | <u>9.507.945</u>                                                                                            | <u>133.587</u>                                 |                                                  |
| <u>Dolar Singapura</u>                           |                                                                                                             |                                                |                                                                                                             |                                                | <u>Singapore Dollar</u>                          |
| Standard Chartered Bank, Singapura               | 3.180.873                                                                                                   | 33.573                                         | 10.641.402                                                                                                  | 112.865                                        | Standard Chartered Bank, Singapura               |
| PT Bank UOB Indonesia, Jakarta                   | 1.112.668                                                                                                   | 11.744                                         | 1.112.668                                                                                                   | 11.800                                         | PT Bank UOB Indonesia, Jakarta                   |
| United Overseas Bank Ltd, Singapura              | 4.682.611                                                                                                   | 49.423                                         | 963.447                                                                                                     | 10.218                                         | United Overseas Bank Ltd, Singapura              |
|                                                  | <u>8.976.152</u>                                                                                            | <u>94.740</u>                                  | <u>12.717.517</u>                                                                                           | <u>134.883</u>                                 |                                                  |
| <u>Euro Eropa</u>                                |                                                                                                             |                                                |                                                                                                             |                                                | <u>European Euro</u>                             |
| Standard Chartered Bank, Jerman                  | 56.653                                                                                                      | 913                                            | 54.806                                                                                                      | 944                                            | Standard Chartered Bank, Jerman                  |
| PT Bank ICBC Indonesia, Jakarta                  | 231.695                                                                                                     | 3.733                                          | 23.270                                                                                                      | 401                                            | PT Bank ICBC Indonesia, Jakarta                  |
| Indover Bank, Amsterdam                          | 20.568                                                                                                      | 331                                            | 20.568                                                                                                      | 354                                            | Indover Bank, Amsterdam                          |
| Ubi Banca SPA                                    | -                                                                                                           | -                                              | 3.945                                                                                                       | 68                                             | Ubi Banca SPA                                    |
|                                                  | <u>308.916</u>                                                                                              | <u>4.977</u>                                   | <u>102.589</u>                                                                                              | <u>1.767</u>                                   |                                                  |
| <u>Dolar Australia</u>                           |                                                                                                             |                                                |                                                                                                             |                                                | <u>Australian Dollar</u>                         |
| PT Bank Central Asia Tbk, Jakarta                | 1.027.538                                                                                                   | 10.632                                         | 56.506                                                                                                      | 608                                            | PT Bank Central Asia Tbk, Jakarta                |
| <u>Poundsterling Inggris</u>                     |                                                                                                             |                                                |                                                                                                             |                                                | <u>Great Britain Poundsterling</u>               |
| Standard Chartered Bank, London                  | 380.196                                                                                                     | 7.319                                          | 115.166                                                                                                     | 2.190                                          | Standard Chartered Bank, London                  |
| PT Bank ICBC Indonesia                           | 282.474                                                                                                     | 5.438                                          | -                                                                                                           | -                                              | PT Bank ICBC Indonesia,                          |
|                                                  | <u>662.670</u>                                                                                              | <u>12.757</u>                                  | <u>115.166</u>                                                                                              | <u>2.190</u>                                   |                                                  |
| Saldo dipindahkan                                |                                                                                                             | <u>715.814</u>                                 |                                                                                                             | <u>556.039</u>                                 | Balance carried forward                          |

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2021**  
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**NOTES TO FINANCIAL STATEMENTS (continued)**  
**As of and For the Year Ended**  
**December 31, 2021**  
**(Expressed in million Rupiah, unless otherwise specified)**

**6. GIRO PADA BANK LAIN (lanjutan)**

a. Berdasarkan mata uang dan bank (lanjutan)

|                                                  | <b>2021</b>                                                                                                                     |                                                        |
|--------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|
|                                                  | <b>Jumlah nosional<br/>mata uang asing<br/>(angka penuh)/<br/>Notional amount<br/>of foreign<br/>currency<br/>(full amount)</b> | <b>Ekuivalen<br/>Rupiah/<br/>Equivalent<br/>Rupiah</b> |
| Saldo dipindahkan<br><u>Yen Jepang</u>           |                                                                                                                                 | 715.814                                                |
| Sumitomo Mitsui<br>Banking Corporation,<br>Tokyo | 21.896.930                                                                                                                      | 2.710                                                  |
| <u>Dolar Hong Kong</u>                           |                                                                                                                                 |                                                        |
| Standard Chartered Bank,<br>Hong Kong            | 227.759                                                                                                                         | 416                                                    |
| <u>Yuan China</u>                                |                                                                                                                                 |                                                        |
| PT Bank ICBC<br>Indonesia, Jakarta               | 763.565                                                                                                                         | 1.708                                                  |
| Standard Chartered Bank,<br>China                | 39.841                                                                                                                          | 89                                                     |
| Bank of China, Jakarta                           | 7.603                                                                                                                           | 17                                                     |
|                                                  | <u>811.009</u>                                                                                                                  | <u>1.814</u>                                           |
| Jumlah                                           |                                                                                                                                 | <b>720.754</b>                                         |
| Cadangan kerugian<br>penurunan nilai             |                                                                                                                                 | (336)                                                  |
| <b>Jumlah - Bersih</b>                           |                                                                                                                                 | <b><u>720.418</u></b>                                  |

b. Perubahan cadangan kerugian penurunan nilai adalah sebagai berikut:

|                                                   | <b>2021</b>       |
|---------------------------------------------------|-------------------|
| <b>Pihak ketiga</b>                               |                   |
| <u>Mata Uang Asing</u>                            |                   |
| Saldo awal tahun                                  | 174               |
| Penyesuaian                                       | 162               |
| Pemulihan                                         | -                 |
| Selisih kurs karena penjabaran<br>mata uang asing | -                 |
| <b>Saldo akhir tahun</b>                          | <b><u>336</u></b> |

Bank melakukan penilaian atas penurunan nilai giro pada bank lain secara individual dengan menggunakan bukti objektif penurunan nilai.

Pada tanggal 31 Desember 2021 dan 2020, saldo giro pada bank lain diklasifikasikan "Lancar", kecuali saldo giro pada Indover Bank diklasifikasikan "Macet" dan Bank telah membentuk cadangan kerugian penurunan nilai secara penuh atas saldo giro pada Indover Bank. Manajemen berkeyakinan bahwa jumlah cadangan kerugian penurunan nilai yang dibentuk cukup untuk menutupi kemungkinan kerugian atas tidak tertagihnya giro pada bank lain.

**6. CURRENT ACCOUNTS WITH OTHER BANKS (continued)**

a. By currency and bank (continued)

|                                               | <b>2020</b>                                                                                                                     |                                                        |                                                |
|-----------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|------------------------------------------------|
|                                               | <b>Jumlah nosional<br/>mata uang asing<br/>(angka penuh)/<br/>Notional amount<br/>of foreign<br/>currency<br/>(full amount)</b> | <b>Ekuivalen<br/>Rupiah/<br/>Equivalent<br/>Rupiah</b> |                                                |
|                                               |                                                                                                                                 | 556.039                                                | Balance carried forward<br><u>Japanese Yen</u> |
| Sumitomo Mitsui<br>Banking Corporation, Tokyo | 8.623.671                                                                                                                       | 1.173                                                  | Sumitomo Mitsui Banking<br>Corporation, Tokyo  |
| <u>Dolar Hong Kong</u>                        |                                                                                                                                 |                                                        | <u>Hong Kong Dollar</u>                        |
| Standard Chartered Bank,<br>Hong Kong         | 432.928                                                                                                                         | 785                                                    | Standard Chartered<br>Bank, Hong Kong          |
| <u>Yuan China</u>                             |                                                                                                                                 |                                                        | <u>China Yuan</u>                              |
| PT Bank ICBC<br>Indonesia, Jakarta            | 487.184                                                                                                                         | 1.051                                                  | PT Bank ICBC Indonesia,<br>Jakarta             |
| Standard Chartered Bank,<br>China             | 39.841                                                                                                                          | 86                                                     | Standard Chartered<br>Bank, China              |
| Bank of China, Jakarta                        | 7.582                                                                                                                           | 16                                                     | Bank of China, Jakarta                         |
|                                               | <u>534.607</u>                                                                                                                  | <u>1.153</u>                                           |                                                |
| Jumlah                                        |                                                                                                                                 | <b>559.150</b>                                         | Total                                          |
| Cadangan kerugian<br>penurunan nilai          |                                                                                                                                 | (174)                                                  | Allowance for<br>impairment Losses             |
| <b>Jumlah - Bersih</b>                        |                                                                                                                                 | <b><u>558.976</u></b>                                  | <b>Total - Net</b>                             |

b. Changes in allowance for impairment losses are as follows:

|                                                   | <b>2020</b>       | <b>Third party<br/>Foreign Currency</b>                      |
|---------------------------------------------------|-------------------|--------------------------------------------------------------|
| Saldo awal tahun                                  | 320               | Balance at beginning of year                                 |
| Penyesuaian                                       | -                 | Adjustment                                                   |
| Pemulihan                                         | (38)              | Recovery                                                     |
| Selisih kurs karena penjabaran<br>mata uang asing | (108)             | Exchange differences from translation<br>of foreign currency |
| <b>Saldo akhir tahun</b>                          | <b><u>174</u></b> | <b>Balance at end of year</b>                                |

The Bank assesses the impairment of current accounts with other banks individually by using objective evidences of impairment.

As of December 31, 2021 and 2020, the balance of current accounts with other banks were classified as "Current", except current account with Indover Bank was classified as "Loss" and the Bank has fully provided allowance for impairment losses for the balance of current account with the Indover Bank. Management believes that the allowance for impairment losses is adequate to cover possible losses on uncollectible current accounts with other banks.

6. GIRO PADA BANK LAIN (lanjutan)

- b. Perubahan cadangan kerugian penurunan nilai adalah sebagai berikut: (lanjutan)

Pada tanggal 31 Desember 2021 dan 2020, tidak terdapat giro pada bank lain yang digunakan sebagai jaminan dan yang dibatasi penggunaannya.

- c. Tingkat suku bunga rata-rata per tahun adalah sebagai berikut:

|                 | 2021  |
|-----------------|-------|
| Rupiah          | 1,53% |
| Mata Uang Asing | 0,02% |

7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN

- a. Berdasarkan jenis, mata uang dan bank

|                                    | 2021                                                                                                            |                                              |
|------------------------------------|-----------------------------------------------------------------------------------------------------------------|----------------------------------------------|
|                                    | Jumlah nosional<br>mata uang asing<br>(angka penuh)/<br>Notional amount of<br>foreign currency<br>(full amount) | Ekuivalen<br>Rupiah/<br>Equivalent<br>Rupiah |
| <u>Rupiah</u>                      |                                                                                                                 |                                              |
| Deposit Facility                   |                                                                                                                 |                                              |
| Bank Indonesia                     |                                                                                                                 | 288.956                                      |
| Penempatan pada bank –<br>Deposito | 1.299.754                                                                                                       |                                              |
| Sub jumlah                         | 1.588.710                                                                                                       |                                              |
| <u>Dolar Amerika Serikat</u>       |                                                                                                                 |                                              |
| Term Deposits Bank                 |                                                                                                                 |                                              |
| Indonesia                          | 27.000.000                                                                                                      | 384.817                                      |
| <b>Jumlah – Bersih</b>             |                                                                                                                 | <b>1.973.527</b>                             |

- b. Berdasarkan sisa umur sampai dengan jatuh tempo

|                              | 2021             |  |
|------------------------------|------------------|--|
|                              |                  |  |
| <u>Rupiah</u>                |                  |  |
| Kurang dari 1 bulan          | 1.588.710        |  |
| <u>Dolar Amerika Serikat</u> |                  |  |
| Kurang dari 1 bulan          | 384.817          |  |
| Lebih dari 1 bulan           | -                |  |
| <b>Jumlah – Bersih</b>       | <b>1.973.527</b> |  |

- c. Tingkat suku bunga rata-rata per tahun adalah sebagai berikut:

|                       | 2021  |
|-----------------------|-------|
| Rupiah                | 2,84% |
| Dolar Amerika Serikat | 0,02% |

6. CURRENT ACCOUNTS WITH OTHER BANKS (continued)

- b. Changes in allowance for impairment losses are as follows: (continued)

As of December 31, 2021 and 2020, there are no balance of current accounts with other banks used as collateral and restricted.

- c. The average interest rates per annum are as follows:

|  | 2020  |                    |
|--|-------|--------------------|
|  | 0,20% | Rupiah             |
|  | 0,01% | Foreign Currencies |

7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS

- a. By type, currency and bank

|                                      | 2020                                                                                                            |                                              |
|--------------------------------------|-----------------------------------------------------------------------------------------------------------------|----------------------------------------------|
|                                      | Jumlah nosional<br>mata uang asing<br>(angka penuh)/<br>Notional amount<br>of foreign currency<br>(full amount) | Ekuivalen<br>Rupiah/<br>Equivalent<br>Rupiah |
| <u>Rupiah</u>                        |                                                                                                                 |                                              |
| Deposit Facility                     |                                                                                                                 |                                              |
| Bank Indonesia                       |                                                                                                                 | 450.887                                      |
| Placements with bank –<br>Call money | -                                                                                                               |                                              |
| Sub total                            | 450.887                                                                                                         |                                              |
| <u>United States Dollar</u>          |                                                                                                                 |                                              |
| Term Deposits Bank                   |                                                                                                                 |                                              |
| Indonesia                            | 46.000.000                                                                                                      | 646.300                                      |
| <b>Total – Net</b>                   |                                                                                                                 | <b>1.097.187</b>                             |

- b. By remaining maturity period

|                             | 2020             |  |
|-----------------------------|------------------|--|
|                             |                  |  |
| <u>Rupiah</u>               |                  |  |
| Kurang dari 1 bulan         | 450.887          |  |
| <u>United States Dollar</u> |                  |  |
| Kurang dari 1 bulan         | 84.300           |  |
| Lebih dari 1 bulan          | 562.000          |  |
| <b>Total – Net</b>          | <b>1.097.187</b> |  |

- c. The average interest rates per annum are as follows:

|  | 2020  |                      |
|--|-------|----------------------|
|  | 0,25% | Rupiah               |
|  | 0,10% | United States Dollar |

**7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN (lanjutan)**

- c. Tingkat suku bunga rata-rata per tahun adalah sebagai berikut: (lanjutan)

Bank melakukan penilaian atas penurunan nilai penempatan pada Bank Indonesia dan bank lain secara individual dengan menggunakan bukti objektif penurunan nilai.

Pada tanggal 31 Desember 2021 dan 2020, seluruh penempatan pada Bank Indonesia dan bank lain dikategorikan "Lancar".

Pada tanggal 31 Desember 2021 dan 2020, manajemen berkeyakinan bahwa tidak terdapat penurunan nilai atas penempatan pada Bank Indonesia dan bank lain sehingga tidak diperlukan pembentukan cadangan kerugian penurunan nilai.

Pada tanggal 31 Desember 2021 dan 2020, tidak terdapat penempatan pada Bank Indonesia dan bank lain yang digunakan sebagai jaminan.

**7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS (continued)**

- c. The average interest rates per annum are as follows: (continued)

The Bank assesses the impairment of placements with Bank Indonesia and other banks individually by using objective evidences of impairment.

As of December 31, 2021 and 2020, all placements with Bank Indonesia and other banks are classified as "Current".

As of December 31, 2021 and 2020, management believes that there is no impairment on placements with Bank Indonesia others banks, therefore no allowance for impairment losses is provided.

As of December 31, 2021 and 2020, there are no balance of placements with Bank Indonesia and other banks used as collateral.

**8. EFEK-EFEK**

- a. Berdasarkan tujuan, jenis dan mata uang

|                                                          | <b>2021</b>      | <b>2020</b>      |
|----------------------------------------------------------|------------------|------------------|
| Rupiah                                                   |                  |                  |
| <u>Nilai wajar melalui penghasilan komprehensif lain</u> |                  |                  |
| Obligasi Pemerintah                                      | 496.138          | 675.802          |
| Obligasi Korporasi                                       | 566.059          | -                |
| Sub jumlah                                               | 1.062.197        | 675.802          |
| <u>Biaya perolehan yang diamortisasi</u>                 |                  |                  |
| Obligasi Pemerintah                                      | 927.429          | 603.653          |
| Obligasi Korporasi                                       | 624.223          | 369.508          |
| Obligasi Bank                                            | 72.000           | -                |
| Wesel dengan ekspor LC                                   | 154.542          | 4.065            |
| Sub jumlah                                               | 1.778.194        | 977.226          |
|                                                          | <b>2.840.391</b> | <b>1.653.028</b> |
| Cadangan kerugian penurunan nilai                        | (503)            | (24)             |
| <b>Jumlah</b>                                            | <b>2.839.888</b> | <b>1.653.004</b> |

**8. MARKETABLE SECURITIES**

- a. By purpose, type and currency

|                                                      |  |
|------------------------------------------------------|--|
| Rupiah                                               |  |
| <u>Fair value through other comprehensive income</u> |  |
| Government bonds                                     |  |
| Corporate Bond                                       |  |
| Sub total                                            |  |
| <u>Amortized cost</u>                                |  |
| Government Bonds                                     |  |
| Corporate Bond                                       |  |
| Bank Bond                                            |  |
| Money order with export LC                           |  |
| Sub total                                            |  |
| Allowance for impairment losses                      |  |
| <b>Total</b>                                         |  |

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2021**  
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**NOTES TO FINANCIAL STATEMENTS (continued)**  
**As of and For the Year Ended**  
**December 31, 2021**  
**(Expressed in million Rupiah, unless otherwise specified)**

**8. EFEK-EFEK (lanjutan)**

b. Berdasarkan jenis dan penerbit

**8. MARKETABLE SECURITIES (continued)**

b. By type and issuer

| 2021                                                                                                   |                                                               |                                           |                                          |                                |                          |                                                                                                        |
|--------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|-------------------------------------------|------------------------------------------|--------------------------------|--------------------------|--------------------------------------------------------------------------------------------------------|
| <b>Nama Penerbit</b>                                                                                   | <b>Tingkat Suku Bunga per Tahun/ Annual Interest Rate (%)</b> | <b>Tanggal Jatuh Tempo/ Maturity Date</b> | <b>Nilai Perolehan/ Acquisition Cost</b> | <b>Nilai Wajar/ Fair Value</b> | <b>Peringkat/ Rating</b> | <b>Issuer Name</b>                                                                                     |
| Pihak ketiga<br>Rupiah<br><u>Nilai wajar melalui penghasilan komprehensif lain Obligasi Pemerintah</u> |                                                               |                                           |                                          |                                |                          | <i>Third parties<br/>Rupiah<br/>Fair value through other comprehensive income<br/>Government Bonds</i> |
| FR 0064 – 001379                                                                                       | 6,13%                                                         | 15 May/ May 2028                          | 10.000                                   | 10.166                         | BBB***)                  | FR 0064 – 001379                                                                                       |
| FR 0064 – 001385                                                                                       | 6,13%                                                         | 15 May/ May 2028                          | 10.000                                   | 10.166                         | BBB***)                  | FR 0064 – 001385                                                                                       |
| FR 0084 – 001440                                                                                       | 7,25%                                                         | 15 Feb/ Feb 2026                          | 200.000                                  | 215.596                        | BBB***)                  | FR 0084 – 001440                                                                                       |
| FR 0085 – 001441                                                                                       | 7,75%                                                         | 15 Apr/ Apr 2031                          | 190.000                                  | 206.526                        | BBB***)                  | FR 0085 – 001441                                                                                       |
| FR 0063 – 001442                                                                                       | 5,63%                                                         | 15 May/ May 2023                          | 10.000                                   | 10.255                         | BBB***)                  | FR 0063 – 001442                                                                                       |
| FR 0078 – 001444                                                                                       | 8,25%                                                         | 15 May/ May 2029                          | 10.000                                   | 11.146                         | BBB***)                  | FR 0078 – 001444                                                                                       |
| FR 0078 – 001447                                                                                       | 8,25%                                                         | 15 May/ May 2029                          | 10.000                                   | 11.146                         | BBB***)                  | FR 0078 – 001447                                                                                       |
| FR 0063 – 001495                                                                                       | 5,63%                                                         | 15 May/ May 2023                          | 10.000                                   | 10.255                         | BBB***)                  | FR 0063 – 001495                                                                                       |
| FR 0070 – 001494                                                                                       | 8,38%                                                         | 15 Mar/ Mar 2024                          | 10.000                                   | 10.882                         | BBB***)                  | FR 0070 – 001494                                                                                       |
| Jumlah Obligasi Pemerintah                                                                             |                                                               |                                           | 460.000                                  | 496.138                        |                          | Total Government Bonds                                                                                 |
| Ditambah bunga yang belum diamortisasi                                                                 |                                                               |                                           | 36.138                                   | -                              |                          | Plus unamortized interest                                                                              |
| Jumlah Obligasi Pemerintah – neto                                                                      |                                                               |                                           | 496.138                                  | 496.138                        |                          | Total Government Bonds – net                                                                           |
| <u>Obligasi Korporasi</u>                                                                              |                                                               |                                           |                                          |                                |                          | <i>Corporate Bonds</i>                                                                                 |
| PT Multi griya Financial<br>Berkelanjutan V - Tahap V 2021 Seri A                                      | 4,75%                                                         | 20 Februari/ February 2022                | 25.000                                   | 25.048                         | AAA*)                    | PT Multi Griya Financial<br>Continuance Bonds V - Phase VI 2021 B Series                               |
| PT Multi griya Financial<br>Berkelanjutan V - Tahap V 2021 Seri A                                      | 4,75%                                                         | 20 Februari/ February 2022                | 70.000                                   | 70.133                         | AAA*)                    | PT Multi Griya Financial<br>Continuance Bonds V - Phase V 2021 A Series                                |
| PT Tower Bersama Infrastruktur<br>Berkelanjutan IV - Tahap V 2021 Seri A                               | 5,50%                                                         | 27 Februari/ February 2022                | 50.000                                   | 50.191                         | AA+***)                  | PT Tower Bersama Infrastruktur<br>Continuance Bonds IV - Phase V 2021 A Series                         |
| PT Sinar Mas Agro Berkelanjutan II - Tahap V 2021 Seri A                                               | 7,25%                                                         | 1 Maret/ March 2022                       | 10.000                                   | 10.002                         | A+*)                     | PT Sinar Mas Agro<br>Continuance Bonds II - Phase V 2021 A Series                                      |
| Saldo dipindahkan                                                                                      |                                                               |                                           | 155.000                                  | 155.374                        |                          | Balance carried Forward                                                                                |

8. EFEK-EFEK (lanjutan)

b. Berdasarkan jenis dan penerbit (lanjutan)

8. MARKETABLE SECURITIES (continued)

b. By type and issuer (continued)

| 2021                                                                       |                                                                          |                                          |                                            |                               |                       |                                                                                  |
|----------------------------------------------------------------------------|--------------------------------------------------------------------------|------------------------------------------|--------------------------------------------|-------------------------------|-----------------------|----------------------------------------------------------------------------------|
| Nama<br>Penerbit                                                           | Tingkat<br>Suku<br>Bunga per<br>Tahun/<br>Annual<br>Interest<br>Rate (%) | Tanggal<br>Jatuh Tempo/<br>Maturity Date | Nilai<br>Perolehan/<br>Acquisition<br>Cost | Nilai<br>Wajar/<br>Fair Value | Peringkat<br>/ Rating | Issuer<br>Name                                                                   |
| <u>Obligasi Korporasi</u><br><u>(lanjutan)</u>                             |                                                                          |                                          |                                            |                               |                       | <u>Corporate Bonds</u><br><u>(continued)</u>                                     |
| Saldo pindahan                                                             |                                                                          |                                          | 155.000                                    | 155.374                       |                       | Balance brought<br>forward                                                       |
| PT PNM<br>Berkelanjutan II<br>- Tahap V 2021<br>Seri A                     | 6,25%                                                                    | 27 Maret/<br>March 2022                  | 2.000                                      | 2.009                         | A+*)                  | PT PNM<br>Continuance Bonds II<br>- Phase V 2021<br>A Series                     |
| PT PNM<br>Berkelanjutan III<br>- Tahap V 2021<br>Seri A                    | 6,25%                                                                    | 27 Maret/<br>March 2022                  | 5.000                                      | 5.021                         | A+*)                  | PT PNM<br>Continuance Bonds III<br>- Phase V 2021<br>A Series                    |
| PT Merdeka Copper<br>Gold<br>Berkelanjutan II<br>- Tahap I 2021<br>Seri A  | 7,50%                                                                    | 02 April/<br>April 2022                  | 50.000                                     | 50.028                        | A*)                   | PT Merdeka Copper<br>Gold<br>Continuance Bonds III<br>- Phase V 2021<br>A Series |
| PT Pegadaian<br>Berkelanjutan IV<br>- Tahap IV 2021<br>Seri A              | 4,85%                                                                    | 16 April/<br>April 2022                  | 100.000                                    | 100.228                       | AAA*)                 | PT Pegadaian<br>Continuance Bonds IV<br>- Phase IV 2021<br>A Series              |
| PT Pegadaian<br>Berkelanjutan IV<br>- Tahap IV 2021<br>Seri A              | 4,85%                                                                    | 16 April/<br>April 2022                  | 90.000                                     | 90.205                        | AAA*)                 | PT Pegadaian<br>Continuance Bonds IV<br>- Phase IV 2021<br>A Series              |
| PT Astra Sedaya<br>Finance<br>Berkelanjutan V<br>- Tahap II 2021<br>Seri A | 4,85%                                                                    | 25 April/<br>April 2022                  | 20.000                                     | 20.084                        | AAA*)                 | PT Astra Sedaya<br>Finance<br>Continuance Bonds V<br>- Phase II 2021<br>A Series |
| PT Astra Sedaya<br>Finance<br>Berkelanjutan V<br>- Tahap II 2021<br>Seri A | 4,85%                                                                    | 25 April/<br>April 2022                  | 20.000                                     | 20.084                        | AAA*)                 | PT Astra Sedaya<br>Finance<br>Continuance Bonds V<br>- Phase II 2021<br>A Series |
| PT BFI Finance<br>Indonesia<br>Berkelanjutan V<br>- Tahap I 2021<br>Seri A | 6,00%                                                                    | 08 Juni/<br>June 2022                    | 4.000                                      | 4.034                         | A-*)                  | PT BFI Finance<br>Indonesia<br>Continuance Bonds V<br>- Phase I 2021<br>A Series |
| Saldo dipindahkan                                                          |                                                                          |                                          | 446.000                                    | 447.067                       |                       | Balance carried<br>forward                                                       |



**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2021**  
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**NOTES TO FINANCIAL STATEMENTS (continued)**  
**As of and For the Year Ended**  
**December 31, 2021**  
**(Expressed in million Rupiah, unless otherwise specified)**

**8. EFEK-EFEK (lanjutan)**

b. Berdasarkan jenis dan penerbit (lanjutan)

**8. MARKETABLE SECURITIES (continued)**

b. By type and issuer (continued)

| 2021                                     |                                                               |                                           |                                          |                                |                           |                                                 |
|------------------------------------------|---------------------------------------------------------------|-------------------------------------------|------------------------------------------|--------------------------------|---------------------------|-------------------------------------------------|
| <b>Nama Penerbit</b>                     | <b>Tingkat Suku Bunga per Tahun/ Annual Interest Rate (%)</b> | <b>Tanggal Jatuh Tempo/ Maturity Date</b> | <b>Nilai Perolehan/ Acquisition Cost</b> | <b>Nilai Wajar/ Fair Value</b> | <b>Peringkat / Rating</b> | <b>Issuer Name</b>                              |
| <u>Obligasi Korporasi (lanjutan)</u>     |                                                               |                                           |                                          |                                |                           | <u>Corporate Bonds (continued)</u>              |
| Saldo pindahan                           |                                                               |                                           | 446.000                                  | 447.067                        |                           | Balance brought Forward                         |
| PT BFI Finance Indonesia                 |                                                               |                                           |                                          |                                |                           | PT BFI Finance Indonesia                        |
| Berkelanjutan V - Tahap I 2021 Seri A    | 6,00%                                                         | 08 Juni/ June 2022                        | 2.000                                    | 2.017                          | A-*)                      | Continuance Bonds V - Phase I 2021 A Seriess    |
| PT Federal International Finance         |                                                               |                                           |                                          |                                |                           | PT Federal International Finance                |
| Berkelanjutan V - Tahap I 2021 Seri A    | 4,60%                                                         | 18 Juni/ June 2022                        | 5.000                                    | 5.051                          | AAA*)                     | Continuance Bonds V - Phase I 2021 A Seriess    |
| PT Global Medicom                        |                                                               |                                           |                                          |                                |                           | PT Global Mediacom                              |
| Berkelanjutan II - Tahap II 2021 Seri A  | 9,40%                                                         | 24 September/ September 2022              | 50.000                                   | 51.067                         | A*)                       | Continuance Bonds V - Phase II 2021 A Seriess   |
| PT Sinar Mas Agro                        |                                                               |                                           |                                          |                                |                           | PT Sinarmas Agro                                |
| Berkelanjutan III - Tahap II 2021 Seri A | 6,00%                                                         | 29 Oktober/ October 2022                  | 8.000                                    | 7.938                          | A+*)                      | Continuance Bonds III - Phase II 2021 A Seriess |
| PT Sinar Mas Agro                        |                                                               |                                           |                                          |                                |                           | PT Sinarmas Agro                                |
| Berkelanjutan III - Tahap II 2021 Seri A | 6,00%                                                         | 29 Oktober/ October 2022                  | 10.000                                   | 9.922                          | A+*)                      | Continuance Bonds III - Phase II 2021 A Seriess |
| PT PNM                                   |                                                               |                                           |                                          |                                |                           | PT PNM                                          |
| Berkelanjutan IV - Tahap I 2021 Seri A   | 3,75%                                                         | 20 Desember/ December 2022                | 25.000                                   | 25.000                         | AA*)                      | Continuance Bonds IV - Phase I 2021 A Seriess   |
| PT PNM                                   |                                                               |                                           |                                          |                                |                           | PT PNM                                          |
| Berkelanjutan IV - Tahap I 2021 Seri A   | 3,75%                                                         | 20 Desember/ December 2022                | 18.000                                   | 18.000                         | AA*)                      | Continuance Bonds IV - Phase I 2021 A Seriess   |
| Jumlah obligasi Korporasi                |                                                               |                                           | 564.000                                  | 566.062                        |                           | Total of corporate bonds                        |
| Ditambah bunga yang belum diamortisasi   |                                                               |                                           | 2.059                                    | -                              |                           | Plus unamortized interest                       |
| Jumlah Obligasi Korporasi - Bersih       |                                                               |                                           | <u>566.059</u>                           | <u>566.062</u>                 |                           | Total of corporate bonds - net                  |

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2021**  
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**NOTES TO FINANCIAL STATEMENTS (continued)**  
**As of and For the Year Ended**  
**December 31, 2021**  
**(Expressed in million Rupiah, unless otherwise specified)**

**8. EFEK-EFEK (lanjutan)**

b. Berdasarkan jenis dan penerbit (lanjutan)

**8. MARKETABLE SECURITIES (continued)**

b. By type and issuer (continued)

| 2021                                                         |                                                           |                                       |                                      |                            |                    |                                                                |
|--------------------------------------------------------------|-----------------------------------------------------------|---------------------------------------|--------------------------------------|----------------------------|--------------------|----------------------------------------------------------------|
| Nama Penerbit                                                | Tingkat Suku Bunga per Tahun/<br>Annual Interest Rate (%) | Tanggal Jatuh Tempo/<br>Maturity Date | Nilai Perolehan/<br>Acquisition Cost | Nilai Wajar/<br>Fair Value | Peringkat / Rating | Issuer Name                                                    |
| <u>Biaya perolehan yang diamortisasi</u>                     |                                                           |                                       |                                      |                            |                    | <u>Amortized cost</u>                                          |
| <u>Obligasi Pemerintah</u>                                   |                                                           |                                       |                                      |                            |                    | <u>Government Bonds</u>                                        |
| FR 0062 – 001131                                             | 6,37%                                                     | 15 Apr/ Apr 2042                      | 190.000                              | 187.985                    | BBB***)            | FR 0062 – 001131                                               |
| FR 0064 – 001133                                             | 6,12%                                                     | 15 Mei/ May 2028                      | 166.759                              | 162.380                    | BBB***)            | FR 0064 – 001133                                               |
| FR 0065 – 001135                                             | 6,62%                                                     | 15 Mei/ May 2033                      | 144.809                              | 141.089                    | BBB***)            | FR 0065 – 001135                                               |
| FR 0043 – 001420                                             | 10,25%                                                    | 15 Jul/ Jul 2022                      | 30.000                               | 30.600                     | BBB***)            | FR 0043 – 001420                                               |
| FR 0061 – 001430                                             | 7,00%                                                     | 15 Mei/ May 2022                      | 30.000                               | 30.085                     | BBB***)            | FR 0061 – 001430                                               |
| FR 0061 – 001515                                             | 8,12%                                                     | 15 Mei/ May 2022                      | 50.000                               | 50.657                     | BBB***)            | FR 0061 – 001515                                               |
| FR 0061 – 001516                                             | 8,12%                                                     | 15 Mei/ May 2022                      | 50.000                               | 50.653                     | BBB***)            | FR 0061 – 001516                                               |
| FR 0061 – 001517                                             | 7,00%                                                     | 15 Mei/ May 2022                      | 100.000                              | 101.309                    | BBB***)            | FR 0061 – 001517                                               |
| FR 0061 – 001519                                             | 7,00%                                                     | 15 Mei/ May 2022                      | 50.000                               | 50.650                     | BBB***)            | FR 0061 – 001519                                               |
| FR 0077 – 001445                                             | 7,00%                                                     | 15 Mei/ May 2022                      | 10.000                               | 10.309                     | BBB***)            | FR 0077 – 001445                                               |
| FR 0077 – 001446                                             | 7,00%                                                     | 15 Mei/ May 2022                      | 10.000                               | 10.340                     | BBB***)            | FR 0077 – 001446                                               |
| FR 0061 – 001522                                             | 7,00%                                                     | 15 Mei/ May 2022                      | 50.000                               | 50.686                     | BBB***)            | FR 0061 – 001522                                               |
| FR 0061 – 001523                                             | 7,00%                                                     | 15 Mei/ May 2022                      | 50.000                               | 50.686                     | BBB***)            | FR 0061 – 001523                                               |
|                                                              |                                                           |                                       | 931.568                              | 927.429                    |                    |                                                                |
|                                                              |                                                           |                                       | (4.139)                              | -                          |                    |                                                                |
|                                                              |                                                           |                                       | 927.429                              | 927.429                    |                    |                                                                |
| <u>Obligasi Bank</u>                                         |                                                           |                                       |                                      |                            |                    | <u>Bonds issued by banks</u>                                   |
| PT Mandiri Taspen Berkelanjutan I - Tahap II THN 2021 Seri A | 6,50%                                                     | 28 April / April 2024                 | 7.000                                | 7.000                      | AA**)              | PT Mandiri Taspen Continuance Bonds I - Phase II 2021 A Series |
| PT Mandiri Taspen Berkelanjutan I - Tahap II THN 2021 SERI A | 6,50%                                                     | 28 April / April 2024                 | 10.000                               | 10.000                     | AA**)              | PT Mandiri Taspen Continuance Bonds I - Phase II 2021 A Series |
| PT Mandiri Taspen Berkelanjutan I - Tahap II THN 2021 Seri A | 6,50%                                                     | 28 April / April 2024                 | 25.000                               | 25.000                     | AA**)              | PT Mandiri Taspen Continuance Bonds I - Phase II 2021 A Series |
| PT Mandiri Taspen Berkelanjutan I - Tahap II THN 2021 Seri A | 6,50%                                                     | 28 April / April 2024                 | 30.000                               | 30.000                     | AA**)              | PT Mandiri Taspen Continuance Bonds I - Phase II 2021 A Series |
| Jumlah Obligasi Bank                                         |                                                           |                                       | 72.000                               | 72.000                     |                    | Total of Bank Bonds                                            |

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2021**  
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**NOTES TO FINANCIAL STATEMENTS (continued)**  
**As of and For the Year Ended**  
**December 31, 2021**  
**(Expressed in million Rupiah, unless otherwise specified)**

**8. EFEK-EFEK (lanjutan)**

b. Berdasarkan jenis dan penerbit (lanjutan)

**8. MARKETABLE SECURITIES (continued)**

b. By type and issuer (continued)

| 2021                                               |                                                                   |                                               |                                              |                                    |                           |                                                      |
|----------------------------------------------------|-------------------------------------------------------------------|-----------------------------------------------|----------------------------------------------|------------------------------------|---------------------------|------------------------------------------------------|
| <b>Nama Penerbit</b>                               | <b>Tingkat Suku Bunga per Tahun/<br/>Annual Interest Rate (%)</b> | <b>Tanggal Jatuh Tempo/<br/>Maturity Date</b> | <b>Nilai Perolehan/<br/>Acquisition Cost</b> | <b>Nilai Wajar/<br/>Fair Value</b> | <b>Peringkat / Rating</b> | <b>Issuer Name</b>                                   |
| <u>Obligasi Korporasi</u>                          |                                                                   |                                               |                                              |                                    |                           | <u>Corporate Bonds</u>                               |
| PT Sarana Multi Griya Financial Berkelanjutan I    |                                                                   |                                               |                                              |                                    |                           | PT Saran Multi Griya Financial Continuance Bonds I   |
| - Tahap VIII 2019 Seri B                           | 8,45%                                                             | 22 Maret / March 2022                         | 20.000                                       | 20.041                             | AAA*)                     | - Phase VIII 2019 B Series                           |
| PT Sarana Multi Infrastruktur Berkelanjutan II     |                                                                   |                                               |                                              |                                    |                           | PT Saran Multi Infrastruktur Continuance Bonds I     |
| - Tahap II 2019 Seri B                             | 7,80%                                                             | 28 Agustus/ Augustus 2022                     | 20.000                                       | 20.034                             | AAA*)                     | - Phase II 2019 B Series                             |
| PT Federal Internasional Finance Berkelanjutan III |                                                                   |                                               |                                              |                                    |                           | PT Federal Internasional Finance Continuance Bonds I |
| - Tahap V 2019 Seri B                              | 8,80%                                                             | 12 Maret / March 2022                         | 20.000                                       | 20.063                             | AAA*)                     | - Phase V 2019 B Series                              |
| PT Sarana Multi Griya Financial Berkelanjutan V    |                                                                   |                                               |                                              |                                    |                           | PT Sarana Multi Griya Financial Continuance Bonds V  |
| - Tahap II 2019 Seri A                             | 7,80%                                                             | 28 Agustus/ Augustus 2022                     | 20.000                                       | 20.092                             | AAA*)                     | - Phase V 2019 B Series                              |
| PT Sampoerna Agro Berkelanjutan I                  |                                                                   |                                               |                                              |                                    |                           | PT Sampoerna Agro Continuance Bonds I                |
| - Tahap I THN 2020 Seri A                          | 9,35%                                                             | 03 Maret / March 2023                         | 50.000                                       | 50.000                             | A-*)                      | - Phase I 2020 A Series                              |
| PT Adira Finance Berkelanjutan IV                  |                                                                   |                                               |                                              |                                    |                           | PT Adira Finance Continuance Bonds IV                |
| - Tahap .II 2018 Seri D                            | 7,50%                                                             | 21 Maret / March 2023                         | 4.000                                        | 4.000                              | AAA*)                     | - Phase II 2018 D Series                             |
| PT Astra Sedaya Finance Berkelanjutan IV           |                                                                   |                                               |                                              |                                    |                           | PT Astra Sedaya Finance Continuance Bonds IV         |
| - Tahap IV TH 2020 Seri B                          | 7,00%                                                             | 27 Maret / March 2023                         | 30.000                                       | 30.000                             | AAA*)                     | - Phase IV 2020 B Series                             |
| PT Sarana Multigriya Financial Berkelanjutan V     |                                                                   |                                               |                                              |                                    |                           | PT Sarana Multi Griya Financial Continuance Bonds V  |
| - Tahap V 2021 Seri B                              | 5,75%                                                             | 10 Februari/ February 2024                    | 10.000                                       | 10.000                             | AAA*)                     | - Phase V 2021 B Series                              |
| Saldo dipindahkan                                  |                                                                   |                                               | 174.000                                      | 174.230                            |                           | Balance carried forward                              |

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2021**  
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**NOTES TO FINANCIAL STATEMENTS (continued)**  
**As of and For the Year Ended**  
**December 31, 2021**  
**(Expressed in million Rupiah, unless otherwise specified)**

**8. EFEK-EFEK (lanjutan)**

b. Berdasarkan jenis dan penerbit (lanjutan)

**8. MARKETABLE SECURITIES (continued)**

b. By type and issuer (continued)

| 2021                                                                     |                                                               |                                           |                                          |                                |                           |                                                                                |
|--------------------------------------------------------------------------|---------------------------------------------------------------|-------------------------------------------|------------------------------------------|--------------------------------|---------------------------|--------------------------------------------------------------------------------|
| <b>Nama Penerbit</b>                                                     | <b>Tingkat Suku Bunga per Tahun/ Annual Interest Rate (%)</b> | <b>Tanggal Jatuh Tempo/ Maturity Date</b> | <b>Nilai Perolehan/ Acquisition Cost</b> | <b>Nilai Wajar/ Fair Value</b> | <b>Peringkat / Rating</b> | <b>Issuer Name</b>                                                             |
| <u>Obligasi Korporasi</u>                                                |                                                               |                                           |                                          |                                |                           | <u>Corporate Bonds</u>                                                         |
| Saldo dipindahkan                                                        |                                                               |                                           | 174.000                                  | 174.230                        |                           | Balance brought forward                                                        |
| PT Sarana Multigriya Finacial Berkelanjutan V - Tahap V 2021 Seri B      | 5,75%                                                         | 10 Februari/ February 2024                | 40.000                                   | 40.000                         | AAA*)                     | PT Sarana Multi Griya Financial Continuance Bonds V - Phase V 2021 B Series    |
| PT Tower Bersama Infrastructure Berkelanjutan IV - Tahap III 2021 Seri B | 6,75%                                                         | 17 Februari/ February 2024                | 50.000                                   | 50.000                         | AA+**)                    | PT Tower Bersama Infrastructure Continuance Bonds IV - Phase III 2021 B Series |
| PT PNM Berkelanjutan III - Tahap V 2021 Seri B                           | 7,25%                                                         | 17 Maret/ March 2024                      | 15.000                                   | 15.000                         | A+*)                      | PT PNM Continuance Bonds III - Phase V 2021 B Series                           |
| PT PNM Berkelanjutan III - Tahap V 2021 Seri B                           | 7,25%                                                         | 17 Maret/ March 2024                      | 5.000                                    | 5.000                          | A+*)                      | PT PNM Continuance Bonds III - Phase V 2021 B Series                           |
| PT BFI Finance Indonesia Berkelanjutan V - Tahap I TAHUN 2021 SERI B     | 7,75%                                                         | 8 Juni/ June 2024                         | 20.000                                   | 20.000                         | A-*)                      | PT BFI Finance Indonesia Continuance Bonds V - Phase I 2021 B Series           |
| PT BFI Finance Indonesia Berkelanjutan V - Tahap I TAHUN 2021 Seri B     | 7,75%                                                         | 8 Juni/ June 2024                         | 10.000                                   | 10.000                         | A-*)                      | PT BFI Finance Indonesia Continuance Bonds V - Phase I 2021 B Series           |
| PT BFI Finance Indonesia Berkelanjutan V - Tahap II TAHUN 2021 Seri C    | 7,25%                                                         | 6 Agustus/ August 2024                    | 20.000                                   | 20.000                         | A-*)                      | PT BFI Finance Indonesia Continuance Bonds V - Phase II 2021 C Series          |
| PT BFI Finance Indonesia Berkelanjutan V - Tahap II TAHUN 2021 Seri C    | 7,25%                                                         | 6 Agustus/ August 2024                    | 40.000                                   | 40.000                         | A-*)                      | PT BFI Finance Indonesia Continuance Bonds V - Phase II 2021 C Series          |
| Saldo dipindahkan                                                        |                                                               |                                           | 374.000                                  | 374.230                        |                           | Balance carried forward                                                        |

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2021**  
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**NOTES TO FINANCIAL STATEMENTS (continued)**  
**As of and For the Year Ended**  
**December 31, 2021**  
**(Expressed in million Rupiah, unless otherwise specified)**

**8. EFEK-EFEK (lanjutan)**

b. Berdasarkan jenis dan penerbit (lanjutan)

**8. MARKETABLE SECURITIES (continued)**

b. By type and issuer (continued)

| 2021                                                       |                                                               |                                           |                                          |                                |                           |                                                                         |
|------------------------------------------------------------|---------------------------------------------------------------|-------------------------------------------|------------------------------------------|--------------------------------|---------------------------|-------------------------------------------------------------------------|
| <b>Nama Penerbit</b>                                       | <b>Tingkat Suku Bunga per Tahun/ Annual Interest Rate (%)</b> | <b>Tanggal Jatuh Tempo/ Maturity Date</b> | <b>Nilai Perolehan/ Acquisition Cost</b> | <b>Nilai Wajar/ Fair Value</b> | <b>Peringkat / Rating</b> | <b>Issuer Name</b>                                                      |
| Obligasi Korporasi                                         |                                                               |                                           |                                          |                                |                           | <i>Corporate Bonds</i>                                                  |
| Saldo dipindahkan                                          |                                                               |                                           | 374.000                                  | 374.230                        |                           | <i>Balance brought forward</i>                                          |
| PT Sinar Mas Agro Berkelanjutan III - Tahap II 2021 Seri B | 8,50%                                                         | 19 Oktober/ October 2024                  | 40.000                                   | 40.000                         | A+*)                      | <i>PT Sinar Mas Agro Continuance Bonds III - Phase II 2021 B Series</i> |
| PT Sinar Mas Agro Berkelanjutan III - Tahap II 2021 Seri B | 8,50%                                                         | 19 Oktober/ October 2024                  | 30.000                                   | 30.000                         | A+*)                      | <i>PT Sinar Mas Agro Continuance Bonds III - Phase II 2021 B Series</i> |
| Jumlah Obligasi Korporasi                                  |                                                               |                                           | 444.000                                  | 444.230                        |                           | <i>Jumlah Obligasi korporasi</i>                                        |
| Ditambah premi dibayar dimuka                              |                                                               |                                           | 230                                      | -                              |                           | <i>Plus prepaid premium</i>                                             |
| Jumlah Obligasi Korporasi - bersih                         |                                                               |                                           | 444.230                                  | 444.230                        |                           | <i>Jumlah Obligasi Korporasi - net</i>                                  |
| Obligasi Ritel                                             |                                                               |                                           |                                          |                                |                           | <i>Retail Bonds</i>                                                     |
| ORI 016 – 001432                                           | 6,80%                                                         | 15 Okt/ Oct 2022                          | 15.000                                   | 15.052                         | BBB***)                   | <i>FR 0061 – 001523</i>                                                 |
| ORI 016 – 001460                                           | 6,80%                                                         | 15 Okt/ Oct 2022                          | 20.000                                   | 20.396                         | BBB***)                   | <i>FR 0061 – 001523</i>                                                 |
| ORI 019 – 001507                                           | 5,57%                                                         | 15 Feb/ Feb 2024                          | 20.000                                   | 20.483                         | BBB***)                   | <i>FR 0061 – 001523</i>                                                 |
| ORI 019 – 001508                                           | 5,57%                                                         | 15 Feb/ Feb 2024                          | 10.000                                   | 10.242                         | BBB***)                   | <i>FR 0061 – 001523</i>                                                 |
| ORI 019 – 001509                                           | 5,57%                                                         | 15 Feb/ Feb 2024                          | 10.000                                   | 10.243                         | BBB***)                   | <i>FR 0061 – 001523</i>                                                 |
| ORI 017 – 001514                                           | 6,40%                                                         | 15 Juli/ July 2023                        | 50.000                                   | 51.833                         | BBB***)                   | <i>FR 0061 – 001523</i>                                                 |
| ORI 017 – 001524                                           | 6,40%                                                         | 15 Juli/ July 2023                        | 50.000                                   | 51.744                         | BBB***)                   | <i>FR 0061 – 001523</i>                                                 |
| Jumlah obligasi ritel                                      |                                                               |                                           | 175.000                                  | 179.993                        |                           | <i>Total Retail Bonds</i>                                               |
| Ditambah premi dibayar dimuka                              |                                                               |                                           | 4.993                                    | -                              |                           | <i>Plus premium paid upfront</i>                                        |
| Jumlah obligasi ritel - bersih                             |                                                               |                                           | 179.993                                  | 179.993                        |                           | <i>Total Retail Bonds - net</i>                                         |
| Total Obligasi Korporasi                                   |                                                               |                                           | 624.223                                  | 624.223                        |                           | <i>Jumlah Obligasi Korporasi</i>                                        |

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2021**  
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**NOTES TO FINANCIAL STATEMENTS (continued)**  
**As of and For the Year Ended**  
**December 31, 2021**  
**(Expressed in million Rupiah, unless otherwise specified)**

**8. EFEK-EFEK (lanjutan)**

b. Berdasarkan jenis dan penerbit (lanjutan)

**8. MARKETABLE SECURITIES (continued)**

b. By type and issuer (continued)

| 2021                                         |                                                                                       |                                                   |                                                      |                                        |                              |                               |
|----------------------------------------------|---------------------------------------------------------------------------------------|---------------------------------------------------|------------------------------------------------------|----------------------------------------|------------------------------|-------------------------------|
| <b>Nama<br/>Penerbit</b>                     | <b>Tingkat<br/>Suku<br/>Bunga per<br/>Tahun/<br/>Annual<br/>Interest<br/>Rate (%)</b> | <b>Tanggal<br/>Jatuh Tempo/<br/>Maturity Date</b> | <b>Nilai<br/>Perolehan/<br/>Acquisition<br/>Cost</b> | <b>Nilai<br/>Wajar/<br/>Fair Value</b> | <b>Peringkat/<br/>Rating</b> | <b>Issuer<br/>Name</b>        |
| <u>Biaya perolehan<br/>yang diamortisasi</u> |                                                                                       |                                                   |                                                      |                                        |                              | <u>Amortized cost</u>         |
| Wesel Ekspor<br>dengan LC                    |                                                                                       |                                                   |                                                      |                                        |                              | Export Money<br>Order with LC |
| Borneo                                       |                                                                                       |                                                   |                                                      |                                        |                              | Borneo                        |
| - 037/001/1921/DN<br>/21/B                   | 9,00%                                                                                 | 13 Juni/<br>June 2022                             | 844                                                  | 883                                    | O                            | - 037/001/1921/DN/2<br>1/B    |
| - 037/001/1925/DN<br>/21/B                   | 9,00%                                                                                 | 20 Juni/<br>June 2022                             | 413                                                  | 432                                    | O                            | - 037/001/1925/DN/2<br>1/B    |
| CV Alam Megah<br>Perkasa                     |                                                                                       |                                                   |                                                      |                                        | O                            | CV Alam Megah<br>Perkasa      |
| - 037/001/1860/DN<br>/21/B                   | 9,00%                                                                                 | 20 Januari/<br>January 2022                       | 292                                                  | 305                                    | O                            | - 037/001/1860/DN/2<br>1/B    |
| CV Wahana Jaya                               |                                                                                       |                                                   |                                                      |                                        |                              | CV Wahana Jaya                |
| - 037/001/1854/DN<br>/21/B                   | 9,00%                                                                                 | 10 Januari/<br>January 2022                       | 302                                                  | 312                                    | O                            | - 037/001/1854/DN/2<br>1/B    |
| - 037/001/1857/DN<br>/21/B                   | 9,00%                                                                                 | 17 Januari/<br>January 2022                       | 327                                                  | 339                                    | O                            | - 037/001/1857/DN/2<br>1/B    |
| - 037/001/1855/DN<br>/21/B                   | 9,00%                                                                                 | 11 Januari/<br>January 2022                       | 393                                                  | 406                                    | O                            | - 037/001/1855/DN/2<br>1/B    |
| - 037/001/1876/DN<br>/21/B                   | 9,00%                                                                                 | 14 Maret/<br>March 2022                           | 690                                                  | 715                                    | O                            | - 037/001/1876/DN/2<br>1/B    |
| - 037/001/1884/DN<br>/21/B                   | 9,00%                                                                                 | 22 Maret/<br>March 2022                           | 560                                                  | 582                                    | O                            | - 037/001/1884/DN/2<br>1/B    |
| - 037/001/1872/DN<br>/21/B                   | 9,00%                                                                                 | 22 Februari/<br>February 2022                     | 529                                                  | 544                                    | O                            | - 037/001/1872/DN/2<br>1/B    |
| - 037/001/1875/DN<br>/21/B                   | 9,00%                                                                                 | 28 Februari/<br>February 2022                     | 425                                                  | 437                                    | O                            | - 037/001/1875/DN/2<br>1/B    |
| - 037/001/1903/DN<br>/21/B                   | 9,00%                                                                                 | 24 November/<br>November 2022                     | 316                                                  | 327                                    | O                            | - 037/001/1903/DN/2<br>1/B    |
| Indotruck                                    |                                                                                       |                                                   |                                                      |                                        |                              | Indotruck                     |
| - 037/001/1889/DN<br>/21/B                   | 9,00%                                                                                 | 2 Mei/<br>May 2022                                | 10.098                                               | 10.560                                 | O                            | - 037/001/1889/DN/2<br>1/B    |
| - 037/001/1890/DN<br>/21/B                   | 9,00%                                                                                 | 2 Mei/<br>May 2022                                | 24.235                                               | 25.344                                 | O                            | - 037/001/1890/DN/2<br>1/B    |
| - 037/001/1892/DN<br>/21/B                   | 9,00%                                                                                 | 2 Mei/<br>May 2022                                | 39.337                                               | 41.137                                 | O                            | - 037/001/1892/DN/2<br>1/B    |
| - 037/001/1893/DN<br>/21/B                   | 9,00%                                                                                 | 2 Mei/<br>May 2022                                | 23.602                                               | 24.682                                 | O                            | - 037/001/1893/DN/2<br>1/B    |
| - 037/001/1887/DN<br>/21/B                   | 9,00%                                                                                 | 27 April/<br>April 2022                           | 24.242                                               | 25.070                                 | O                            | - 037/001/1887/DN/2<br>1/B    |
| - 037/001/1891/DN<br>/21/B                   | 9,00%                                                                                 | 27 April/<br>April 2022                           | 10.212                                               | 10.560                                 | O                            | - 037/001/1891/DN/2<br>1/B    |
| Saldo dipindahkan                            |                                                                                       |                                                   | 136.817                                              | 142.635                                |                              | Balance carried<br>forward    |



**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2021**  
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**NOTES TO FINANCIAL STATEMENTS (continued)**  
**As of and For the Year Ended**  
**December 31, 2021**  
**(Expressed in million Rupiah, unless otherwise specified)**

**8. EFEK-EFEK (lanjutan)**

b. Berdasarkan jenis dan penerbit (lanjutan)

**8. MARKETABLE SECURITIES (continued)**

b. By type and issuer (continued)

| 2021                                                |                                                                   |                                               |                                              |                                    |                              |                                     |
|-----------------------------------------------------|-------------------------------------------------------------------|-----------------------------------------------|----------------------------------------------|------------------------------------|------------------------------|-------------------------------------|
| <b>Nama Penerbit</b>                                | <b>Tingkat Suku Bunga per Tahun/<br/>Annual Interest Rate (%)</b> | <b>Tanggal Jatuh Tempo/<br/>Maturity Date</b> | <b>Nilai Perolehan/<br/>Acquisition Cost</b> | <b>Nilai Wajar/<br/>Fair Value</b> | <b>Peringkat/<br/>Rating</b> | <b>Issuer Name</b>                  |
| <u>Biaya perolehan yang diamortisasi (lanjutan)</u> |                                                                   |                                               |                                              |                                    |                              | <u>Amortized cost (continued)</u>   |
| Saldo pindahan                                      |                                                                   |                                               | 136.817                                      | 142.635                            |                              | Balance brought forward             |
| Rajawali                                            |                                                                   |                                               |                                              |                                    |                              | Rajawali                            |
| - 037/001/1919/D N/21/B                             | 9,00%                                                             | 13 Juni/<br>June 2022                         | 964                                          | 1.008                              | O                            | - 037/001/1919/<br>DN/21/B          |
| - 037/001/1920/D N/21/B                             | 9,00%                                                             | 15 Juni/<br>June 2022                         | 1.227                                        | 1.283                              | O                            | - 037/001/1920/<br>DN/21/B          |
| - 037/001/1927/D N/21/B                             | 9,00%                                                             | 21 Juni/<br>June 2022                         | 933                                          | 975                                | O                            | - 037/001/1927/<br>DN/21/B          |
| Sejahtera Tridaya                                   |                                                                   |                                               |                                              |                                    |                              | Sejahtera Tridaya                   |
| - 037/001/1878/D N/21/B                             | 9,00%                                                             | 10 Maret/<br>March 2022                       | 4.808                                        | 5.008                              | O                            | - 037/001/1878/<br>DN/21/B          |
| Sumber Rejeki                                       |                                                                   |                                               |                                              |                                    |                              | Sumber Rejeki                       |
| - 037/001/1861/D N/21/B                             | 9,00%                                                             | 13 Januari/<br>January 2022                   | 687                                          | 716                                | O                            | - 037/001/1861/<br>DN/21/B          |
| - 037/001/1869/D N/21/B                             | 9,00%                                                             | 17 Februari/<br>February 2022                 | 479                                          | 501                                | O                            | - 037/001/1869/<br>DN/21/B          |
| - 037/001/1870/D N/21/B                             | 9,00%                                                             | 21 Februari/<br>February 2022                 | 436                                          | 455                                | O                            | - 037/001/1870/<br>DN/21/B          |
| - 037/001/1885/D N/21/B                             | 9,00%                                                             | 22 Maret/<br>March 2022                       | 530                                          | 553                                | O                            | - 037/001/1885/<br>DN/21/B          |
| - 037/001/1902/D N/21/B                             | 9,00%                                                             | 18 April/<br>April 2022                       | 620                                          | 648                                | O                            | - 037/001/1902/<br>DN/21/B          |
| - 037/001/1910/D N/21/B                             | 9,00%                                                             | 10 Mei/<br>May 2022                           | 729                                          | 760                                | O                            | - 037/001/1910/<br>DN/21/B          |
| Jumlah wesel ekspor dengan LC                       |                                                                   |                                               | 148.230                                      | 154.542                            |                              | Total of Export Money Order with LC |
|                                                     |                                                                   |                                               |                                              |                                    |                              | (continued)                         |
| Ditambah premi dibayar dimuka                       |                                                                   |                                               | 6.313                                        | -                                  |                              | Plus premium paid upfront           |
|                                                     |                                                                   |                                               | 154.543                                      | 154.542                            |                              |                                     |
| Sub jumlah                                          |                                                                   |                                               | 2.840.391                                    | 2.840.391                          |                              | Sub total                           |
| Cadangan Kerugian penurunan nilai                   |                                                                   |                                               | (503)                                        | (503)                              |                              | Allowance for impairment losses     |
| <b>Jumlah Efek-efek</b>                             |                                                                   |                                               | <b>2.839.888</b>                             | <b>2.839.888</b>                   |                              | <b>Total Marketable Securities</b>  |

\*) Berdasarkan peringkat yang diterbitkan oleh PT Peringkat Efek Indonesia (Pefindo).

\*\*) Berdasarkan peringkat yang diterbitkan oleh PT PT Fitch Ratings Indonesia.

\*\*\*) Berdasarkan peringkat yang diterbitkan oleh PT Standars and Poors Indonesia

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2021**  
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**NOTES TO FINANCIAL STATEMENTS (continued)**  
**As of and For the Year Ended**  
**December 31, 2021**  
**(Expressed in million Rupiah, unless otherwise specified)**

**8. EFEK-EFEK (lanjutan)**

b. Berdasarkan jenis dan penerbit (lanjutan)

**8. MARKETABLE SECURITIES (continued)**

b. By type and issuer (continued)

| 2020                                                                                              |                                                                                       |                                                   |                                                      |                                        |                              |                                                                                     |
|---------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|---------------------------------------------------|------------------------------------------------------|----------------------------------------|------------------------------|-------------------------------------------------------------------------------------|
| <b>Nama<br/>Penerbit</b>                                                                          | <b>Tingkat<br/>Suku<br/>Bunga per<br/>Tahun/<br/>Annual<br/>Interest<br/>Rate (%)</b> | <b>Tanggal<br/>Jatuh Tempo/<br/>Maturity Date</b> | <b>Nilai<br/>Perolehan/<br/>Acquisition<br/>Cost</b> | <b>Nilai<br/>Wajar/<br/>Fair Value</b> | <b>Peringkat/<br/>Rating</b> | <b>Issuer<br/>Name</b>                                                              |
| Pihak ketiga<br>Rupiah<br><u>Nilai wajar melalui</u><br><u>penghasilan</u><br><u>komprehensif</u> |                                                                                       |                                                   |                                                      |                                        |                              | <i>Third parties<br/>Rupiah<br/>Fair value through<br/>comprehensive<br/>income</i> |
| <u>Obligasi Pemerintah</u>                                                                        |                                                                                       |                                                   |                                                      |                                        |                              | <i>Government Bonds</i>                                                             |
| FR 0053 – 001391                                                                                  | 8,25%                                                                                 | 15 Juli/July 2021                                 | 50.000                                               | 51.181                                 | BBB****)                     | FR 0053 – 001391                                                                    |
| FR 0064 – 001358                                                                                  | 6,12%                                                                                 | 15 Mei/May 2028                                   | 10.000                                               | 10.081                                 | BBB****)                     | FR 0064 – 001358                                                                    |
| FR 0064 – 001363                                                                                  | 6,12%                                                                                 | 15 Mei/May 2028                                   | 10.000                                               | 10.081                                 | BBB****)                     | FR 0064 – 001363                                                                    |
| FR 0064 – 001373                                                                                  | 6,12%                                                                                 | 15 Mei/May 2028                                   | 10.000                                               | 10.081                                 | BBB****)                     | FR 0064 – 001373                                                                    |
| FR 0064 – 001374                                                                                  | 6,12%                                                                                 | 15 Mei/May 2028                                   | 10.000                                               | 10.081                                 | BBB****)                     | FR 0064 – 001374                                                                    |
| FR 0064 – 001375                                                                                  | 6,12%                                                                                 | 15 Mei/May 2028                                   | 10.000                                               | 10.081                                 | BBB****)                     | FR 0064 – 001375                                                                    |
| FR 0064 – 001376                                                                                  | 6,12%                                                                                 | 15 Mei/May 2028                                   | 10.000                                               | 10.081                                 | BBB****)                     | FR 0064 – 001376                                                                    |
| FR 0064 – 001378                                                                                  | 6,12%                                                                                 | 15 Mei/May 2028                                   | 10.000                                               | 10.081                                 | BBB****)                     | FR 0064 – 001378                                                                    |
| FR 0064 – 001379                                                                                  | 6,12%                                                                                 | 15 Mei/May 2028                                   | 10.000                                               | 10.081                                 | BBB****)                     | FR 0064 – 001379                                                                    |
| FR 0064 – 001384                                                                                  | 6,12%                                                                                 | 15 Mei/May 2028                                   | 10.000                                               | 10.081                                 | BBB****)                     | FR 0064 – 001384                                                                    |
| FR 0064 – 001385                                                                                  | 6,12%                                                                                 | 15 Mei/May 2028                                   | 10.000                                               | 10.081                                 | BBB****)                     | FR 0064 – 001385                                                                    |
| FR 0059 – 001372                                                                                  | 7,00%                                                                                 | 15 Mei/May 2027                                   | 10.000                                               | 10.681                                 | BBB****)                     | FR 0059 – 001372                                                                    |
| FR 0059 – 001381                                                                                  | 7,00%                                                                                 | 15 Mei/May 2027                                   | 10.000                                               | 10.681                                 | BBB****)                     | FR 0059 – 001381                                                                    |
| FR 0064 – 001459                                                                                  | 6,13%                                                                                 | 15 Mei/May 2028                                   | 30.000                                               | 30.240                                 | BBB****)                     | FR 0064 – 001459                                                                    |
| FR 0059 – 001601                                                                                  | 7,00%                                                                                 | 15 Mei/May 2027                                   | 10.000                                               | 10.680                                 | BBB****)                     | FR 0059 – 001601                                                                    |
| FR 0084 – 001440                                                                                  | 7,25%                                                                                 | 15 Feb/Feb 2026                                   | 200.000                                              | 216.130                                | BBB****)                     | FR 0084 – 001440                                                                    |
| FR 0085 – 001441                                                                                  | 7,75%                                                                                 | 15 Apr/Apr 2031                                   | 190.000                                              | 212.218                                | BBB****)                     | FR 0085 – 001441                                                                    |
| FR 0063 – 001442                                                                                  | 5,83%                                                                                 | 15 Mei/May 2023                                   | 10.000                                               | 10.275                                 | BBB****)                     | FR 0063 – 001442                                                                    |
| FR 0078 – 001444                                                                                  | 8,25%                                                                                 | 15 Mei/May 2029                                   | 10.000                                               | 11.453                                 | BBB****)                     | FR 0078 – 001444                                                                    |
| FR 0078 – 001447                                                                                  | 8,25%                                                                                 | 15 Mei/May 2029                                   | 10.000                                               | 11.453                                 | BBB****)                     | FR 0078 – 001447                                                                    |
|                                                                                                   |                                                                                       |                                                   | 630.000                                              | 675.802                                |                              | <i>Total</i>                                                                        |
| Jumlah Obligasi<br>Pemerintah                                                                     |                                                                                       |                                                   |                                                      |                                        |                              | <i>Government<br/>Bonds</i>                                                         |
| Ditambah bunga<br>yang belum<br>diamortisasi                                                      |                                                                                       |                                                   | 45.802                                               | -                                      |                              | <i>Plus<br/>unamortized<br/>interest</i>                                            |
| Jumlah Obligasi<br>Pemerintah –<br>bersih                                                         |                                                                                       |                                                   | 675.802                                              | 675.802                                |                              | <i>Total<br/>Government<br/>Bonds – net</i>                                         |
| Sub jumlah                                                                                        |                                                                                       |                                                   | 675.802                                              | 675.802                                |                              | <i>Sub total</i>                                                                    |

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2021**  
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**NOTES TO FINANCIAL STATEMENTS (continued)**  
**As of and For the Year Ended**  
**December 31, 2021**  
**(Expressed in million Rupiah, unless otherwise specified)**

**8. EFEK-EFEK (lanjutan)**

b. Berdasarkan jenis dan penerbit (lanjutan)

**8. MARKETABLE SECURITIES (continued)**

b. By type and issuer (continued)

| 2020                                                                              |                                                                   |                                               |                                              |                                    |                              |                                                                                |
|-----------------------------------------------------------------------------------|-------------------------------------------------------------------|-----------------------------------------------|----------------------------------------------|------------------------------------|------------------------------|--------------------------------------------------------------------------------|
| <b>Nama Penerbit</b>                                                              | <b>Tingkat Suku Bunga per Tahun/<br/>Annual Interest Rate (%)</b> | <b>Tanggal Jatuh Tempo/<br/>Maturity Date</b> | <b>Nilai Perolehan/<br/>Acquisition Cost</b> | <b>Nilai Wajar/<br/>Fair Value</b> | <b>Peringkat/<br/>Rating</b> | <b>Issuer Name</b>                                                             |
| <u>Biaya perolehan yang diamortisasi</u>                                          |                                                                   |                                               |                                              |                                    |                              | <u>Amortized cost</u>                                                          |
| Obligasi Pemerintah                                                               |                                                                   |                                               |                                              |                                    |                              | Government Bonds                                                               |
| FR 0062                                                                           | 6,37%                                                             | 15 April/April 2042                           | 190.000                                      | 187.886                            | BBB****)                     | FR 0062                                                                        |
| FR 0064                                                                           | 6,12%                                                             | 15 Mei/May 2028                               | 166.759                                      | 161.693                            | BBB****)                     | FR 0064                                                                        |
| FR 0065                                                                           | 6,62%                                                             | 15 Mei/May 2033                               | 144.809                                      | 140.762                            | BBB****)                     | FR 0065                                                                        |
| FR 0043                                                                           | 10,25%                                                            | 15 Juli/July 2022                             | 30.000                                       | 31.723                             | BBB****)                     | FR 0043                                                                        |
| FR 0061                                                                           | 7,00%                                                             | 15 Mei/May 2022                               | 30.000                                       | 30.318                             | BBB****)                     | FR 0061                                                                        |
| FR 0053                                                                           | 8,25%                                                             | 15 Juli/July 2021                             | 30.000                                       | 30.348                             | BBB****)                     | FR 0053                                                                        |
| FR 0077                                                                           | 8,13%                                                             | 15 Mei/May 2024                               | 10.000                                       | 10.439                             | BBB****)                     | FR 0077                                                                        |
| FR 0077                                                                           | 8,13%                                                             | 15 Mei/May 2024                               | 10.000                                       | 10.484                             | BBB****)                     | FR 0077                                                                        |
| Jumlah Obligasi Pemerintah                                                        |                                                                   |                                               | 611.568                                      | 603.653                            |                              | Total Government Bonds                                                         |
| Dikurangi bunga yang belum diamortisasi                                           |                                                                   |                                               | (7.915)                                      | -                                  |                              | Less unamortized Interest                                                      |
| Jumlah Obligasi Pemerintah – bersih                                               |                                                                   |                                               | 603.653                                      | 603.653                            |                              | Total Government Bonds – net                                                   |
| Obligasi Korporasi                                                                |                                                                   |                                               |                                              |                                    |                              | Corporate Bonds                                                                |
| <u>Korporasi Bank</u>                                                             |                                                                   |                                               |                                              |                                    |                              | <u>Bank corporation</u>                                                        |
| PT Federal International Finance Obligasi Berkelanjutan III Tahap IV 2018 Seri B  | 8,15%                                                             | 31 Mei/May 2020                               | 11.300                                       | 11.368                             | AAA*)                        | PT Federal International Finance Continuanace Bonds III Phase VI 2018 B Series |
| PT Sarana Multigriya Finance Obligasi Berkelanjutan IV - Tahap VIII 2019 Seri B   | 7,75%                                                             | 02 April/April 2020                           | 20.000                                       | 20.223                             | AAA*)                        | PT Sarana Multigriya Finance Continuanace Bonds IV Phase VIII 2019 B Series    |
| PT Sarana Multi Infrastruktur Obligasi Berkelanjutan II - Tahap II 2019 Seri B    | 7,80%                                                             | 22 Agustus/August 2022                        | 20.000                                       | 20.087                             | AAA*)                        | PT Sarana Multi Infrastruktur Continuanace Bonds II Phase II 2019 B Series     |
| PT Federal International Finance Obligasi Berkelanjutan III - Tahap V 2019 Seri B | 8,80%                                                             | 12 Maret/March 2022                           | 20.000                                       | 20.382                             | AAA*)                        | PT Federal International Finance Continuanace Bonds III Phase V 2019 B Series  |
| Saldo dipindahkan                                                                 |                                                                   |                                               | 71.300                                       | 72.060                             |                              | Balance carried forward                                                        |

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2021**  
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**NOTES TO FINANCIAL STATEMENTS (continued)**  
**As of and For the Year Ended**  
**December 31, 2021**  
**(Expressed in million Rupiah, unless otherwise specified)**

**8. EFEK-EFEK (lanjutan)**

b. Berdasarkan jenis dan penerbit (lanjutan)

**8. MARKETABLE SECURITIES (continued)**

b. By type and issuer (continued)

| 2020                                                |                                                                   |                                               |                                              |                                    |                              |                                       |
|-----------------------------------------------------|-------------------------------------------------------------------|-----------------------------------------------|----------------------------------------------|------------------------------------|------------------------------|---------------------------------------|
| <b>Nama Penerbit</b>                                | <b>Tingkat Suku Bunga per Tahun/<br/>Annual Interest Rate (%)</b> | <b>Tanggal Jatuh Tempo/<br/>Maturity Date</b> | <b>Nilai Perolehan/<br/>Acquisition Cost</b> | <b>Nilai Wajar/<br/>Fair Value</b> | <b>Peringkat/<br/>Rating</b> | <b>Issuer Name</b>                    |
| <u>Biaya perolehan yang diamortisasi (lanjutan)</u> |                                                                   |                                               |                                              |                                    |                              | <u>Amortized cost (continued)</u>     |
| Obligasi Korporasi <u>Korporasi Bank</u>            |                                                                   |                                               |                                              |                                    |                              | <u>Corporate Bonds Corporate Bank</u> |
| Saldo pindahan                                      |                                                                   |                                               | 71.300                                       | 72.060                             |                              | Balance brought forward               |
| PT Sarana Multigriya Finance                        |                                                                   |                                               |                                              |                                    |                              | PT Sarana Multigriya Finance          |
| Obligasi Berkelanjutan V                            |                                                                   |                                               |                                              |                                    |                              | Continuance Bonds V                   |
| - Tahap II 2019 Seri A                              | 7,80%                                                             | 28 Agustus/August 2022                        | 20.000                                       | 20.231                             | AAA*)                        | - Phase II 2019 A Series              |
| PT Adira Finance                                    |                                                                   |                                               |                                              |                                    |                              | PT Adira Finance                      |
| Obligasi Berkelanjutan IV                           |                                                                   |                                               |                                              |                                    |                              | Continuance Bonds IV                  |
| - Tahap III 2018 Seri C                             | 8,50%                                                             | 16 Agustus/August 2021                        | 25.000                                       | 25.218                             | AAA*)                        | - Phase III 2018 C Series             |
| PT Sampoerna Agro                                   |                                                                   |                                               |                                              |                                    |                              | PT Sampoerna Agro                     |
| Obligasi Berkelanjutan I                            |                                                                   |                                               |                                              |                                    |                              | Continuance Bonds I                   |
| - Tahap I 2020 Seri A                               | 9,35%                                                             | 3 Maret/<br>March 2023                        | 50.000                                       | 50.000                             | A-*)                         | Phase I 2020 A Series                 |
| PT Adira Finance                                    |                                                                   |                                               |                                              |                                    |                              | PT Adira Finance                      |
| Obligasi Berkelanjutan IV                           |                                                                   |                                               |                                              |                                    |                              | Continuance Bonds IV                  |
| - Tahap II 2018 Seri D                              | 7,50%                                                             | 21 Maret/<br>March 2023                       | 4.000                                        | 3.999                              | AAA*)                        | - Phase II 2018 D Series              |
| PT Astra Sedaya Finance                             |                                                                   |                                               |                                              |                                    |                              | PT Astra Sedaya Finance               |
| Obligasi Berkelanjutan IV                           |                                                                   |                                               |                                              |                                    |                              | Continuance Bonds IV                  |
| - Tahap II 2018 Seri D                              | 7,00%                                                             | 27 Maret/<br>March 2023                       | 30.000                                       | 30.000                             | AAA*)                        | - Phase II 2018 D Series              |
| Jumlah obligasi Korporasi                           |                                                                   |                                               | 200.300                                      | 201.508                            |                              | Total Corporate Bonds                 |
| Ditambah premi yang belum diamortisasi              |                                                                   |                                               | 1.208                                        | -                                  |                              | Plus unamortized Premium              |
| Jumlah Obligasi Korporasi                           |                                                                   |                                               | 201.508                                      | 201.508                            |                              | Total Corporate Bonds                 |

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2021**  
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**NOTES TO FINANCIAL STATEMENTS (continued)**  
**As of and For the Year Ended**  
**December 31, 2021**  
**(Expressed in million Rupiah, unless otherwise specified)**

**8. EFEK-EFEK (lanjutan)**

b. Berdasarkan jenis dan penerbit (lanjutan)

**8. MARKETABLE SECURITIES (continued)**

b. By type and issuer (continued)

| 2020                                                |                                                                   |                                               |                                              |                                    |                              |                                    |
|-----------------------------------------------------|-------------------------------------------------------------------|-----------------------------------------------|----------------------------------------------|------------------------------------|------------------------------|------------------------------------|
| <b>Nama Penerbit</b>                                | <b>Tingkat Suku Bunga per Tahun/<br/>Annual Interest Rate (%)</b> | <b>Tanggal Jatuh Tempo/<br/>Maturity Date</b> | <b>Nilai Perolehan/<br/>Acquisition Cost</b> | <b>Nilai Wajar/<br/>Fair Value</b> | <b>Peringkat/<br/>Rating</b> | <b>Issuer Name</b>                 |
| <u>Biaya perolehan yang diamortisasi (lanjutan)</u> |                                                                   |                                               |                                              |                                    |                              | <u>Amortized cost (continued)</u>  |
| Obligasi Korporasi                                  |                                                                   |                                               |                                              |                                    |                              | <u>Corporate Bonds</u>             |
| Obligasi Ritel                                      |                                                                   |                                               |                                              |                                    |                              | <u>Retail Bonds</u>                |
| - ORI 001422                                        | 8,25%                                                             | 15 Okt/ Oct 2021                              | 50.000                                       | 50.751                             | BBB****)                     | - ORI 001422                       |
| - ORI 001424                                        | 8,25%                                                             | 15 Okt/ Oct 2021                              | 50.000                                       | 50.756                             | BBB****)                     | - ORI 001424                       |
| - ORI 001429                                        | 8,25%                                                             | 15 Okt/ Oct 2021                              | 30.000                                       | 30.473                             | BBB****)                     | - ORI 001429                       |
| - ORI 001432                                        | 6,80%                                                             | 15 Okt/ Oct 2022                              | 15.000                                       | 15.119                             | BBB****)                     | - ORI 001432                       |
| - ORI 001460                                        | 6,80%                                                             | 15 Okt/ Oct 2022                              | 20.000                                       | 20.901                             | BBB****)                     | - ORI 001460                       |
| Jumlah Obligasi Ritel                               |                                                                   |                                               | 165.000                                      | 168.000                            |                              | Total retail bonds                 |
| Ditambah premi dibayar dimuka                       |                                                                   |                                               | 3.000                                        | -                                  |                              | Plus prepaid premium               |
| Jumlah                                              |                                                                   |                                               | 168.000                                      | 168.000                            |                              | Total                              |
| Wesel ekspor dengan LC                              |                                                                   |                                               |                                              |                                    |                              | <u>Export bills receivable</u>     |
| CV Alam Megah Perkasa                               |                                                                   |                                               |                                              |                                    |                              | <u>CV Alam Megah Perkasa</u>       |
| - 037/001/1733/D N/20/B                             | 9,00%                                                             | 1 Februari/ February 2021                     | 313                                          | 326                                | O                            | - 037/001/1733/DN/20/B             |
| - 037/001/1743/D N/20/B                             | 9,00%                                                             | 22 Februari/ February 2021                    | 401                                          | 418                                | O                            | - 037/001/1743/DN/20/B             |
| CV Tripurwita Jaya Abadi                            |                                                                   |                                               |                                              |                                    |                              | <u>CV Tripurwita Jaya Abadi</u>    |
| - 037/001/1734/D N/20/B                             | 9,00%                                                             | 1 Februari/ February 2021                     | 291                                          | 304                                | O                            | - 037/001/1734/DN/20/B             |
| - 037/001/1739/D N/20/B                             | 9,00%                                                             | 10 Februari/ February 2021                    | 280                                          | 291                                | O                            | - 037/001/1739/DN/20/B             |
| - 037/001/1742/D N/20/B                             | 9,00%                                                             | 22 Februari/ February 2021                    | 606                                          | 631                                | O                            | - 037/001/1742/DN/20/B             |
| CV Wahana Jaya                                      |                                                                   |                                               |                                              |                                    |                              | <u>CV Wahana Jaya</u>              |
| - 037/001/1739/D N/20/B                             | 9,00%                                                             | 1 April/April 2021                            | 931                                          | 956                                | O                            | - 037/001/1739/DN/20/B             |
| - 037/001/1742/D N/20/B                             | 9,00%                                                             | 29 Maret/ March 2021                          | 1.109                                        | 1.139                              | O                            | - 037/001/1742/DN/20/B             |
| Jumlah Obligasi Ritel                               |                                                                   |                                               | 3.931                                        | 4.065                              |                              | Total Retail Bonds                 |
| Ditambah premi dibayar dimuka                       |                                                                   |                                               | 134                                          | -                                  |                              | Plus premium paid upfront          |
|                                                     |                                                                   |                                               | 4.065                                        | 4.065                              |                              |                                    |
| Sub jumlah                                          |                                                                   |                                               | 977.226                                      | 977.226                            |                              | Sub total                          |
| Cadangan Kerugian penurunan nilai                   |                                                                   |                                               | (24)                                         | (24)                               |                              | Allowance for impairment losses    |
| <b>Jumlah Efek-efek</b>                             |                                                                   |                                               | <b>1.653.004</b>                             | <b>1.653.004</b>                   |                              | <b>Total Marketable Securities</b> |

- \*) Berdasarkan peringkat yang diterbitkan oleh PT Peringkat Efek Indonesia (Pefindo).  
 \*\*) Berdasarkan peringkat yang diterbitkan oleh PT PT Fitch Ratings Indonesia.  
 \*\*\*) Berdasarkan peringkat yang diterbitkan oleh PT Moody's Indonesia.  
 \*\*\*\*) Berdasarkan peringkat yang diterbitkan oleh PT Standards and Poors Indonesia

8. EFEK-EFEK (lanjutan)

c. Berdasarkan sisa umur sampai dengan jatuh tempo

|                                                   | 2021             | 2020             |
|---------------------------------------------------|------------------|------------------|
| <b>Rupiah</b>                                     |                  |                  |
| <u>Pihak ketiga</u>                               |                  |                  |
| Nilai wajar melalui penghasilan komprehensif lain |                  |                  |
| 1 sampai dengan 3 bulan                           | -                | -                |
| 3 sampai dengan 12 bulan                          | 350.694          | -                |
| 1 sampai dengan 2 tahun                           | 225.620          | -                |
| Lebih dari 2 tahun                                | 485.883          | 675.802          |
| Sub jumlah                                        | 1.062.197        | 675.802          |
| Biaya perolehan yang diamortisasi                 |                  |                  |
| 1 sampai dengan 3 bulan                           | -                | 2.094            |
| 3 sampai dengan 12 bulan                          | 401.689          | 1.970            |
| 1 sampai dengan 2 tahun                           | 231.466          | 208.447          |
| Lebih dari 2 tahun                                | 1.145.039        | 764.715          |
| Sub jumlah                                        | 1.778.194        | 977.226          |
| <b>Jumlah</b>                                     | <b>2.840.391</b> | <b>1.653.028</b> |
| Cadangan Kerugian penurunan nilai                 | (503)            | (24)             |
| <b>Jumlah Efek-efek</b>                           | <b>2.839.888</b> | <b>1.653.004</b> |

d. Berdasarkan efek-efek pemerintah dan bukan pemerintah

|                                   | 2021             | 2020             |
|-----------------------------------|------------------|------------------|
| <b>Pihak ketiga</b>               |                  |                  |
| <u>Rupiah</u>                     |                  |                  |
| <u>Jenis</u>                      |                  |                  |
| Efek-efek pemerintah              | 1.423.567        | 1.279.454        |
| Efek-efek bukan pemerintah        | 1.416.824        | 373.574          |
| <b>Jumlah</b>                     | <b>2.840.391</b> | <b>1.653.028</b> |
| Cadangan Kerugian penurunan nilai | (503)            | (24)             |
| <b>Jumlah Efek-efek</b>           | <b>2.839.888</b> | <b>1.653.004</b> |

e. Perubahan keuntungan yang belum direalisasi dari perubahan nilai wajar efek-efek yang nilai wajar melalui komprehensif lain adalah sebagai berikut:

|                                                                | 2021          | 2020          |
|----------------------------------------------------------------|---------------|---------------|
| Saldo awal tahun - sebelum pajak penghasilan tangguhan         | 40.791        | (1.407)       |
| Keuntungan yang belum direalisasi selama tahun berjalan        | (10.443)      | 52.096        |
| Saldo akhir tahun - sebelum pajak penghasilan tangguhan        | 30.348        | 50.689        |
| Pajak penghasilan tangguhan (Catatan 22c)                      | 1.984         | (9.898)       |
| <b>Saldo akhir tahun - setelah pajak penghasilan tangguhan</b> | <b>32.332</b> | <b>40.791</b> |

Keuntungan penjualan efek-efek yang diperdagangkan dan nilai wajar melalui komprehensif lain untuk tahun yang berakhir pada tanggal 31 Desember 2021 dan 2020 masing-masing sebesar Rp5.805 dan (Rp60).

Bank melakukan penilaian atas penurunan nilai efek-efek secara individual dengan menggunakan bukti objektif penurunan nilai.

8. MARKETABLE SECURITIES (continued)

c. By remaining period to maturity

|                                               |  |
|-----------------------------------------------|--|
| <b>Rupiah</b>                                 |  |
| <u>Third parties</u>                          |  |
| Fair value through other comprehensive income |  |
| 1 up to 3 months                              |  |
| 3 up to 12 months                             |  |
| 1 up to 2 years                               |  |
| More than 2 years                             |  |
| Sub total                                     |  |
| At amortized cost                             |  |
| 1 up to 3 months                              |  |
| 3 up to 12 months                             |  |
| 1 up to 2 years                               |  |
| More than 2 years                             |  |
| Sub total                                     |  |
| <b>Total</b>                                  |  |
| Allowance for impairment losses               |  |
| <b>Total Marketable Securities</b>            |  |

d. By government and non-government securities

|                                    |  |
|------------------------------------|--|
| <b>Third parties</b>               |  |
| <u>Rupiah</u>                      |  |
| <u>Type</u>                        |  |
| Government securities              |  |
| Non-Government securities          |  |
| <b>Total</b>                       |  |
| Allowance for impairment losses    |  |
| <b>Total Marketable Securities</b> |  |

e. Changes in unrealized gain from changes in fair value of through other comprehensive income are as follows:

|                                                           |  |
|-----------------------------------------------------------|--|
| Balance at beginning of year- before deferred income tax  |  |
| Unrealized gain during the year                           |  |
| Balance at end of year - before deferred income tax       |  |
| Deferred income tax (Note 22c)                            |  |
| <b>Balance at end of year - after deferred income tax</b> |  |

Gains on sale of trading and fair value through other comprehensive income securities for the years ended December 31, 2021 and 2020 amounted to Rp5,805 and (Rp60), respectively.

The Bank assesses the impairment of marketable securities individually by using objective evidences of impairment.



**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2021**  
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**NOTES TO FINANCIAL STATEMENTS (continued)**  
**As of and For the Year Ended**  
**December 31, 2021**  
**(Expressed in million Rupiah, unless otherwise specified)**

**8. EFEK-EFEK (lanjutan)**

Pada tanggal 31 Desember 2021 dan 2020, seluruh efek-efek diklasifikasikan "Lancar".

Pada tanggal 31 Desember 2021, manajemen berkeyakinan bahwa tidak terdapat penurunan nilai atas efek-efek sehingga tidak diperlukan pembentukan cadangan kerugian penurunan nilai.

**8. MARKETABLE SECURITIES (continued)**

As of December 31, 2021 and 2020, all marketable securities are classified as "Current".

As of December 31, 2021, management believes that there is no impairment on marketable securities therefore no allowance for impairment losses is provided.

**9. EFEK-EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI**

**9. SECURITIES PURCHASED UNDER AGREEMENT TO RESELL**

| 2021                              |                                             |                                                            |                                                  |                                                                   |                                            |                                              |
|-----------------------------------|---------------------------------------------|------------------------------------------------------------|--------------------------------------------------|-------------------------------------------------------------------|--------------------------------------------|----------------------------------------------|
|                                   | <u>Tanggal pembelian/<br/>Purchase date</u> | <u>Tanggal penjualan kembali/<br/>Range of resale date</u> | <u>Harga penjualan kembali/<br/>Resale price</u> | <u>Pendapat an bunga yang belum diakui/<br/>Unearned interest</u> | <u>Nilai tercatat/<br/>Carrying amount</u> |                                              |
| Transaksi dengan Bank Indonesia   |                                             |                                                            |                                                  |                                                                   |                                            | Transactions with Bank Indonesia             |
| Surat utang negara                |                                             |                                                            |                                                  |                                                                   |                                            | Government promissory notes                  |
| VR0043 - 018183                   | 27 Des/<br>Dec 2021                         | 3 Jan/<br>Jan 2022                                         | 405.528                                          | 79                                                                | 405.450                                    | VR0043 - 018183                              |
| VR0038 - 018187                   | 28 Des/<br>Dec 2021                         | 4 Jan/<br>Jan 2022                                         | 338.645                                          | 99                                                                | 338.546                                    | VR0038 - 018187                              |
| FR0082 - 018171                   | 22 Des/<br>Dec 2021                         | 5 Jan/<br>Jan 2022                                         | 196.262                                          | 66                                                                | 196.196                                    | FR0082 - 018171                              |
| VR0062 - 018194                   | 29 Des/<br>Dec 2021                         | 5 Jan/<br>Jan 2022                                         | 469.807                                          | 183                                                               | 469.625                                    | VR0062 - 018194                              |
| VR0046 - 018198                   | 30 Des/<br>Dec 2021                         | 6 Jan/<br>Jan 2022                                         | 317.000                                          | 154                                                               | 316.846                                    | VR0046 - 018198                              |
| VR0069 - 018180                   | 24 Des/<br>Dec 2021                         | 7 Jan/<br>Jan 2022                                         | 114.887                                          | 58                                                                | 114.829                                    | VR0069 - 018180                              |
| VR0054 & VR0058 - 018200          | 31 Des/<br>Dec 2021                         | 7 Jan/<br>Jan 2022                                         | 476.882                                          | 278                                                               | 476.604                                    | VR0054 & VR0058 - 018200                     |
| FR0082 - 018201                   | 31 Des/<br>Dec 2021                         | 14 Jan/<br>Jan 2022                                        | 197.039                                          | 215                                                               | 196.825                                    | FR0082 - 018201                              |
| VR0061 - 018195                   | 29 Des/<br>Dec 2021                         | 12 Jan/<br>Jan 2022                                        | 185.601                                          | 171                                                               | 185.430                                    | VR0061 - 018195                              |
| <b>Jumlah</b>                     |                                             |                                                            | <b>2.701.651</b>                                 | <b>1.303</b>                                                      | <b>2.700.351</b>                           |                                              |
| Cadangan kerugian penurunan nilai |                                             |                                                            | -                                                | -                                                                 | (1)                                        |                                              |
| <b>Jumlah Bersih</b>              |                                             |                                                            | <b>2.701.651</b>                                 | <b>1.303</b>                                                      | <b>2.700.350</b>                           | <b>Total Allowance for impairment losses</b> |
|                                   |                                             |                                                            |                                                  |                                                                   |                                            | <b>Total - Net</b>                           |

9. EFEK-EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI (lanjutan)

9. SECURITIES PURCHASED UNDER AGREEMENT TO RESELL (continued)

| 2020                              |                                            |                                                           |                                                 |                                                                 |                                           |
|-----------------------------------|--------------------------------------------|-----------------------------------------------------------|-------------------------------------------------|-----------------------------------------------------------------|-------------------------------------------|
|                                   | Tanggal pembelian/<br><i>Purchase date</i> | Tanggal penjualan kembali/<br><i>Range of resale date</i> | Harga penjualan kembali/<br><i>Resale price</i> | Pendapatan bunga yang belum diakui/<br><i>Unearned interest</i> | Nilai tercatat/<br><i>Carrying amount</i> |
| Transaksi dengan Bank Indonesia   |                                            |                                                           |                                                 |                                                                 | Transactions with Bank Indonesia          |
| Surat utang negara                |                                            |                                                           |                                                 |                                                                 | Government promissory notes               |
| FR0070- 016291                    | 28 Des/<br>Dec 2020                        | 04 Jan/<br>Jan 2021                                       | 2.041.405                                       | 637                                                             | 2.040.768                                 |
| FR0070-016292                     | 28 Des/<br>Dec 2020                        | 04 Jan/<br>Jan 2021                                       | 2.041.405                                       | 637                                                             | 2.040.768                                 |
| VR0038 & FR0040-016294            | 28 Des/<br>Dec 2020                        | 04 Jan/<br>Jan 2021                                       | 2.952.722                                       | 1.230                                                           | 2.951.492                                 |
| VR0062- 016296                    | 28 Des/<br>Dec 2020                        | 04 Jan/<br>Jan 2021                                       | 1.046.688                                       | 545                                                             | 1.046.143                                 |
| <b>Jumlah</b>                     |                                            |                                                           | <b>8.082.220</b>                                | <b>3.049</b>                                                    | <b>8.079.171</b>                          |
| Cadangan kerugian penurunan nilai |                                            |                                                           | -                                               | -                                                               | (2)                                       |
| <b>Jumlah bersih</b>              |                                            |                                                           | <b>8.082.220</b>                                | <b>3.049</b>                                                    | <b>8.079.169</b>                          |
|                                   |                                            |                                                           |                                                 |                                                                 | <b>Total</b>                              |
|                                   |                                            |                                                           |                                                 |                                                                 | Allowance for impairment Losses           |
|                                   |                                            |                                                           |                                                 |                                                                 | <b>Total - Net</b>                        |

10. TAGIHAN DAN LIABILITAS DERIVATIF

10. DERIVATIVE RECEIVABLES AND PAYABLES

Bank melakukan transaksi derivatif dalam bentuk pembelian dan penjualan *spot* dan *forward* valuta asing.

The Bank's derivative instruments principally consist of foreign currencies *spot* and *forward* sales and purchases.

Risiko pasar dari transaksi derivatif timbul dari potensi perubahan nilai akibat fluktuasi kurs mata uang asing, sedangkan risiko kredit timbul dalam hal pihak lain tidak memenuhi kewajibannya kepada Bank.

The market risk of derivative transactions arise from potential changes in value due to fluctuations in foreign exchange rates, while credit risks is the possibility that a loss may occur due to the failure of counterparty to fulfill its obligation according to the term of contract.

Jangka waktu dari pembelian dan penjualan berjangka valuta asing berkisar antara dan 3 sampai dengan 6 hari pada tanggal 31 Desember 2021.

Term of the Bank's forward and spot foreign exchange contracts ranging from and 3 to 6 days as of December 31, 2021.

Rincian tagihan dan liabilitas derivatif adalah sebagai berikut:

The details of derivative receivables and payables are as follows:

| 2021                                         |                                                                      |                                                     |                                                     |  |                                         |
|----------------------------------------------|----------------------------------------------------------------------|-----------------------------------------------------|-----------------------------------------------------|--|-----------------------------------------|
|                                              | Nilai nosional (angka penuh)/<br><i>Notional value (full amount)</i> | Tagihan derivatif/<br><i>Derivative receivables</i> | Liabilitas derivatif/<br><i>Derivative payables</i> |  |                                         |
| <b>Pihak ketiga</b>                          |                                                                      |                                                     |                                                     |  | <b>Third parties</b>                    |
| <u>Penjualan <i>forward</i> valuta asing</u> |                                                                      |                                                     |                                                     |  | <u>Foreign currencies spot sales</u>    |
| PT Bank Negara Indonesia (Persero) Tbk,      | USD 13.000.000                                                       | 1.572                                               | -                                                   |  | PT Bank Negara Indonesia (Persero), Tbk |
| PT Bank Mega Tbk, Jakarta                    | USD 4.000.000                                                        | 477                                                 | -                                                   |  | PT Bank Mega, Jakarta                   |
| PT Bank Central Asia, Tbk                    | USD 3.000.000                                                        | -                                                   | 56                                                  |  | PT Bank Central Asia, Tbk               |
| PT Bank Sinarmas Tbk                         | USD 1.000.000                                                        | -                                                   | 21                                                  |  | PT Bank Sinarmas, Tbk                   |
|                                              |                                                                      | <b>2.049</b>                                        | <b>77</b>                                           |  |                                         |

**10. TAGIHAN DAN LIABILITAS DERIVATIF (lanjutan)**

Bank melakukan penilaian atas penurunan nilai tagihan derivatif secara individual dengan menggunakan bukti objektif penurunan nilai.

Pada tanggal 31 Desember 2021, seluruh tagihan derivatif diklasifikasikan "Lancar".

Pada tanggal 31 Desember 2021, manajemen berkeyakinan bahwa tidak terdapat penurunan nilai atas tagihan derivatif, sehingga tidak diperlukan pembentukan cadangan kerugian penurunan nilai.

**10. DERIVATIVE RECEIVABLES AND PAYABLES (continued)**

The Bank assesses the impairment of derivative receivables individually by using objective evidences of impairment.

As of December 31, 2021, all derivative receivables are classified as "Current".

As of December 31, 2021, management believes that there is no impairment on derivative receivables, therefore no allowance for impairment losses was provided.

**11. PENDAPATAN BUNGA YANG MASIH AKAN DITERIMA**

Rincian pendapatan bunga yang masih akan diterima adalah sebagai berikut:

**11. ACCRUED INTEREST RECEIVABLES**

The details of accrued interest receivables are as follows:

|                                                    | 2021                                                                                                                     |                                              | 2020                                                                                                                     |                                              |                                                     |
|----------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|-----------------------------------------------------|
|                                                    | Jumlah<br>nosional mata<br>uang asing<br>(angka penuh)/<br>Notional<br>amount of<br>foreign<br>currency<br>(full amount) | Ekuivalen<br>Rupiah/<br>Equivalent<br>Rupiah | Jumlah<br>nosional mata<br>uang asing<br>(angka penuh)/<br>Notional<br>amount of<br>foreign<br>currency<br>(full amount) | Ekuivalen<br>Rupiah/<br>Equivalent<br>Rupiah |                                                     |
| <u>Rupiah</u>                                      |                                                                                                                          |                                              |                                                                                                                          |                                              | <u>Rupiah</u>                                       |
| Kredit yang diberikan                              |                                                                                                                          | 313.071                                      |                                                                                                                          | 267.627                                      | Loans                                               |
| Efek-efek                                          |                                                                                                                          | 29.030                                       |                                                                                                                          | 22.044                                       | Marketable securities                               |
| Penempatan pada<br>Bank Indonesia dan<br>bank lain |                                                                                                                          | -                                            |                                                                                                                          | -                                            | Placement with<br>Bank Indonesia<br>and other banks |
| Sub jumlah                                         |                                                                                                                          | 342.101                                      |                                                                                                                          | 289.671                                      | Sub total                                           |
| <u>Dolar Amerika Serikat</u>                       |                                                                                                                          |                                              |                                                                                                                          |                                              | <u>United States Dollar</u>                         |
| Kredit yang diberikan                              | 171.097                                                                                                                  | 2.439                                        | 147.326                                                                                                                  | 2.070                                        | Loans                                               |
| Penempatan pada<br>Bank Indonesia dan<br>bank lain | 29                                                                                                                       | -                                            | 7.846                                                                                                                    | 110                                          | Placement with Bank<br>Indonesia and other<br>banks |
| Sub jumlah                                         |                                                                                                                          | 2.439                                        |                                                                                                                          | 2.180                                        | Sub total                                           |
| <u>Dolar Singapura</u>                             |                                                                                                                          |                                              |                                                                                                                          |                                              | <u>Singapore Dollar</u>                             |
| Kredit yang diberikan                              | 4.757                                                                                                                    | 50                                           | 3.608                                                                                                                    | 38                                           | Loans                                               |
| Sub jumlah                                         |                                                                                                                          | 50                                           |                                                                                                                          | 38                                           | Sub total                                           |
| <b>Jumlah</b>                                      |                                                                                                                          | <b>344.590</b>                               |                                                                                                                          | <b>291.889</b>                               | <b>Total</b>                                        |

**12. BIAYA DIBAYAR DI MUKA**

Rincian biaya dibayar di muka adalah sebagai berikut:

**12. PREPAID EXPENSES**

The details of prepaid expenses are as follows:

|                                  | 2021           | 2020           |                                            |
|----------------------------------|----------------|----------------|--------------------------------------------|
| Sewa dan operasional             | 152.549        | 187.655        | Rent and operational                       |
| Karyawan                         | 4.218          | 10.080         | Employee                                   |
| Pemasaran                        | 7.314          | 9.873          | Marketing                                  |
| Renovasi dan pemeliharaan gedung | 9.273          | 6.218          | Office building renovation and maintenance |
| Asuransi                         | 1              | 18             | Insurance                                  |
| <b>Jumlah</b>                    | <b>173.355</b> | <b>213.844</b> | <b>Total</b>                               |

13. KREDIT YANG DIBERIKAN

- a. Berdasarkan jenis, mata uang dan pihak

Rincian kredit yang diberikan berdasarkan jenis dan pihak adalah sebagai berikut:

|                                      | 2021              | 2020              |
|--------------------------------------|-------------------|-------------------|
| <b>Pihak berelasi (Catatan 37)</b>   |                   |                   |
| <u>Rupiah</u>                        |                   |                   |
| Fixed loans                          | 144.254           | 145.491           |
| Kredit pemilikan Rumah               | 113.178           | 116.808           |
| Revolving loans                      | 23.225            | -                 |
| Sub jumlah                           | 280.657           | 262.299           |
| <b>Pihak ketiga</b>                  |                   |                   |
| <u>Rupiah</u>                        |                   |                   |
| Fixed loans                          | 4.697.564         | 5.186.998         |
| Kredit pemilikan rumah dan apartemen | 2.772.662         | 2.750.910         |
| Revolving loans                      | 2.332.229         | 2.276.132         |
| Kredit sindikasi                     | 794.064           | 1.189.902         |
| Kredit usaha rakyat                  | 50.671            | 132.437           |
| Pinjaman rekening koran              | 139.934           | 159.726           |
| Pinjaman karyawan                    | 46.574            | 51.402            |
| Kredit pemilikan kios                | 48.921            | 37.623            |
| Kredit tanpa agunan                  | 21.734            | 33.635            |
| Kredit pemilikan mobil               | 136               | 329               |
| Kredit wirausaha                     | 9                 | 9                 |
|                                      | 10.904.498        | 11.819.103        |
| <b>Mata Uang Asing</b>               |                   |                   |
| Fixed loans                          | 168.477           | 235.822           |
| Revolving loans                      | 126.340           | 125.290           |
|                                      | 294.817           | 361.112           |
| Sub jumlah                           | 11.199.315        | 12.180.215        |
| Jumlah Kredit                        | 11.479.972        | 12.442.514        |
| Cadangan kerugian penurunan nilai    | (663.068)         | (459.932)         |
| <b>Jumlah Kredit – Bersih</b>        | <b>10.816.904</b> | <b>11.982.582</b> |

Rincian kredit yang diberikan berdasarkan mata uang adalah sebagai berikut:

13. LOANS

- a. By type, currency and party

The details of loans based on type and party are as follows:

|                                       |  |
|---------------------------------------|--|
| <b>Related parties (Note 37)</b>      |  |
| <u>Rupiah</u>                         |  |
| Fixed loans                           |  |
| Housing ownership loans               |  |
| Revolving loans                       |  |
| Sub total                             |  |
| <b>Third parties</b>                  |  |
| <u>Rupiah</u>                         |  |
| Fixed loans                           |  |
| Housing loans and apartment ownership |  |
| Revolving loans                       |  |
| Syndicated loans                      |  |
| Micro community commercial loans      |  |
| Overdraft                             |  |
| Employee loans                        |  |
| Kiosk loans                           |  |
| Unsecured loans                       |  |
| Car loans                             |  |
| Entrepreneurs loans                   |  |
| <b>Foreign Currencies</b>             |  |
| Fixed loans                           |  |
| Revolving loans                       |  |
| Sub total                             |  |
| Total Loans                           |  |
| Allowance for impairment losses       |  |
| <b>Total Loans – Net</b>              |  |

The details of loans based on currencies are as follows:

|                                | 2021                                                                                                                     | 2020                                                                                                                     |                              |
|--------------------------------|--------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|------------------------------|
|                                | Jumlah<br>nosional mata<br>uang asing<br>(angka penuh)/<br>Notional<br>amount of<br>foreign<br>currency<br>(full amount) | Jumlah<br>nosional mata<br>uang asing<br>(angka penuh)/<br>Notional<br>amount of<br>foreign<br>currency<br>(full amount) |                              |
| Rupiah                         |                                                                                                                          |                                                                                                                          | Rupiah                       |
| Pihak berelasi<br>(Catatan 37) | 280.657                                                                                                                  | 262.299                                                                                                                  | Related parties<br>(Note 37) |
| Pihak ketiga                   | 10.904.498                                                                                                               | 11.819.103                                                                                                               | Third parties                |
| Sub jumlah                     | 11.185.155                                                                                                               | 12.081.402                                                                                                               | Sub total                    |

13. KREDIT YANG DIBERIKAN (lanjutan)

a. Berdasarkan jenis, mata uang dan pihak (lanjutan)

|                                   | 2021                                                                                                                     |                                              |
|-----------------------------------|--------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|
|                                   | Jumlah<br>nosional mata<br>uang asing<br>(angka penuh)/<br>Notional<br>amount of<br>foreign<br>currency<br>(full amount) | Ekuivalen<br>Rupiah/<br>Equivalent<br>Rupiah |
| Mata Uang Asing                   |                                                                                                                          |                                              |
| Pihak berelasi                    |                                                                                                                          |                                              |
| Dolar Singapura                   | 1.777.407                                                                                                                | 18.760                                       |
| Pihak ketiga                      |                                                                                                                          |                                              |
| Dolar Amerika Serikat             |                                                                                                                          | -                                            |
| Dolar Singapura                   | 19.369.025                                                                                                               | 276.057                                      |
| Sub jumlah                        |                                                                                                                          | 294.817                                      |
| Jumlah                            |                                                                                                                          | 11.479.972                                   |
| Cadangan kerugian penurunan nilai |                                                                                                                          | (663.068)                                    |
| <b>Jumlah Kredit - bersih</b>     |                                                                                                                          | <b>10.816.904</b>                            |

b. Berdasarkan sektor ekonomi

|                                    | 2021              |  |
|------------------------------------|-------------------|--|
| <b>Pihak berelasi (Catatan 37)</b> |                   |  |
| <u>Rupiah</u>                      |                   |  |
| Restoran dan hotel                 | 66.737            |  |
| Perdagangan                        | 23.224            |  |
| Lain-lain                          | 190.696           |  |
| Sub jumlah                         | 280.657           |  |
| <b>Pihak ketiga</b>                |                   |  |
| <u>Rupiah</u>                      |                   |  |
| Perdagangan                        | 423.852           |  |
| Konstruksi                         | 1.138.407         |  |
| Pertanian dan pertambangan         | 378.756           |  |
| Restoran dan hotel                 | 960.554           |  |
| Industri                           | 977.558           |  |
| Jasa                               | 511.512           |  |
| Transportasi dan komunikasi        | 752.797           |  |
| Lain-lain                          | 5.761.062         |  |
| Sub jumlah                         | 10.904.498        |  |
| <b>Pihak ketiga</b>                |                   |  |
| <u>Mata Uang Asing</u>             |                   |  |
| Pertanian dan pertambangan         | 104.803           |  |
| Perdagangan                        | 5.347             |  |
| Industri                           | 153.147           |  |
| Transportasi dan komunikasi        | 22.878            |  |
| Lain-lain                          | 8.642             |  |
| Sub jumlah                         | 294.817           |  |
| Jumlah                             | 11.199.315        |  |
| Jumlah Kredit                      | 11.479.972        |  |
| Cadangan kerugian penurunan nilai  | (663.068)         |  |
| <b>Jumlah kredit – Bersih</b>      | <b>10.816.904</b> |  |

Pada tanggal 31 Desember 2021 dan 2020, persentase kredit yang diberikan kepada usaha mikro, kecil dan menengah masing-masing sebesar 7,00% dan 8,32%.

13. LOANS (continued)

a. By type, currency and party (continued)

|                                 | 2020                                                                                                                     |                                              |
|---------------------------------|--------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|
|                                 | Jumlah<br>nosional mata<br>uang asing<br>(angka penuh)/<br>Notional<br>amount of<br>foreign<br>currency<br>(full amount) | Ekuivalen<br>Rupiah/<br>Equivalent<br>Rupiah |
| Foreign Currencies              |                                                                                                                          |                                              |
| Related Parties                 |                                                                                                                          |                                              |
| Singapore Dollar                | -                                                                                                                        |                                              |
| Third parties                   |                                                                                                                          |                                              |
| United States Dollar            | 1.358.946                                                                                                                | 19.093                                       |
| Singapore Dollar                | 32.247.105                                                                                                               | 342.019                                      |
| Sub total                       |                                                                                                                          | 361.112                                      |
| Total                           |                                                                                                                          | 12.442.514                                   |
| Allowance for impairment losses |                                                                                                                          | (459.932)                                    |
| <b>Total Loans – Net</b>        |                                                                                                                          | <b>11.982.582</b>                            |

b. By economic sector

|                                  | 2020              |  |
|----------------------------------|-------------------|--|
| <b>Related parties (Note 37)</b> |                   |  |
| <u>Rupiah</u>                    |                   |  |
| Restaurant and hotel             | 66.688            |  |
| Trading                          | -                 |  |
| Others                           | 195.611           |  |
| Sub total                        | 262.299           |  |
| <b>Third parties</b>             |                   |  |
| <u>Rupiah</u>                    |                   |  |
| Trading                          | 1.487.385         |  |
| Construction                     | 1.627.543         |  |
| Agribusiness and mining          | 579.328           |  |
| Restaurant and hotel             | 693.045           |  |
| Industry                         | 917.696           |  |
| Services                         | 512.763           |  |
| Transportation and communication | 560.923           |  |
| Others                           | 5.440.420         |  |
| Sub total                        | 11.819.103        |  |
| <b>Third parties</b>             |                   |  |
| <u>Foreign Currencies</u>        |                   |  |
| Agribusiness and mining          | 90.141            |  |
| Trading                          | 4.182             |  |
| Industry                         | 152.689           |  |
| Transportation and communication | 22.897            |  |
| Others                           | 91.203            |  |
| Sub total                        | 361.112           |  |
| Total                            | 12.180.215        |  |
| Total Loans                      | 12.442.514        |  |
| Allowance for impairment losses  | (459.932)         |  |
| <b>Total loans – Net</b>         | <b>11.982.582</b> |  |

As of December 31, 2021 and 2020, percentage of loans were granted to micro, small and medium business was 7.00% and 8.32%, respectively.

13. KREDIT YANG DIBERIKAN (lanjutan)

13. LOANS (continued)

c. Berdasarkan jangka waktu periode perjanjian kredit

c. By term of the loan agreement

|                                    | 2021              | 2020              |                                  |
|------------------------------------|-------------------|-------------------|----------------------------------|
| <b>Pihak berelasi (Catatan 37)</b> |                   |                   | <b>Related parties (Note 37)</b> |
| <u>Rupiah</u>                      |                   |                   | <u>Rupiah</u>                    |
| Kurang dari 1 tahun                | 280.657           | -                 | Less than 1 year                 |
| 1 sampai dengan 2 tahun            | -                 | 2.000             | 1 to 2 years                     |
| 2 sampai dengan 5 tahun            | -                 | -                 | 2 to 5 years                     |
| Lebih dari 5 tahun                 | -                 | 260.299           | More than 5 years                |
|                                    | 280.657           | 262.299           |                                  |
| <u>Mata Uang Asing</u>             |                   |                   | <u>Foreign Currencies</u>        |
| Kurang dari 1 tahun                | -                 | -                 | Less than 1 year                 |
| 1 sampai dengan 2 tahun            | -                 | -                 | 1 to 2 years                     |
| 2 sampai dengan 5 tahun            | -                 | -                 | 2 to 5 years                     |
| Lebih dari 5 tahun                 | -                 | -                 | More than 5 years                |
|                                    |                   |                   |                                  |
| Sub jumlah                         | 280.657           | 262.299           | Sub total                        |
| <b>Pihak ketiga</b>                |                   |                   | <b>Third parties</b>             |
| <u>Rupiah</u>                      |                   |                   | <u>Rupiah</u>                    |
| Kurang dari 1 tahun                | 1.819.875         | 2.416.105         | Less than 1 year                 |
| 1 sampai dengan 2 tahun            | 350.770           | 580.614           | 1 to 2 years                     |
| 2 sampai dengan 5 tahun            | 1.507.644         | 3.136.875         | 2 to 5 years                     |
| Lebih dari 5 tahun                 | 7.226.209         | 5.685.509         | More than 5 years                |
|                                    | 10.904.498        | 11.819.103        |                                  |
| <u>Mata Uang Asing</u>             |                   |                   | <u>Foreign Currencies</u>        |
| Kurang dari 1 tahun                | 123.405           | 207.553           | Less than 1 year                 |
| 1 sampai dengan 2 tahun            | -                 | -                 | 1 to 2 years                     |
| 2 sampai dengan 5 tahun            | 25.812            | 24.842            | 2 to 5 years                     |
| Lebih dari 5 tahun                 | 145.600           | 128.717           | More than 5 years                |
|                                    | 294.817           | 361.112           |                                  |
| Sub jumlah                         | 11.199.315        | 12.180.215        | Sub total                        |
| Jumlah                             | 11.479.972        | 12.442.514        | Total                            |
| Cadangan kerugian penurunan nilai  | (663.068)         | (459.932)         | Allowance for impairment losses  |
| <b>Jumlah Kredit - Bersih</b>      | <b>10.816.904</b> | <b>11.982.582</b> | <b>Total Loans – Net</b>         |

d. Berdasarkan sisa umur sampai dengan jatuh tempo

d. By maturity term

|                                    | 2021    | 2020    |                                  |
|------------------------------------|---------|---------|----------------------------------|
| <b>Pihak berelasi (Catatan 37)</b> |         |         | <b>Related parties (Note 37)</b> |
| <u>Rupiah</u>                      |         |         | <u>Rupiah</u>                    |
| Kurang dari 1 tahun                | 280.657 | -       | Less than 1 year                 |
| 1 sampai dengan 2 tahun            | -       | 2.000   | 1 to 2 years                     |
| 2 sampai dengan 5 tahun            | -       | 4.099   | 2 to 5 years                     |
| Lebih dari 5 tahun                 | -       | 256.200 | More than 5 years                |
|                                    | 280.657 | 262.299 |                                  |
| <u>Mata Uang Asing</u>             |         |         | <u>Foreign Currencies</u>        |
| Kurang dari 1 tahun                | -       | -       | Less than 1 year                 |
| 1 sampai dengan 2 tahun            | -       | -       | 1 to 2 years                     |
| 2 sampai dengan 5 tahun            | -       | -       | 2 to 5 years                     |
| Lebih dari 5 tahun                 | -       | -       | More than 5 years                |
|                                    |         |         |                                  |
| Sub jumlah                         | 280.657 | 262.299 | Sub total                        |

13. KREDIT YANG DIBERIKAN (lanjutan)

13. LOANS (continued)

d. Berdasarkan sisa umur sampai dengan jatuh tempo (lanjutan)

d. By maturity term (continued)

|                                   | 2021              | 2020              |                                 |
|-----------------------------------|-------------------|-------------------|---------------------------------|
| <b>Pihak ketiga</b>               |                   |                   | <b>Third parties</b>            |
| <u>Rupiah</u>                     |                   |                   | <u>Rupiah</u>                   |
| Kurang dari 1 tahun               | 2.791.425         | 3.137.532         | Less than 1 year                |
| 1 sampai dengan 2 tahun           | 858.024           | 975.069           | 1 to 2 years                    |
| 2 sampai dengan 5 tahun           | 2.133.057         | 2.668.325         | 2 to 5 years                    |
| Lebih dari 5 tahun                | 5.121.992         | 5.038.177         | More than 5 years               |
|                                   | 10.904.498        | 11.819.103        |                                 |
| <u>Mata Uang Asing</u>            |                   |                   | <u>Foreign Currencies</u>       |
| Kurang dari 1 tahun               | 123.405           | 207.553           | Less than 1 year                |
| 1 sampai dengan 2 tahun           | 22.878            | 22.897            | 1 to 2 years                    |
| 2 sampai dengan 5 tahun           | 147.824           | 1.945             | 2 to 5 years                    |
| Lebih dari 5 tahun                | 710               | 128.717           | More than 5 years               |
|                                   | 294.817           | 361.112           |                                 |
| Sub jumlah                        | 11.199.315        | 12.180.215        | Sub total                       |
| Jumlah Kredit                     | 11.479.972        | 12.442.514        | Total Loans                     |
| Cadangan kerugian penurunan nilai | (663.068)         | (459.932)         | Allowance for impairment losses |
| <b>Jumlah Kredit – Bersih</b>     | <b>10.816.904</b> | <b>11.982.582</b> | <b>Total Loans – Net</b>        |

e. Berdasarkan klasifikasi individual dan kolektif

e. By individual and collective classification

|                        | 2021                                                                                              | 2020                                                                                              |                           |
|------------------------|---------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|---------------------------|
|                        | <b>Cadangan<br/>kerugian<br/>penurunan<br/>nilai/<br/>allowance for<br/>impairment<br/>losses</b> | <b>Cadangan<br/>kerugian<br/>penurunan<br/>nilai/<br/>allowance for<br/>impairment<br/>losses</b> |                           |
| <u>Rupiah</u>          | <u>Pokok/<br/>Principal</u>                                                                       | <u>Pokok/<br/>Principal</u>                                                                       | <u>Rupiah</u>             |
| Kolektif               | 9.200.837                                                                                         | 11.938.801                                                                                        | Collective                |
| Individual             | 1.984.318                                                                                         | 142.601                                                                                           | Individual                |
| Sub jumlah             | 11.185.155                                                                                        | 12.081.402                                                                                        | Sub total                 |
| <u>Mata Uang Asing</u> |                                                                                                   |                                                                                                   | <u>Foreign Currencies</u> |
| Kolektif               | 271.939                                                                                           | 361.112                                                                                           | Collective                |
| Individual             | 22.878                                                                                            | -                                                                                                 | Individual                |
| Sub jumlah             | 294.817                                                                                           | 361.112                                                                                           | Sub total                 |
| <b>Jumlah</b>          | <b>11.479.972</b>                                                                                 | <b>12.442.514</b>                                                                                 | <b>Total</b>              |

f. Berdasarkan klasifikasi kolektibilitas

f. By collectibility classification

|                                      | 2021                      |                                                |
|--------------------------------------|---------------------------|------------------------------------------------|
|                                      | <b>Rupiah/<br/>Rupiah</b> | <b>Mata Uang Asing/<br/>Foreign Currencies</b> |
| Lancar                               | 9.833.660                 | 271.126                                        |
| Dalam perhatian khusus               | 961.765                   | 23.691                                         |
| Kurang lancar                        | 28.406                    | -                                              |
| Diragukan                            | 24.050                    | -                                              |
| Macet                                | 337.274                   | -                                              |
| Jumlah Kredit                        | 11.185.155                | 294.817                                        |
| Cadangan kerugian<br>penurunan nilai | (635.916)                 | (27.152)                                       |
| <b>Jumlah Kredit – Bersih</b>        | <b>10.549.239</b>         | <b>267.665</b>                                 |

Current  
Special mention  
Substandard  
Doubtful  
Loss  
Total Loans  
Allowance for  
impairment losses  
**Total Loans – Net**



13. KREDIT YANG DIBERIKAN (lanjutan)

f. Berdasarkan klasifikasi kolektibilitas (lanjutan)

| 2020                              |                   |                                        |                   |                                 |
|-----------------------------------|-------------------|----------------------------------------|-------------------|---------------------------------|
|                                   | Rupiah/<br>Rupiah | Mata Uang Asing/<br>Foreign Currencies | Jumlah/<br>Total  |                                 |
| Lancar                            | 10.333.004        | 338.215                                | 10.671.219        | Current                         |
| Dalam perhatian khusus            | 1.179.004         | 22.897                                 | 1.201.901         | Special mention                 |
| Kurang lancar                     | 335.210           | -                                      | 335.210           | Substandard                     |
| Diragukan                         | 6.363             | -                                      | 6.363             | Doubtful                        |
| Macet                             | 227.821           | -                                      | 227.821           | Loss                            |
| Jumlah Kredit                     | 12.081.402        | 361.112                                | 12.442.514        | Total Loans                     |
| Cadangan kerugian penurunan nilai | (448.887)         | (11.045)                               | (459.932)         | Allowance for impairment losses |
| <b>Jumlah Kredit – Bersih</b>     | <b>11.632.515</b> | <b>350.067</b>                         | <b>11.982.582</b> | <b>Total Loans – Net</b>        |

g. Kredit yang direstrukturisasi

Rincian kredit yang direstrukturisasi berdasarkan mata uang, jenis dan kolektibilitas adalah sebagai berikut:

13. LOANS (continued)

f. By collectibility classification (continued)

g. Restructured loans

The details of restructured loan based on currencies, type and collectability are as follows:

| 2021                                                                             |                    |                                            |                                |                        |                |                  |
|----------------------------------------------------------------------------------|--------------------|--------------------------------------------|--------------------------------|------------------------|----------------|------------------|
| Jenis/Type                                                                       | Lancar/<br>Current | Dalam perhatian khusus/<br>Special mention | Kurang lancar/<br>Sub-standard | Diragukan/<br>Doubtful | Macet/<br>Loss | Jumlah/<br>Total |
| <b>Pihak berelasi/Related parties</b>                                            |                    |                                            |                                |                        |                |                  |
| Fixed loans                                                                      | 140.096            | -                                          | -                              | -                      | -              | 140.096          |
| Kredit kepemilikan rumah/<br>Housing ownership loans                             | 95.307             | -                                          | -                              | -                      | -              | 95.307           |
| Jumlah/Total                                                                     | 235.403            | -                                          | -                              | -                      | -              | 235.403          |
| Cadangan kerugian penurunan nilai/<br>Allowance for impairment losses            | (1.583)            | -                                          | -                              | -                      | -              | (1.583)          |
| Jumlah/ Total                                                                    | 233.820            | -                                          | -                              | -                      | -              | 233.820          |
| <b>Pihak ketiga/Third parties</b>                                                |                    |                                            |                                |                        |                |                  |
| Fixed loans                                                                      | 2.252.972          | 548.564                                    | 929                            | 239                    | 125.273        | 2.927.977        |
| Revolving loans                                                                  | 287.057            | 240.210                                    | -                              | -                      | 35.221         | 562.488          |
| Kredit kepemilikan rumah dan apartemen/<br>Housing and apartment ownership loans | 182.554            | 70.570                                     | 1.517                          | 1.832                  | 5.023          | 261.496          |
| Lain-lain/ Others                                                                | 527.753            | 18.559                                     | -                              | 49                     | 107            | 546.468          |
| Jumlah/ Total                                                                    | 3.250.336          | 877.903                                    | 2.446                          | 2.120                  | 165.624        | 4.298.429        |
| Cadangan kerugian penurunan nilai/<br>Allowance for impairment losses            | (123.535)          | (100.802)                                  | (324)                          | (987)                  | (164.490)      | (390.138)        |
| Jumlah/ Total                                                                    | 3.126.801          | 777.101                                    | 2.122                          | 1.133                  | 1.134          | 3.908.291        |
| <b>Jumlah Kredit - bersih/<br/>Total Loans - net</b>                             | <b>3.360.621</b>   | <b>777.101</b>                             | <b>2.122</b>                   | <b>1.133</b>           | <b>1.134</b>   | <b>4.142.111</b> |

13. KREDIT YANG DIBERIKAN (lanjutan)

13. LOANS (continued)

g. Kredit yang direstrukturisasi (lanjutan)

g. Restructured loans (continued)

| 2020                                                                             |                    |                                                     |                                       |                        |                |                  |
|----------------------------------------------------------------------------------|--------------------|-----------------------------------------------------|---------------------------------------|------------------------|----------------|------------------|
| Jenis/Type                                                                       | Lancar/<br>Current | Dalam<br>perhatian<br>khusus/<br>Special<br>mention | Kurang<br>lancar/<br>Sub-<br>standard | Diragukan/<br>Doubtful | Macet/<br>Loss | Jumlah/<br>Total |
| <b>Pihak berelasi/Related parties</b>                                            |                    |                                                     |                                       |                        |                |                  |
| Fixed loans                                                                      | 140.662            | -                                                   | -                                     | -                      | -              | 140.662          |
| Kredit pemilikan rumah<br>Housing ownership loans                                | 95.285             | -                                                   | -                                     | -                      | -              | 95.285           |
| Jumlah/Total                                                                     | 235.947            | -                                                   | -                                     | -                      | -              | 235.947          |
| <b>Pihak ketiga/Third parties</b>                                                |                    |                                                     |                                       |                        |                |                  |
| Fixed loans                                                                      | 3.364.762          | 619.265                                             | 1.537                                 | 367                    | 614            | 3.986.545        |
| Revolving loans                                                                  | 315.080            | 306.402                                             | -                                     | -                      | -              | 621.482          |
| Kredit pemilikan rumah dan<br>apartemen/Housing and<br>apartment ownership loans | 243.205            | 11.699                                              | -                                     | -                      | -              | 254.904          |
| Pinjaman rekening koran/Overdraft                                                | 16.642             | 2.040                                               | -                                     | -                      | -              | 18.682           |
| Kredit pemilikan kios                                                            | 335                | -                                                   | -                                     | -                      | -              | 335              |
| Kredit tanpa agunan                                                              | 740                | 6                                                   | -                                     | -                      | -              | 746              |
| KRJ                                                                              | 293                | -                                                   | -                                     | -                      | -              | 293              |
| KUR Detail                                                                       | 1.440              | 531                                                 | -                                     | -                      | 75             | 2.046            |
| Jumlah/Total                                                                     | 3.942.497          | 939.943                                             | 1.537                                 | 367                    | 689            | 4.885.033        |
| Cadangan kerugian penurunan nilai/<br>Allowance for impairment losses            | (128.816)          | (69.060)                                            | (141)                                 | (163)                  | (327)          | (198.507)        |
| <b>Jumlah Kredit - Bersih/<br/>Total Loans-Net</b>                               | <b>3.813.681</b>   | <b>870.883</b>                                      | <b>1.396</b>                          | <b>204</b>             | <b>362</b>     | <b>4.686.526</b> |

Untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2021 dan 2020, tidak terdapat keuntungan atau kerugian dari kredit yang direstrukturisasi.

As of December 31, 2021 and 2020, there were no gains or losses arising from restructured loans.

h. Cadangan kerugian penurunan nilai

h. Allowance for impairment losses

Perubahan cadangan kerugian penurunan nilai untuk kredit yang diberikan untuk kelompok individual dan kolektif adalah sebagai berikut:

The changes of allowance for impairment losses of loans to individual and collective groups are as follows:

|                                                 | 2021                      |                         | 2020                      |                         |                                               |
|-------------------------------------------------|---------------------------|-------------------------|---------------------------|-------------------------|-----------------------------------------------|
|                                                 | Individual/<br>Individual | Kolektif/<br>Collective | Individual/<br>Individual | Kolektif/<br>Collective |                                               |
| <b>Rupiah</b>                                   |                           |                         |                           |                         | <b>Rupiah</b>                                 |
| Saldo awal tahun                                | 93.658                    | 355.228                 | 137.463                   | 124.919                 | Balance at beginning of year                  |
| Penyisihan kerugian penurunan nilai             | 348.344                   | (157.829)               | 138.712                   | 775.590                 | Provision for impairment losses               |
| Penghapusbukuan kredit                          | -                         | (3.485)                 | (182.517)                 | (545.281)               | Written-off loans                             |
| Saldo akhir tahun                               | 442.002                   | 193.914                 | 93.658                    | 355.228                 | Balance at end of year                        |
| <b>Mata Uang Asing</b>                          |                           |                         |                           |                         | <b>Foreign Currencies</b>                     |
| Saldo awal tahun                                | -                         | 11.046                  | 15.000                    | 29                      | Balance at beginning of year                  |
| Dampak penerapan PSAK 71                        | -                         | -                       | (15.000)                  | 58.070                  | Impact of PSAK 71 implementation              |
| Penyisihan (pemulihan) kerugian penurunan nilai | 17.692                    | (1.586)                 | 52.714                    | (47.053)                | Provision for (reversal of) impairment losses |
| Penghapusbukuan kredit                          | -                         | -                       | (52.714)                  | -                       | Written-off loans                             |
| Saldo akhir tahun                               | 17.692                    | 9.460                   | -                         | 11.046                  | Balance at end of year                        |
| <b>Jumlah</b>                                   | <b>459.694</b>            | <b>203.374</b>          | <b>93.658</b>             | <b>366.274</b>          | <b>Total</b>                                  |

**13. KREDIT YANG DIBERIKAN (lanjutan)**

**h. Cadangan kerugian penurunan nilai (lanjutan)**

Pada tanggal 31 Desember 2021 dan 2020, manajemen berkeyakinan bahwa cadangan kerugian penurunan nilai yang dibentuk adalah cukup untuk menutupi kemungkinan kerugian yang timbul akibat tidak tertagihnya kredit yang diberikan.

**i. Kredit bermasalah**

Rincian kredit bermasalah (kurang lancar, diragukan dan macet) yang dinilai secara individual dan kolektif berdasarkan sektor ekonomi, serta cadangan kerugian penurunan nilai adalah sebagai berikut:

|                                                                  | 2021                        |                                                                                                  | 2020                        |                                                                                       |
|------------------------------------------------------------------|-----------------------------|--------------------------------------------------------------------------------------------------|-----------------------------|---------------------------------------------------------------------------------------|
|                                                                  | <b>Pokok/<br/>Principal</b> | <b>Cadangan<br/>kerugian pokok/<br/>penurunan nilai/<br/>Allowance for<br/>impairment losses</b> | <b>Pokok/<br/>Principal</b> | <b>Cadangan kerugian<br/>penurunan nilai/<br/>Allowance for<br/>impairment losses</b> |
| <u>Rupiah/Rupiah</u>                                             |                             |                                                                                                  |                             |                                                                                       |
| Jasa/Services                                                    | 2.877                       | 2.854                                                                                            | 6.311                       | 6.197                                                                                 |
| Pertanian dan pertambangan/<br>Agriculture and mining            | 16.351                      | 16.350                                                                                           | 46.717                      | 46.159                                                                                |
| Perdagangan/Trading                                              | 34.445                      | 34.365                                                                                           | 401.008                     | 63.138                                                                                |
| Konstruksi/Construction                                          | 85.386                      | 75.537                                                                                           | 2.083                       | 1.535                                                                                 |
| Industri/Industry                                                | 82.111                      | 82.157                                                                                           | 48.244                      | 28.284                                                                                |
| Transportasi dan komunikasi/<br>Transportation and communication | 79.882                      | 80.040                                                                                           | 508                         | 508                                                                                   |
| Restoran dan hotel/<br>Restaurant and hotel                      | 9.593                       | 8.735                                                                                            | 11.233                      | 9.968                                                                                 |
| Lain-lain/Others                                                 | 79.085                      | 53.221                                                                                           | 53.289                      | 22.479                                                                                |
| <b>Jumlah/Total</b>                                              | <b>389.730</b>              | <b>353.259</b>                                                                                   | <b>569.393</b>              | <b>178.268</b>                                                                        |

Pada tanggal 31 Desember 2021 dan 2020, rasio kredit bermasalah terhadap jumlah aset keuangan Bank masing-masing sebesar 1,49% dan 1,88%.

Pada tanggal 31 Desember 2021 dan 2020, jumlah minimum cadangan kerugian penurunan nilai yang wajib dibentuk sesuai dengan ketentuan Bank Indonesia untuk perhitungan Kewajiban Penyediaan Modal Minimum (KPM) masing-masing sebesar Rp411.207 dan Rp394.106. Pada tanggal 31 Desember 2021 dan 2020, rasio pemenuhan cadangan kerugian penurunan nilai untuk kredit yang diberikan sesuai dengan ketentuan Bank Indonesia masing-masing sebesar 103,87% dan 58,46%.

**j. Kredit yang Dihapusbukukan**

Perubahan kredit yang dihapusbukukan adalah sebagai berikut:

|                                                     | 2021             | 2020             |
|-----------------------------------------------------|------------------|------------------|
| Saldo awal tahun                                    | 1.802.982        | 1.022.470        |
| Penghapusbukuan kredit                              | 3.485            | 780.512          |
| Penerimaan kembali kredit yang telah dihapusbukukan | -                | -                |
| <b>Saldo akhir tahun</b>                            | <b>1.806.467</b> | <b>1.802.982</b> |

**13. LOANS (continued)**

**h. Allowance for impairment losses (continued)**

As of December 31, 2021 and 2020, management believes that the allowance for impairment losses is adequate to cover possible losses from uncollectible loans.

**i. Non-performing loans**

The details of non-performing loans (substandard, doubtful and loss) that assessed individually and collectively based on economic sectors, and allowance for impairment losses are as follows:

As of December 31, 2021 and 2020, non-performing loans ratio to Bank's total financial assets of 1.49% and 1.88%, respectively.

As of December 31, 2021 and 2020, the minimum allowance for impairment losses which is required by Bank Indonesia for calculation of Capital Adequacy Ratio (CAR) amounted to Rp411,207 and Rp394,106, respectively. As of December 31, 2021 and 2020, the adequacy ratio for allowance for impairment losses of loans which is required by Bank Indonesia is 103.87% and 58.46%, respectively.

**j. Writen-off Loans**

The changes in write-off loans are as follows:

|                                 |
|---------------------------------|
| Balance at beginning of year    |
| Writen-off loans                |
| Recoveries from writen-off loan |
| <b>Balance at end of year</b>   |

**13. KREDIT YANG DIBERIKAN (lanjutan)**

j. Kredit yang Dihapusbukukan (lanjutan)

Untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2021 dan 2020, tidak terdapat hapus buku atas kredit yang diberikan kepada pihak berelasi.

k. Tingkat suku bunga rata-rata per tahun adalah sebagai berikut:

|                                      | 2021   | 2020   |
|--------------------------------------|--------|--------|
| <u>Rupiah</u>                        |        |        |
| Kredit tanpa agunan                  | 30,08% | 27,79% |
| Kredit wirausaha                     | 24,00% | 24,00% |
| Kredit pemilikan mobil               | 19,83% | 18,80% |
| Pinjaman rekening Koran              | 11,87% | 13,41% |
| <i>Fixed loans</i>                   | 11,35% | 12,98% |
| <i>Revolving loans</i>               | 11,85% | 12,24% |
| Kredit pemilikan kios                | 12,12% | 12,21% |
| Kredit sindikasi                     | 9,96%  | 10,36% |
| Kredit usaha rakyat                  | 8,72%  | 8,42%  |
| Kredit pemilikan rumah dan Apartemen | 5,44%  | 5,53%  |
| Pinjaman karyawan                    | 9,71%  | 8,10%  |
| <i>Trust receipts</i>                | 0,00%  | -      |
| <u>Mata Uang Asing</u>               |        |        |
| <i>Fixed loans</i>                   | 6,30%  | 6,16%  |
| <i>Revolving loans</i>               | 6,21%  | 6,38%  |

l. Informasi penting lainnya

1. Pada tanggal 31 Desember 2021 dan 2020, jumlah deposito berjangka yang dijadikan sebagai jaminan tunai atas kredit yang diberikan masing-masing sebesar Rp172.919 dan Rp126.774 (Catatan 20c).

2. Kredit sindikasi merupakan kredit yang diberikan kepada debitur berdasarkan perjanjian bersama (sindikasi) dengan bank-bank lain. Jumlah kredit sindikasi yang diberikan oleh Bank pada tanggal 31 Desember 2021 dan 2020 masing-masing adalah sebesar Rp794.064 dan Rp1.189.902.

Keikutsertaan Bank sebagai anggota sindikasi pada tanggal 31 Desember 2021 dan 2020 masing-masing sebesar 9,96% dan 10,36% dari jumlah kredit sindikasi.

3. Kredit yang diberikan kepada karyawan merupakan kredit untuk membeli rumah, kendaraan dan keperluan lainnya dengan jangka waktu 1 sampai dengan 15 tahun yang dikenakan tingkat suku bunga rata-rata masing-masing sebesar 9,71% dan 8,10% pada tahun 2021 dan 2020. Pembayaran kembali kredit dilakukan dengan pemotongan gaji setiap bulan.

4. Rasio kredit bermasalah - bersih pada tanggal 31 Desember 2021 dan 2020 masing-masing adalah sebesar 0,32% dan 3,14%. Rasio kredit bermasalah kotor pada tanggal 31 Desember 2021 dan 2020 masing-masing adalah sebesar 3,39% dan 4,58%.

**13. LOANS (continued)**

j. Writen-off Loans (continued)

For the years ended December 31, 2021 and 2020, there are no writen-off loans to related parties.

k. The average interest rates per annum are as follows:

|                                       | 2021 | 2020 |
|---------------------------------------|------|------|
| <u>Rupiah</u>                         |      |      |
| Unsecured loans                       |      |      |
| Entrepreneur loans                    |      |      |
| Car loans                             |      |      |
| Overdraft                             |      |      |
| Fixed loans                           |      |      |
| Revolving loans                       |      |      |
| Kiosk loans                           |      |      |
| Syndicated loans                      |      |      |
| Micro community commercial loans      |      |      |
| Housing and apartment ownership loans |      |      |
| Employee loans                        |      |      |
| Trust receipts                        |      |      |
| <u>Foreign Currencies</u>             |      |      |
| Fixed loans                           |      |      |
| Revolving loans                       |      |      |

l. Other important informations

1. As of December 31, 2021 and 2020, total time deposits pledged as loans cash collateral amounted to Rp172,919 and Rp126,774 respectively (Note 20c).

2. Syndicated loans represent loans provided to debtors under syndication agreements with other banks. Total syndicated loans of the Bank as of December 31, 2021 and 2020 amounted to Rp794,064 and Rp1,189,902, respectively.

The participation of the Bank as a participant of the syndicated loans as of December 31, 2021 and 2020 was 9.96% and 10.36% respectively, of total syndicated loans.

3. Loans granted to the Bank's employee are loans for acquisition of houses, vehicles and other purposes with term of 1 to 15 years which bear average interest rate of 9.71% and 8.10% per annum in 2021 and 2020, respectively. The repayment of loans are collected through monthly salary deduction.

4. The ratio of non-performing loans - net as of December 31, 2021 and 2020 was 0.32% and 3.14%, respectively. The ratio of non-performing loans - gross as of December 31, 2021 and 2020 was 3.39% and 4.58%, respectively.

14 TAGIHAN DAN LIABILITAS AKSEPTASI

14. ACCEPTANCE RECEIVABLES AND PAYABLES

a. Berdasarkan jenis dan mata uang

a. By type and currency

|                                          | 2021                                                                                                                                |                                                      | 2020                                                                                                                                |                                                      |                                             |
|------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|---------------------------------------------|
|                                          | Jumlah<br>nosional mata<br>uang asing<br>(angka penuh)/<br><i>Notional<br/>amount of<br/>foreign<br/>currency<br/>(full amount)</i> | Ekuivalen<br>Rupiah/<br><i>Equivalent<br/>Rupiah</i> | Jumlah<br>nosional mata<br>uang asing<br>(angka penuh)/<br><i>Notional<br/>amount of<br/>foreign<br/>currency<br/>(full amount)</i> | Ekuivalen<br>Rupiah/<br><i>Equivalent<br/>Rupiah</i> |                                             |
| <b>Tagihan akseptasi Pihak ketiga</b>    |                                                                                                                                     |                                                      |                                                                                                                                     |                                                      | <b>Acceptance receivables Third parties</b> |
| <u>Rupiah</u>                            |                                                                                                                                     |                                                      |                                                                                                                                     |                                                      | <u>Rupiah</u>                               |
| Surat Kredit                             |                                                                                                                                     |                                                      |                                                                                                                                     |                                                      | Domestic                                    |
| Berdokumen Dalam Negeri (SKBDN)          |                                                                                                                                     | 259.416                                              |                                                                                                                                     | 144.082                                              | Documentary Letter of Credit                |
| Sub jumlah                               |                                                                                                                                     | 259.416                                              |                                                                                                                                     | 144.082                                              | Sub total                                   |
| <u>Mata Uang Asing</u>                   |                                                                                                                                     |                                                      |                                                                                                                                     |                                                      | <u>Foreign Currencies</u>                   |
| USD                                      | 23.594                                                                                                                              | 337                                                  | 21.916                                                                                                                              | 308                                                  | USD                                         |
| Euro Eropa                               | 10.199                                                                                                                              | 164                                                  |                                                                                                                                     | -                                                    | European Euro                               |
| Sub jumlah                               |                                                                                                                                     | 501                                                  |                                                                                                                                     | 308                                                  | Sub total                                   |
| Jumlah                                   |                                                                                                                                     | 259.917                                              |                                                                                                                                     | 144.390                                              | Total                                       |
| Cadangan kerugian penurunan nilai        |                                                                                                                                     | (704)                                                |                                                                                                                                     | (412)                                                | Allowance for impairment losses             |
| <b>Jumlah bersih</b>                     |                                                                                                                                     | <b>259.213</b>                                       |                                                                                                                                     | <b>143.978</b>                                       | <b>Total – net</b>                          |
| <b>Liabilitas akseptasi Pihak ketiga</b> |                                                                                                                                     |                                                      |                                                                                                                                     |                                                      | <b>Acceptance payables Third parties</b>    |
| <u>Rupiah</u>                            |                                                                                                                                     |                                                      |                                                                                                                                     |                                                      | <u>Rupiah</u>                               |
| Surat Kredit                             |                                                                                                                                     |                                                      |                                                                                                                                     |                                                      | Domestic                                    |
| Berdokumen Dalam Negeri (SKBDN)          |                                                                                                                                     | 259.416                                              |                                                                                                                                     | 144.082                                              | Documentary Letter of Credit                |
| Sub jumlah                               |                                                                                                                                     | 259.416                                              |                                                                                                                                     | 144.082                                              | Sub total                                   |
| <u>Mata Uang Asing</u>                   |                                                                                                                                     |                                                      |                                                                                                                                     |                                                      | <u>Foreign Currencies</u>                   |
| USD                                      | 23.594                                                                                                                              | 337                                                  | 21.916                                                                                                                              | 308                                                  | USD                                         |
| Euro Eropa                               | 10.199                                                                                                                              | 164                                                  |                                                                                                                                     | -                                                    | European Euro                               |
| Sub jumlah                               |                                                                                                                                     | 501                                                  |                                                                                                                                     | 308                                                  | Sub total                                   |
| <b>Jumlah</b>                            |                                                                                                                                     | <b>259.917</b>                                       |                                                                                                                                     | <b>144.390</b>                                       | <b>Total</b>                                |

14. TAGIHAN DAN LIABILITAS AKSEPTASI

b. Berdasarkan *counterparty*

|                                   | 2021           | 2020           |
|-----------------------------------|----------------|----------------|
| <b>Bukan bank - pihak ketiga</b>  |                |                |
| Rupiah                            | 259.416        | 144.082        |
| Mata uang asing                   | 501            | 308            |
| Jumlah                            | 259.917        | 144.390        |
| Cadangan kerugian penurunan nilai | (704)          | (412)          |
|                                   | <b>259.213</b> | <b>143.978</b> |

c. Berdasarkan sisa umur sampai dengan jatuh tempo

|                                   | 2021           | 2020           |
|-----------------------------------|----------------|----------------|
| <b>Pihak ketiga</b>               |                |                |
| <u>Rupiah</u>                     |                |                |
| Kurang dari 1 bulan               | -              | -              |
| 1 sampai dengan 3 bulan           | -              | 4.422          |
| 3 sampai dengan 6 bulan           | 259.416        | 139.660        |
| Sub jumlah                        | 259.416        | 144.082        |
| <u>Mata Uang Asing</u>            |                |                |
| Kurang dari 1 bulan               | -              | -              |
| 1 sampai dengan 3 bulan           | 501            | 308            |
| Sub jumlah                        | 501            | 308            |
| <b>Jumlah</b>                     | <b>259.917</b> | <b>144.390</b> |
| Cadangan kerugian penurunan nilai | (704)          | (412)          |
|                                   | <b>259.213</b> | <b>143.978</b> |

Bank melakukan penilaian atas penurunan nilai tagihan akseptasi secara individual dengan menggunakan bukti objektif penurunan nilai.

Pada tanggal 31 Desember 2021 dan 2020, tagihan akseptasi diklasifikasikan "Lancar".

Pada tanggal 31 Desember 2021, manajemen berkeyakinan bahwa tidak terdapat penurunan nilai atas tagihan akseptasi sehingga tidak diperlukan pembentukan cadangan kerugian penurunan nilai.

14. ACCEPTANCE RECEIVABLES AND PAYABLES

b. By *counterparty*

**Non banks - third parties**  
Rupiah  
Foreign currencies  
Total  
Allowance for impairment losses

c. Based on remaining period until maturity

**Third parties**  
Rupiah  
Less than 1 month  
1 to 3 months  
3 to 6 months  
Sub total

Foreign Currencies  
Less than 1 month  
1 to 3 months  
Sub total  
**Total**  
Allowance for impairment losses

The Bank assesses the impairment of acceptance receivables individually by using objective evidences of impairment.

As of December 31, 2021 and 2020, acceptance receivables are classified as "Current".

As of December 31, 2021, management believes that there is no impairment losses on acceptance receivables, therefore no allowance for impairment losses is provided.

15. PENYERTAAN SAHAM

Bank memiliki penyertaan saham yang menggunakan metode biaya perolehan pada perusahaan sebagai berikut:

15. INVESTMENT IN SHARES OF STOCK

The Bank has investment in shares of stock in the following companies that are accounted for under cost method:

| Nama Perusahaan/<br>Company Name       | Jenis Usaha/<br>Type of Business                                               | Persentase Kepemilikan/<br>Percentage of Ownership |       |          |            |
|----------------------------------------|--------------------------------------------------------------------------------|----------------------------------------------------|-------|----------|------------|
|                                        |                                                                                | 2021                                               | 2020  | 2021     | 2020       |
| PT Sarana Bersama Pembiayaan Indonesia | Investasi/<br>Investment                                                       | -                                                  | 1,95% | -        | 131        |
| PT Aplikanusa Lintasarta               | Jasa komunikasi data dan internet/<br>Internet and data communication services | 0,27%                                              | 0,27% | 6        | 6          |
| <b>Jumlah/Total</b>                    |                                                                                |                                                    |       | <b>6</b> | <b>137</b> |

**15. PENYERTAAN SAHAM (lanjutan)**

Bank melakukan penilaian atas penurunan nilai penyertaan saham secara individual dengan menggunakan bukti objektif penurunan nilai.

Pada tanggal 31 Desember 2021 dan 2020, seluruh penyertaan saham diklasifikasikan "Lancar".

Pada tanggal 31 Desember 2021 dan 2020, manajemen berkeyakinan bahwa tidak terdapat penurunan nilai atas penyertaan saham sehingga tidak diperlukan pembentukan cadangan kerugian penurunan nilai.

**15. INVESTMENT IN SHARES OF STOCK (continued)**

The Bank assesses the impairment of investment in shares of stock individually by using objective evidences of impairment.

As of December 31, 2021 and 2020, investment in shares of stock are classified as "Current".

As of December 31, 2021 and 2020, management believes that there is no impairment on investment in shares of stock, therefore no allowance for impairment losses is provided.

**16. ASET TETAP**

Aset tetap terdiri dari:

**16. FIXED ASSETS**

Fixed assets consist of:

|                      | 2021             | 2020             |                     |
|----------------------|------------------|------------------|---------------------|
| Kepemilikan langsung | 2.067.268        | 2.023.937        | Direct ownership    |
| Aset hak-guna        | 39.385           | 41.271           | Right-of-use assets |
|                      | <b>2.106.653</b> | <b>2.065.208</b> |                     |

|                                    | 1 Januari/<br>January 1,<br>2021 | Penambahan<br>/Additions | Pengurangan/<br>Deductions | Penyesuaian/<br>Adjustment | 31 Desember/<br>December 31,<br>2021 |                                |
|------------------------------------|----------------------------------|--------------------------|----------------------------|----------------------------|--------------------------------------|--------------------------------|
| <b><u>Kepemilikan langsung</u></b> |                                  |                          |                            |                            |                                      | <b><u>Direct ownership</u></b> |
| Biaya Perolehan:                   |                                  |                          |                            |                            |                                      | Acquisition Cost:              |
| Hak atas tanah                     | 1.907.495                        | 5.098                    | -                          | 24.069                     | 1.936.662                            | Landrights                     |
| Inventaris kantor                  | 87.880                           | 6.988                    | (12.512)                   | -                          | 82.356                               | Office equipment               |
| Bangunan                           | 114.855                          | 6.454                    | -                          | (18.860)                   | 102.449                              | Buildings                      |
| Instalasi                          | 2.174                            | 2.708                    | (145)                      | -                          | 4.737                                | Installation                   |
|                                    | 2.112.404                        | 21.248                   | (12.657)                   | 5.209                      | 2.126.204                            |                                |
| Aset dalam penyelesaian            | 1.212                            | -                        | (1.212)                    | -                          | -                                    | Assets in progress             |
| Jumlah                             | 2.113.616                        | 21.248                   | (13.869)                   | 5.209                      | 2.126.204                            | Total                          |
| Akumulasi Penyusutan:              |                                  |                          |                            |                            |                                      | Accumulated Depreciation:      |
| Inventaris kantor                  | 54.754                           | 13.621                   | (11.645)                   | -                          | 56.730                               | Office equipment               |
| Bangunan                           | 33.674                           | 7.117                    | -                          | (40.254)                   | 537                                  | Buildings                      |
| Instalasi                          | 1.251                            | 562                      | (144)                      | -                          | 1.669                                | Installation                   |
| Jumlah                             | 89.679                           | 21.300                   | (11.789)                   | (40.254)                   | 58.936                               | Total                          |
| <b>Nilai Buku</b>                  | <b>2.023.937</b>                 |                          |                            |                            | <b>2.067.268</b>                     | <b>Book Value</b>              |

|                             | 1 Januari/<br>January 1,<br>2021 | Penambahan/<br>Additions | Pengurangan/<br>Deductions | 31 Desember/<br>December 31,<br>2021 |                                   |
|-----------------------------|----------------------------------|--------------------------|----------------------------|--------------------------------------|-----------------------------------|
| <b><u>Aset hak-guna</u></b> |                                  |                          |                            |                                      | <b><u>Right-of-use assets</u></b> |
| Biaya Perolehan             |                                  |                          |                            |                                      | Acquisition Cost                  |
| Bangunan                    | 111.898                          | 27.430                   | -                          | 139.328                              | Buildings                         |
| Jumlah                      | 111.898                          | 27.430                   | -                          | 139.328                              | Total                             |
| Akumulasi Penyusutan:       |                                  |                          |                            |                                      | Accumulated Depreciation:         |
| Bangunan                    | 70.627                           | 29.316                   | -                          | 99.943                               | Buildings                         |
| Jumlah                      | 70.627                           | 29.316                   | -                          | 99.943                               | Total                             |
| <b>Nilai Buku</b>           | <b>41.271</b>                    |                          |                            | <b>39.385</b>                        | <b>Book Value</b>                 |



16. ASET TETAP (lanjutan)

16. FIXED ASSETS (continued)

|                                     | 1 Januari/<br>January 1,<br>2020 | Penambahan/<br>Additions | Pengurangan/<br>Deductions | Reklasifikasi/<br>Reclassification | 31 Desember/<br>December 31,<br>2020 |                                         |
|-------------------------------------|----------------------------------|--------------------------|----------------------------|------------------------------------|--------------------------------------|-----------------------------------------|
| <b><u>Kepemilikan langsung</u></b>  |                                  |                          |                            |                                    |                                      | <b><u>Direct ownership</u></b>          |
| Biaya Perolehan                     |                                  |                          |                            |                                    |                                      | Acquisition Cost                        |
| Hak atas tanah                      | 1.902.177                        | 5.318                    | -                          | -                                  | 1.907.495                            | Landrights                              |
| Inventaris kantor                   | 183.651                          | 10.944                   | 106.715                    | -                                  | 87.880                               | Office equipment                        |
| Bangunan                            | 114.657                          | 198                      | -                          | -                                  | 114.855                              | Buildings                               |
| Instalasi                           | 3.626                            | 156                      | 1.608                      | -                                  | 2.174                                | Installation                            |
|                                     | 2.204.111                        | 16.616                   | 108.323                    | -                                  | 2.112.404                            |                                         |
| Aset dalam<br>Penyelesaian          | -                                | -                        | -                          | 1.212                              | 1.212                                | Assets in progress                      |
| Jumlah                              | 2.204.111                        | -                        | -                          | 1.212                              | 2.113.616                            | Total                                   |
| <b><u>Akumulasi Penyusutan:</u></b> |                                  |                          |                            |                                    |                                      | <b><u>Accumulated Depreciation:</u></b> |
| Inventaris kantor                   | 144.613                          | 11.870                   | 101.729                    | -                                  | 54.754                               | Office equipment                        |
| Bangunan                            | 27.455                           | 6.219                    | -                          | -                                  | 33.674                               | Buildings                               |
| Instalasi                           | 2.516                            | 311                      | 1.576                      | -                                  | 1.251                                | Installation                            |
| Jumlah                              | 174.584                          | 18.400                   | 103.305                    | -                                  | 89.679                               | Total                                   |
| <b>Nilai Buku</b>                   | <b>2.029.527</b>                 |                          |                            |                                    | <b>2.023.937</b>                     | <b>Book Value</b>                       |

|                                     | 1 Januari/<br>January 1,<br>2020 | Dampak<br>PSAK 73/<br>Impact of<br>SFAS 73 | Penambahan/<br>Additions | Pengurangan/<br>Deductions | 31 Desember/<br>December 31,<br>2020 |                                         |
|-------------------------------------|----------------------------------|--------------------------------------------|--------------------------|----------------------------|--------------------------------------|-----------------------------------------|
| <b><u>Aset hak-guna</u></b>         |                                  |                                            |                          |                            |                                      | <b><u>Right-of-use assets</u></b>       |
| Biaya Perolehan                     |                                  |                                            |                          |                            |                                      | Acquisition Cost                        |
| Bangunan                            | -                                | 111.898                                    | -                        | -                          | 111.898                              | Buildings                               |
| Jumlah                              | -                                | 111.898                                    | -                        | -                          | 111.898                              | Total                                   |
| <b><u>Akumulasi Penyusutan:</u></b> |                                  |                                            |                          |                            |                                      | <b><u>Accumulated Depreciation:</u></b> |
| Bangunan                            | -                                | 35.027                                     | 35.600                   | -                          | 70.627                               | Buildings                               |
| Jumlah                              | -                                | 35.027                                     | 35.600                   | -                          | 70.627                               | Total                                   |
| <b>Nilai Buku</b>                   | <b>-</b>                         | <b>76.871</b>                              |                          |                            | <b>41.271</b>                        | <b>Book Value</b>                       |

Pada tanggal 31 Desember 2021, hak atas tanah dan bangunan dicatat berdasarkan nilai revaluasi yang telah direviu oleh manajemen dan didukung oleh laporan penilai independen eksternal, KJPP Sugianto Prasodjo & Rekan, berdasarkan laporan No.00294/2.0131-00/PI/07/0375/1/III/2022 tanggal 17 Maret 2022. Pendekatan penilaian yang digunakan adalah pendekatan pasar, pendapatan, dan biaya. Penilaian ini berpedoman pada Kode Etik Penilai Indonesia (KEPI) & Standar Penilaian Indonesia (SPI) Edisi VII – 2018, selama masa pandemik Covid-19 penilaian ini secara khusus mengacu kepada petunjuk teknis khusus SPI Penilaian Dalam Kondisi Bencana Covid-19 (PTKS PDKBC).

Selisih antara nilai wajar hak atas tanah dan bangunan dengan nilai buku sebelum revaluasi adalah sebagai berikut:

As of December 31, 2021, land and building rights are recorded based on the revaluation value that has been reviewed by management and supported by an external independent appraiser report, KJPP Sugianto Prasodjo & Partners, based on report No. 00294/2.0131-00/PI/07/0375/1/III/2022 dated March 17, 2022. The valuation approach used is the market, revenue, and cost approach. This assessment is guided by the Indonesian Appraisal Code of Ethics (KEPI) & Indonesian Valuation Standards (SPI) Edition VII – 2018, during the Covid-19 pandemic this assessment specifically refers to the special technical instructions for SPI Assessment in Covid-19 Disaster Conditions (PTKS PDKBC).

The difference between the fair value of land and building rights and the book value before revaluation is as follows:

| <b><u>Aset tetap</u></b> | <b><u>Nilai buku sebelum<br/>revaluasi/Book<br/>value before<br/>revaluation</u></b> | <b><u>Nilai wajar/<br/>Fair value</u></b> | <b><u>Surplus revaluasi/<br/>Surplus revaluation</u></b> | <b><u>Fixed assets</u></b> |
|--------------------------|--------------------------------------------------------------------------------------|-------------------------------------------|----------------------------------------------------------|----------------------------|
| Hak atas tanah           | 1.901.435                                                                            | 1.925.504                                 | 24.069                                                   | Landrights                 |
| Bangunan                 | 72.433                                                                               | 93.827                                    | 21.394                                                   | Buildings                  |
| <b>Jumlah</b>            | <b>1.973.868</b>                                                                     | <b>2.019.331</b>                          | <b>45.463</b>                                            | <b>Total</b>               |

16. ASET TETAP (lanjutan)

Nilai wajar hak atas tanah dan bangunan berdasarkan hirarki nilai wajar adalah sebagai berikut:

|                                       | Tingkat 1/<br>Level 1 | Tingkat 2/<br>Level 2 | Tingkat 3/<br>Level 3 | Jumlah/<br>Total |
|---------------------------------------|-----------------------|-----------------------|-----------------------|------------------|
| <u>Pengukuran Nilai Wajar Reguler</u> |                       |                       |                       |                  |
| Hak atas tanah                        | -                     | 1.925.504             | -                     | 1.925.504        |
| Bangunan                              | -                     | 93.827                | -                     | 93.827           |
| <b>Jumlah</b>                         | -                     | <b>2.019.331</b>      | -                     | <b>2.019.331</b> |

Kenaikan nilai tercatat yang timbul dari revaluasi dicatat sebagai "Surplus Revaluasi Aset Tetap", dan disajikan dalam penghasilan komprehensif lain sebesar Rp1.349.281.

Jika hak atas tanah dan bangunan dicatat sebesar biaya perolehan, nilai buku hak atas tanah dan bangunan pada tanggal 31 Desember 2021 adalah sebagai berikut:

|                | 2021             |
|----------------|------------------|
| Hak atas tanah | 1.901.435        |
| Bangunan       | 72.433           |
| <b>Jumlah</b>  | <b>1.973.868</b> |

Sejak tanggal 30 Juni 2012, sehubungan dengan kuasi reorganisasi, aset tetap dicatat berdasarkan model revaluasi yang telah direviu oleh manajemen dan didukung oleh laporan penilai independen eksternal KJPP Hendra Gunawan & Rekan berdasarkan laporan No.V/2012/PKG/44E tanggal 7 November 2012. Metode penilaian yang digunakan adalah rekonsiliasi metode pendekatan data pasar, biaya dan pendapatan.

Selisih antara nilai buku sebelum revaluasi aset tetap dengan nilai wajar aset tetap sehubungan dengan kuasi reorganisasi adalah sebagai berikut:

| <u>Aset tetap</u> | <u>Nilai buku sebelum<br/>revaluasi/Book<br/>value before<br/>revaluation</u> | <u>Nilai wajar/<br/>Fair value</u> | <u>Surplus revaluasi/<br/>Surplus revaluation</u> | <u>Fixed assets</u> |
|-------------------|-------------------------------------------------------------------------------|------------------------------------|---------------------------------------------------|---------------------|
| Hak atas tanah    | 102.738                                                                       | 510.537                            | 407.799                                           | Landrights          |
| Bangunan          | 38.158                                                                        | 151.685                            | 113.527                                           | Buildings           |
| Inventaris kantor | 17.452                                                                        | 95.849                             | 78.397                                            | Office equipment    |
| Instalasi         | 1.987                                                                         | -                                  | (1.987)                                           | Installation        |
| <b>Jumlah</b>     | <b>160.335</b>                                                                | <b>758.071</b>                     | <b>597.736</b>                                    | <b>Total</b>        |

16. FIXED ASSETS (continued)

The fair values of landrights and buildings based on fair value hierarchy are as follows:

|                                       |  |
|---------------------------------------|--|
| <u>Regular Fair Value Measurement</u> |  |
| Landrights                            |  |
| Buildings                             |  |
| <b>Total</b>                          |  |

The increase in the carrying amount arising from the revaluation are recorded as "Surplus Revaluation of Fixed Assets", and are presented in other comprehensive income of Rp1,349,281.

If the landrights and buildings are recorded at cost, book value of landrights and buildings as of December 31, 2021 are as follows:

|              |  |
|--------------|--|
| Landrights   |  |
| Buildings    |  |
| <b>Total</b> |  |

Since June 30, 2012, in connection with quasi reorganization, fixed assets were recorded based on revaluation model which is reviewed by the management and supported by an external independent valuer of KJPP Hendra Gunawan & Rekan based on its report No.V/2012/PKG/44E dated November 7, 2012. The valuation method used are reconciliation between market data and cost approach.

Differences of book value before revaluation of fixed assets and fair value of fixed assets in connection with quasi-reorganization are as follows:

**16. ASET TETAP (lanjutan)**

Pada tanggal 1 Januari 2016, hak atas tanah dan bangunan dicatat berdasarkan nilai revaluasi yang telah direviu oleh manajemen dan didukung oleh laporan penilai independen eksternal, KJPP Suwendho Rinaldy & Rekan, berdasarkan laporan No. 151211.001/SRR/LP-A/AG/SW tanggal 11 Desember 2015. Metode penilaian yang digunakan adalah rekonsiliasi metode pendekatan data pasar dan pendapatan, serta rekonsiliasi metode pendekatan biaya dan pendapatan. Penilaian dilakukan berdasarkan Standar Penilaian Indonesia 2013 (SPI 2013) dan Peraturan VIII.C.4 tentang "Pedoman Penilaian dan Penyajian Ringkasan Penilaian Properti di Pasar Modal" yang dimuat dalam Keputusan Ketua Bapepam dan LK No. KEP-478/BL/2209 tanggal 17 Januari 2013.

Berdasarkan Surat No.175/DSF/XII/2015 tanggal 16 Desember 2015, Bank mengajukan permohonan kepada Direktorat Jenderal Pajak mengenai penilaian kembali (revaluasi) aset tetap untuk tujuan perpajakan yang diajukan pada tahun 2015. Berdasarkan Surat Keputusan No.KEP-139/WPJ.07/2016 tanggal 12 Januari 2016, Direktur Jenderal Pajak telah menyetujui permohonan yang diajukan oleh Bank mengenai penilaian kembali aset tetap untuk tujuan perpajakan efektif tanggal 1 Januari 2016.

Selisih antara nilai wajar hak atas tanah dan bangunan dengan nilai buku sebelum revaluasi adalah sebagai berikut:

| <b>Aset tetap</b> | <b>Nilai buku sebelum revaluasi/Book value before revaluation</b> | <b>Nilai wajar/Fair value</b> | <b>Surplus revaluasi/Surplus revaluation</b> | <b>Fixed assets</b> |
|-------------------|-------------------------------------------------------------------|-------------------------------|----------------------------------------------|---------------------|
| Hak atas tanah    | 558.124                                                           | 1.901.435                     | 1.343.311                                    | Landrights          |
| Bangunan          | 88.149                                                            | 104.994                       | 16.845                                       | Buildings           |
| <b>Jumlah</b>     | <b>646.273</b>                                                    | <b>2.006.429</b>              | <b>1.360.156</b>                             | <b>Total</b>        |

Nilai wajar hak atas tanah dan bangunan berdasarkan hirarki nilai wajar adalah sebagai berikut:

|                                       | <b>Tingkat 1/<br/>Level 1</b> | <b>Tingkat 2/<br/>Level 2</b> | <b>Tingkat 3/<br/>Level 3</b> | <b>Jumlah/<br/>Total</b> |                                       |
|---------------------------------------|-------------------------------|-------------------------------|-------------------------------|--------------------------|---------------------------------------|
| <u>Pengukuran Nilai Wajar Reguler</u> |                               |                               |                               |                          | <u>Regular Fair Value Measurement</u> |
| Hak atas tanah                        | -                             | 1.901.435                     | -                             | 1.901.435                | Landrights                            |
| Bangunan                              | -                             | 104.994                       | -                             | 104.994                  | Buildings                             |
| <b>Jumlah</b>                         | <b>-</b>                      | <b>2.006.429</b>              | <b>-</b>                      | <b>2.006.429</b>         | <b>Total</b>                          |

Kenaikan nilai tercatat yang timbul dari revaluasi dicatat sebagai "Surplus Revaluasi Aset Tetap", dan disajikan dalam penghasilan komprehensif lain sebesar Rp1.303.818 (setelah dikurangi pajak final sebesar Rp56.338).

**16. FIXED ASSETS (continued)**

On January 1, 2016, landrights and building were recorded based on revaluation value which have been reviewed by the management and supported by an external independent valuer of KJPP Suwendho Rinaldy & Rekan based on its report No. 151211.001/SRR/LP-A/AG/SW dated December 11, 2015. The valuation method used are reconciliation between market data and income approach, and reconciliation between cost and income approach. The valuation is based on Indonesian Standard Valuation 2013 (SPI 2013) and Regulations VIII.C.4 on "Guidelines for Valuation and Presentation Summary of Property in Capital Market" as included in the Appendix of the Decision Decree of the Chairman of Bapepam and LK No. KEP-478/BL/2209 dated January 17, 2013.

Based on Letter No.175/DSF/XII/2015 dated December 16, 2015, the Bank submitted application to the Directorate General of Taxes on revaluation of fixed assets for tax purposes which was filed in 2015. Based on Decision Letter No.KEP-139/WPJ.07/2016 dated January 12, 2016, the Director General of Taxation has approved the application submitted by the Bank regarding the revaluation for tax purposes effective January 1, 2016.

Differences between fair value of landrights and buildings before revaluation are as follows:

The fair values of landrights and buildings based on fair value hierarchy are as follows:

The increase in the carrying amount arising from the revaluation are recorded as "Surplus Revaluation of Fixed Assets", and are presented in other comprehensive income of Rp1,303,818 (after deducting the final tax of Rp56,338).

**16. ASET TETAP (lanjutan)**

Nilai wajar tingkat 2 dari hak atas tanah dan bangunan dihitung dengan menggunakan pendekatan perbandingan harga pasar, estimasi biaya reproduksi baru atau biaya pengganti baru, dan estimasi pendapatan dan biaya yang dihasilkan oleh aset. Harga pasar dari hak atas tanah dan bangunan yang paling mendekati disesuaikan dengan perbedaan atribut utama seperti ukuran aset, lokasi dan penggunaan aset. Input yang paling signifikan dalam pendekatan penilaian ini adalah asumsi harga per meter.

Penyusutan yang dibebankan pada beban umum dan administrasi adalah sebesar Rp50.616 dan Rp54.000 masing-masing untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2021 dan 2020 (Catatan 33).

Bank memiliki beberapa bidang tanah dengan hak legal berupa Hak Guna Bangunan yang berjangka waktu antara 20 sampai dengan 30 tahun yang akan jatuh tempo pada berbagai tanggal antara tahun 2017 sampai dengan 2046. Manajemen berkeyakinan bahwa tidak terdapat masalah dengan perpanjangan hak atas tanah karena seluruh tanah diperoleh secara sah dan didukung dengan bukti pemilikan yang memadai.

Rincian laba penjualan aset tetap adalah sebagai berikut:

|                                               | <b>2021</b> | <b>2020</b> |
|-----------------------------------------------|-------------|-------------|
| Hasil penjualan aset tetap                    | 454         | 1.050       |
| Nilai buku                                    | (10)        | (110)       |
| <b>Laba penjualan aset tetap (Catatan 35)</b> | <b>444</b>  | <b>940</b>  |

Pada tanggal 1 Desember 1993, Bank menandatangani Perjanjian Kerja Sama Pendirian Gedung dengan PT Buanagraha Arthaprima, pihak berelasi, No.098/XII/BOT/93 yang telah diubah dengan Addendum I tanggal 18 Januari 1994, untuk mengadakan kerjasama pembangunan gedung di atas tanah milik Bank di Jalan Jenderal Sudirman Kav. 52-53, Jakarta Selatan. Metode perjanjian tersebut adalah BOT (Build, Operate and Transfer/ Bangun, Kelola dan Serah) selama 40 tahun. Setelah masa tersebut berlalu maka gedung dan pengelolaannya akan dikembalikan kepada Bank (Catatan 37).

Pada tanggal 31 Desember 2021 dan 2020, aset tetap, kecuali hak atas tanah, diasuransikan terhadap risiko kebakaran, pencurian dan risiko lainnya kepada PT Artha Graha General Insurance (pihak ketiga) dengan nilai pertanggungan seluruhnya masing-masing sebesar Rp285.395 dan Rp238.727. Manajemen berkeyakinan bahwa nilai pertanggungan tersebut cukup untuk menutupi kemungkinan kerugian atas risiko tersebut.

Jumlah biaya perolehan atas aset tetap yang telah disusutkan penuh namun masih digunakan pada tanggal 31 Desember 2021 dan 2020 masing-masing sebesar Rp53.325 dan Rp28.161.

**16. FIXED ASSETS (continued)**

The fair value level 2 of the landrights and buildings are calculated using the market price comparison approach, the estimated cost of the new reproduction or new replacement cost, and estimated income and cost generated by the asset. The market price of the landrights and buildings that most closely adjusted for differences in the primary attributes such as asset size, location and use of assets. The most significant input in this valuation approach is the assumption of the price per meter.

Depreciation charged to general and administrative expenses amounted Rp50,616 and Rp54,000 for the years ended December 31, 2021 and 2020, respectively (Note 33).

The Bank owns parcels of land with legal right of Buildings Usage Rights with the term between 20 up to 30 years which due in several dates between 2017 up to 2046. Management believes that there will be no difficulty in the extension of landrights since all of the landrights were acquired legally and supported by appropriate ownership evidence.

The details of gain on sale of fixed assets are as follows:

|                                               |            |
|-----------------------------------------------|------------|
| Proceed from sale of fixed assets             | 1.050      |
| Book value                                    | (110)      |
| <b>Gain on sale of fixed assets (Note 35)</b> | <b>940</b> |

On December 1, 1993, the Bank entered into a Cooperation Agreement of Office Tower Establishment with PT Buanagraha Arthaprima, affiliate, No.098/XII/BOT/93, which is amended by Addendum I dated January 18,1994, to jointly build the office tower in the Bank's landrights at Jalan Jenderal Sudirman Kav. 52-53, South Jakarta. The method of this agreement is BOT (Build, Operate and Transfer) for 40 years. At the end of the contract, the building and operation will be returned to the Bank (Note 37).

As of December 31, 2021 and 2020, fixed assets, except landrights, have already insured to cover any possible losses caused by fire, theft and other risks to PT Artha Graha General Insurance (third party) with a total sum insured amounting to Rp285,395 and Rp238,727, respectively. Management believes that the sum insured is adequate to cover possible losses on such risks.

Total acquisition cost of fixed assets that have been fully depreciated but are still in use as of December 31, 2021 and 2020 amounted to Rp53,325 and Rp28,161, respectively.

**16. ASET TETAP (lanjutan)**

Pada tanggal 31 Desember 2021 dan 2020, tidak ada aset tetap yang dipakai sementara atau dihentikan dari penggunaan aktif dan tidak diklasifikasikan sebagai nilai wajar melalui komprehensif lain.

Pada tanggal-tanggal 31 Desember 2021 dan 2020, tidak terdapat komitmen kontraktual dalam perolehan aset tetap.

Pada tanggal 31 Desember 2021 dan 2020, Bank melakukan peninjauan kembali atas umur manfaat, metode penyusutan dan nilai residu aset tetap dan menyimpulkan bahwa tidak terdapat perubahan atas metode dan asumsi tersebut.

Berdasarkan penelaahan manajemen, tidak terdapat kejadian atau perubahan keadaan yang mengindikasikan adanya penurunan nilai aset tetap pada tanggal 31 Desember 2021 dan 2020.

**17. ASET TAKBERWUJUD**

Rincian aset takberwujud adalah sebagai berikut:

|                         | <u>1 Januari 2021/<br/>January 1, 2021</u> | <u>Penambahan/<br/>Additions</u> | <u>Pengurangan/<br/>Deductions</u> | <u>31 Desember 2021/<br/>December 31, 2021</u> |
|-------------------------|--------------------------------------------|----------------------------------|------------------------------------|------------------------------------------------|
| <u>Biaya Perolehan:</u> |                                            |                                  |                                    |                                                |
| Perangkat lunak         | 73.211                                     | 3.461                            | -                                  | 76.672                                         |
| Aset dalam penyelesaian | -                                          | 990                              | -                                  | 990                                            |
|                         | <u>73.211</u>                              | <u>4.451</u>                     | <u>-</u>                           | <u>77.662</u>                                  |
| <u>Amortisasi:</u>      |                                            |                                  |                                    |                                                |
| Perangkat lunak         | 36.605                                     | 8.326                            | -                                  | 44.931                                         |
| <b>Nilai Buku</b>       | <b><u>36.606</u></b>                       |                                  | <b><u>-</u></b>                    | <b><u>32.731</u></b>                           |
|                         | <u>1 Januari 2020/<br/>January 1, 2020</u> | <u>Penambahan/<br/>Additions</u> | <u>Pengurangan/<br/>Deductions</u> | <u>31 Desember 2020/<br/>December 31, 2020</u> |
| <u>Biaya Perolehan:</u> |                                            |                                  |                                    |                                                |
| Perangkat lunak         | 73.211                                     | -                                | -                                  | 73.211                                         |
| <u>Amortisasi:</u>      |                                            |                                  |                                    |                                                |
| Perangkat lunak         | 29.215                                     | 7.390                            | -                                  | 36.605                                         |
| <b>Nilai Buku</b>       | <b><u>43.996</u></b>                       | <b><u>7.390</u></b>              | <b><u>-</u></b>                    | <b><u>36.606</u></b>                           |

Acquisition Cost:  
Software  
Assets in progress

Amortization:  
Software  
**Book Value**

Acquisition Cost:  
Software  
Amortization:  
Software  
**Book Value**

**16. FIXED ASSETS (continued)**

As of December 31, 2021 and 2020, there are no fixed assets used temporarily or retired from active use and not classified as fair value through other comprehensive income.

As of December 31, 2021 and 2020, there are no contractual commitment in acquisition of fixed assets.

As of December 31, 2021 and 2020, the Bank undertakes a review of its useful life, depreciation method and residual values of fixed assets and concluded that there was no change in the methods and assumptions.

Based on management's assessment, there are no events or changes in circumstances indicate an impairment of fixed assets as of December 31, 2021 and 2020.

**17. INTANGIBLE ASSET**

The details of intangible asset is as follows:

**17. ASET TAKBERWUJUD (lanjutan)**

Amortisasi yang dibebankan pada beban umum dan administrasi adalah sebesar Rp8.526 dan Rp7.390 untuk tahun yang berakhir pada tanggal 31 Desember 2021 dan 2020 (Catatan 33).

Berdasarkan penelaahan manajemen, tidak terdapat kejadian atau perubahan keadaan yang mengindikasikan adanya penurunan nilai aset takberwujud pada tanggal 31 Desember 2021 dan 2020.

**17. INTANGIBLE ASSET (continued)**

Amortization charged to general and administrative expenses amounted to Rp8.526 and Rp7.390 for the year ended December 31, 2021 dan 2020 (Note 33).

Based on management's assessment, there are no events or changes in circumstances indicate an impairment of intangible asset as of December 31, 2021 and 2021.

**18. AGUNAN YANG DIAMBIL ALIH DAN ASET LAIN-LAIN**

**Agunan Yang Diambil Alih**

Rincian agunan yang diambil alih adalah sebagai berikut:

|                                   | <b>2021</b>      | <b>2020</b>      |
|-----------------------------------|------------------|------------------|
| Saldo awal tahun                  | 2.805.541        | 2.131.662        |
| Penambahan                        | -                | 686.973          |
| Pengurangan                       | (475.123)        | (13.094)         |
| Hapus buku                        | (128.353)        | -                |
| Saldo akhir tahun                 | 2.202.065        | 2.805.541        |
| Cadangan kerugian penurunan nilai | (372.376)        | (155.480)        |
| <b>Jumlah – Bersih</b>            | <b>1.829.689</b> | <b>2.650.061</b> |

Perubahan cadangan kerugian penurunan nilai atas agunan yang diambil alih adalah sebagai berikut:

|                                        | <b>2021</b>    | <b>2020</b>    |
|----------------------------------------|----------------|----------------|
| Saldo awal tahun                       | 155.480        | 80.543         |
| Penyisihan tahun berjalan (Catatan 34) | 345.249        | 74.937         |
| Hapus buku                             | (128.353)      | -              |
| <b>Saldo akhir tahun</b>               | <b>372.376</b> | <b>155.480</b> |

Bank melakukan penilaian atas penurunan nilai agunan yang diambil alih secara individual dengan menggunakan bukti objektif penurunan nilai.

Manajemen berkeyakinan bahwa jumlah cadangan kerugian penurunan nilai untuk agunan yang diambil alih pada tanggal 31 Desember 2021 dan 2020 adalah cukup untuk menutupi kerugian yang mungkin terjadi.

Rincian rugi penjualan agunan yang diambil alih adalah sebagai berikut:

|                                                       | <b>2021</b> | <b>2020</b> |
|-------------------------------------------------------|-------------|-------------|
| Hasil penyelesaian agunan yang diambil alih           | 475.123     | 13.094      |
| Nilai buku                                            | (475.123)   | (13.094)    |
| <b>Laba (rugi) penjualan agunan yang diambil alih</b> | <b>-</b>    | <b>-</b>    |

**18. FORECLOSED ASSETS AND OTHER ASSETS**

**Foreclosed Assets**

The details of foreclosed assets are as follows:

|                                 |
|---------------------------------|
| Balance at beginning of year    |
| Additions                       |
| Less                            |
| Written-off                     |
| Balance at end of year          |
| Allowance for impairment losses |
| <b>Total – Net</b>              |

The changes of impairment losses on foreclosed assets are as follows:

|                                     |
|-------------------------------------|
| Balance at beginning of year        |
| Provision during the year (Note 34) |
| Written-off                         |
| <b>Balance at end of year</b>       |

The Bank assesses the impairment of foreclosed assets individually by using objective evidences of impairment.

Management believes that allowance for impairment losses of foreclosed assets as of December 31, 2021 and 2020 is adequate to cover possible losses

The details of loss on sale on foreclosed assets are as follows:

|                                                   |
|---------------------------------------------------|
| The result of the completion of foreclosed assets |
| Book value                                        |
| <b>Profit (Loss) on sale of foreclosed assets</b> |

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2021**  
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**NOTES TO FINANCIAL STATEMENTS (continued)**  
**As of and For the Year Ended**  
**December 31, 2021**  
**(Expressed in million Rupiah, unless otherwise specified)**

**18. AGUNAN YANG DIAMBIL ALIH DAN ASET LAIN-LAIN (lanjutan)**

**Aset Lain-Lain**

|                                                 | <b>2021</b>    | <b>2020</b>    |
|-------------------------------------------------|----------------|----------------|
| Tagihan administrasi kredit                     | 27.566         | 25.533         |
| Tagihan asuransi                                | 18.587         | 22.214         |
| Tagihan terkait dengan transaksi ATM            | 17.668         | 19.038         |
| Setoran jaminan                                 | 9.440          | 9.413          |
| Persediaan barang cetakan dan alat tulis kantor | 8.573          | 8.173          |
| Uang muka renovasi dan perbaikan                | 467            | 785            |
| Uang muka sewa gedung kantor                    | 402            | 708            |
| Uang muka pendirian cabang                      | 2              | 2              |
| Subsidi bunga kredit                            | 523            | 1.568          |
| Lain-lain                                       | 118.429        | 153.021        |
| <b>Jumlah</b>                                   | <b>201.657</b> | <b>240.455</b> |

Uang muka pendirian cabang merupakan uang muka yang telah dibayar oleh Bank untuk pendirian kantor cabang dan akan diselesaikan ketika cabang tersebut siap untuk melakukan kegiatan operasinya.

Bank melakukan penilaian atas penurunan nilai aset lain-lain secara individual dengan menggunakan bukti objektif penurunan nilai.

Pada tanggal 31 Desember 2021 dan 2020, manajemen berkeyakinan bahwa tidak terdapat penurunan nilai atas aset lain-lain sehingga tidak diperlukan pembentukan cadangan kerugian penurunan nilai.

**18. FORECLOSED ASSETS AND OTHER ASSETS (continued)**

**Other Assets**

|                                      | <b>2021</b>    | <b>2020</b>    |
|--------------------------------------|----------------|----------------|
| Loan administration charges          | 27.566         | 25.533         |
| Insurance charges                    | 18.587         | 22.214         |
| Charges related to ATM Transactions  | 17.668         | 19.038         |
| Guarantee deposits                   | 9.440          | 9.413          |
| Printing items and stationery        | 8.573          | 8.173          |
| Advances for renovations and repairs | 467            | 785            |
| Advances for office rent             | 402            | 708            |
| Advances for branch establishment    | 2              | 2              |
| Credit interest subsidy              | 523            | 1.568          |
| Others                               | 118.429        | 153.021        |
| <b>Total</b>                         | <b>201.657</b> | <b>240.455</b> |

Advances for branch establishment represents advances that had been paid by the Bank for the establishment branch and will be settled when the branch ready to start operations.

The Bank assesses the impairment of other assets individually by using objective evidences of impairment.

As of December 31, 2021 and 2020, management believes that there is no impairment on other assets, therefore no allowance for impairment losses is provided.

**19. LIABILITAS SEGERA**

Rincian liabilitas segera adalah sebagai berikut:

|                                                  | <b>2021</b>   | <b>2020</b>   |
|--------------------------------------------------|---------------|---------------|
| <b>Pihak ketiga</b>                              |               |               |
| <b><u>Rupiah</u></b>                             |               |               |
| Liabilitas sehubungan dengan ATM                 | 27.674        | 38.009        |
| Klaim yang belum diselesaikan                    | 2.953         | 3.094         |
| Liabilitas kepada notaris dan penilai independen | 3.389         | 2.249         |
| Titipan pengiriman uang dan setoran kliring      | 942           | 1.113         |
| Liabilitas kepada perusahaan asuransi            | 1.530         | 1.035         |
| Titipan setoran                                  | 1.411         | 23            |
| Lain-lain                                        | 21.267        | 17.163        |
| Sub jumlah                                       | 59.166        | 62.686        |
| <b><u>Mata Uang Asing</u></b>                    |               |               |
| Titipan pengiriman uang dan setoran kliring      | -             | 20            |
| Lain-lain                                        | 528           | 1.788         |
| Sub jumlah                                       | 528           | 1.808         |
| <b>Jumlah</b>                                    | <b>59.694</b> | <b>64.494</b> |

Liabilitas sehubungan dengan ATM merupakan liabilitas sehubungan dengan pemakaian ATM jaringan ALTO dan Prima.

Titipan setoran merupakan titipan setoran nasabah yang belum diselesaikan.

**19. OBLIGATIONS DUE IMMEDIATELY**

The details of obligation due immediately are as follows:

|                                                 | <b>2021</b>   | <b>2020</b>   |
|-------------------------------------------------|---------------|---------------|
| <b>Third parties</b>                            |               |               |
| <b><u>Rupiah</u></b>                            |               |               |
| Liability related to ATM                        | 27.674        | 38.009        |
| Unfinished claim                                | 2.953         | 3.094         |
| Liability to the notary and independent valuers | 3.389         | 2.249         |
| Safe keeping remittance and deposits clearing   | 942           | 1.113         |
| Liability to insurance Companies                | 1.530         | 1.035         |
| Repayment deposits                              | 1.411         | 23            |
| Others                                          | 21.267        | 17.163        |
| Sub total                                       | 59.166        | 62.686        |
| <b><u>Foreign Currency</u></b>                  |               |               |
| Safekeeping remittance and deposits clearing    | -             | 20            |
| Others                                          | 528           | 1.788         |
| Sub total                                       | 528           | 1.808         |
| <b>Total</b>                                    | <b>59.694</b> | <b>64.494</b> |

Liability related to ATM represents liability related to the use of ALTO and Prima ATM networks.

Repayment deposits represent deposits of customers that have not been resolved.



20. SIMPANAN NASABAH

Rincian simpanan nasabah adalah sebagai berikut:

|                                    | 2021              | 2020              |
|------------------------------------|-------------------|-------------------|
| <b>Pihak berelasi (Catatan 37)</b> |                   |                   |
| Giro                               | 294.488           | 141.194           |
| Tabungan                           | 19.181            | 24.024            |
| Deposito berjangka                 | 964.404           | 1.038.108         |
| Jumlah pihak berelasi              | 1.278.073         | 1.203.326         |
| <b>Pihak ketiga</b>                |                   |                   |
| Giro                               | 5.509.841         | 4.650.111         |
| Tabungan                           | 1.577.851         | 1.489.082         |
| Deposito berjangka                 | 12.640.191        | 18.157.810        |
| Jumlah pihak ketiga                | 19.727.883        | 24.297.003        |
| <b>Jumlah</b>                      | <b>21.005.956</b> | <b>25.500.329</b> |

**Related parties (Note 37)**  
Demand deposits  
Savings deposits  
Time deposits  
Total related parties

**Third parties**  
Demand deposits  
Savings deposits  
Time deposits  
Total third parties  
**Total**

a. Giro

Demand Deposits

|                                    | 2021                                                                                                |                                        | 2020                                                                                                |                                        |
|------------------------------------|-----------------------------------------------------------------------------------------------------|----------------------------------------|-----------------------------------------------------------------------------------------------------|----------------------------------------|
|                                    | Jumlah nosional mata uang asing (angka penuh)/<br>Notional amount of foreign currency (full amount) | Ekuivalen Rupiah/<br>Equivalent Rupiah | Jumlah nosional mata uang asing (angka penuh)/<br>Notional amount of foreign currency (full amount) | Ekuivalen Rupiah/<br>Equivalent Rupiah |
| <b>Pihak berelasi (Catatan 37)</b> |                                                                                                     |                                        |                                                                                                     |                                        |
| Rupiah                             |                                                                                                     | 245.311                                |                                                                                                     | 124.903                                |
| Mata uang asing                    |                                                                                                     |                                        |                                                                                                     |                                        |
| Dolar Amerika Serikat              | 3.450.452                                                                                           | 49.177                                 | 1.159.505                                                                                           | 16.291                                 |
| Sub jumlah                         |                                                                                                     | 294.488                                |                                                                                                     | 141.194                                |
| <b>Pihak ketiga</b>                |                                                                                                     |                                        |                                                                                                     |                                        |
| Rupiah                             |                                                                                                     | 5.246.645                              |                                                                                                     | 4.361.643                              |
| Mata uang asing                    |                                                                                                     |                                        |                                                                                                     |                                        |
| Dolar Amerika Serikat              | 16.082.479                                                                                          | 229.216                                | 19.669.403                                                                                          | 276.355                                |
| Dolar Singapura                    | 3.141.273                                                                                           | 33.155                                 | 1.056.333                                                                                           | 11.204                                 |
| Yen Jepang                         | 6.546.862                                                                                           | 810                                    | 6.557.147                                                                                           | 892                                    |
| Euro Eropa                         | 920                                                                                                 | 15                                     | 939                                                                                                 | 16                                     |
| Dolar Australia                    |                                                                                                     | -                                      | 123                                                                                                 | 1                                      |
| Sub jumlah                         |                                                                                                     | 5.509.841                              |                                                                                                     | 4.650.111                              |
| <b>Jumlah</b>                      |                                                                                                     | <b>5.804.329</b>                       |                                                                                                     | <b>4.791.305</b>                       |

**Related parties (Note 37)**  
Rupiah  
Foreign currency  
United States Dollar  
Sub total

**Third parties**  
Rupiah  
Foreign currency  
United States Dollar  
Singapore Dollar  
Japanese Yen  
European Euro  
Australian Dollar  
Sub total  
**Total**

Pada tanggal 31 Desember 2021 dan 2020, tidak terdapat giro yang dijadikan jaminan tunai atas kredit yang diberikan.

As of December 31, 2021 and 2020, there are no demand deposits used as cash collateral for loans granted.

20. SIMPANAN NASABAH (lanjutan)

- b. Tabungan  
i. Berdasarkan mata uang dan pihak

|                                | 2021                                                                                                            |                                              | 2020                                                                                                            |                                              |
|--------------------------------|-----------------------------------------------------------------------------------------------------------------|----------------------------------------------|-----------------------------------------------------------------------------------------------------------------|----------------------------------------------|
|                                | Jumlah nosional<br>mata uang asing<br>(angka penuh)/<br>Notional amount of<br>foreign currency<br>(full amount) | Ekuivalen<br>Rupiah/<br>Equivalent<br>Rupiah | Jumlah nosional<br>mata uang asing<br>(angka penuh)/<br>Notional amount of<br>foreign currency<br>(full amount) | Ekuivalen<br>Rupiah/<br>Equivalent<br>Rupiah |
| Pihak berelasi<br>(Catatan 37) |                                                                                                                 |                                              |                                                                                                                 |                                              |
| Rupiah                         |                                                                                                                 | 19.181                                       |                                                                                                                 | 24.024                                       |
| Pihak ketiga                   |                                                                                                                 |                                              |                                                                                                                 |                                              |
| Rupiah                         |                                                                                                                 | 1.577.851                                    |                                                                                                                 | 1.489.082                                    |
| <b>Jumlah</b>                  |                                                                                                                 | <b>1.597.032</b>                             |                                                                                                                 | <b>1.513.106</b>                             |

Related parties  
(Note 37)  
Rupiah  
Third parties  
Rupiah  
Total

- ii. Berdasarkan jenis

|                                | 2021             | 2020             |
|--------------------------------|------------------|------------------|
| Tabungan Artha                 | 966.066          | 792.979          |
| Tabungan Wira                  | 320.779          | 325.074          |
| Tabungan Artha Payroll         | 131.043          | 128.539          |
| Tabungan Artha Setoran Bulanan | 99.063           | 164.124          |
| Tabungan Artha Karyawan        | 24.129           | 22.311           |
| Tabungan Prega Prestasi        | 12.433           | 11.077           |
| Tabunganku                     | 12.022           | 16.370           |
| Tabungan Pintar                | 9.995            | 6.611            |
| Tabungan Prega QQ              | 8.904            | 10.805           |
| Tabungan Artha Hold Dana       | 5.032            | 28.577           |
| Tabungan Prega Edusave         | 2.416            | 2.428            |
| Tabungan Prega Gemilang        | 2.693            | 1.424            |
| Tabungan Artha Care            | 1.411            | 1.320            |
| Tabungan Artha KUR             | 493              | 1.133            |
| Tabungan Tabungan Icon         | 381              | -                |
| Tabungan Prestasi gemilang     | 96               | 220              |
| Tabungan Simpanan Pelajar      | 53               | 81               |
| Tabungan Basic Saving Account  | 21               | 31               |
| Tabungan Artha Telesindo       | 2                | 2                |
| <b>Jumlah</b>                  | <b>1.597.032</b> | <b>1.513.106</b> |

Tabungan Artha  
Tabungan Wira  
Tabungan Artha Payroll  
Tabungan Artha Setoran Bulanan  
Tabungan Artha Karyawan  
Tabungan Prega Prestasi  
Tabunganku  
Tabungan Pintar  
Tabungan Prega QQ  
Tabungan Artha Hold Dana  
Tabungan Prega Edusave  
Tabungan Prega Gemilang  
Tabungan Artha Care  
Tabungan Artha KUR  
Tabungan Tabungan Icon  
Tabungan Prestasi gemilang  
Tabungan Simpanan Pelajar  
Tabungan Basic Saving Account  
Tabungan Artha Telesindo  
Total

Pada tanggal 31 Desember 2021 dan 2020, tidak terdapat tabungan yang dijadikan jaminan tunai atas kredit yang diberikan.

As of December 31, 2021 and 2020, there are no savings deposits used as cash collateral for loans granted.

20. SIMPANAN NASABAH (lanjutan)

- c. Deposito Berjangka  
i. Berdasarkan mata uang dan pihak

|                                        | 2021                                                                                                            |                                              | 2020                                                                                                            |                                              |
|----------------------------------------|-----------------------------------------------------------------------------------------------------------------|----------------------------------------------|-----------------------------------------------------------------------------------------------------------------|----------------------------------------------|
|                                        | Jumlah nosional<br>mata uang asing<br>(angka penuh)/<br>Notional amount of<br>foreign currency<br>(full amount) | Ekuivalen<br>Rupiah/<br>Equivalent<br>Rupiah | Jumlah nosional<br>mata uang asing<br>(angka penuh)/<br>Notional amount of<br>foreign currency<br>(full amount) | Ekuivalen<br>Rupiah/<br>Equivalent<br>Rupiah |
| <b>Pihak berelasi<br/>(Catatan 37)</b> |                                                                                                                 |                                              |                                                                                                                 |                                              |
| Rupiah                                 |                                                                                                                 | 776.658                                      |                                                                                                                 | 764.402                                      |
| Mata uang asing                        |                                                                                                                 |                                              |                                                                                                                 |                                              |
| Dolar Amerika Serikat                  | 13.172.845                                                                                                      | 187.746                                      | 19.480.840                                                                                                      | 273.706                                      |
| Sub jumlah                             |                                                                                                                 | 964.404                                      |                                                                                                                 | 1.038.108                                    |
| <b>Pihak ketiga</b>                    |                                                                                                                 |                                              |                                                                                                                 |                                              |
| Rupiah                                 |                                                                                                                 | 11.982.784                                   |                                                                                                                 | 17.390.541                                   |
| Mata uang asing                        |                                                                                                                 |                                              |                                                                                                                 |                                              |
| Dolar Amerika Serikat                  | 38.487.404                                                                                                      | 548.542                                      | 43.646.460                                                                                                      | 613.232                                      |
| Dolar Singapura                        | 10.313.369                                                                                                      | 108.865                                      | 10.963.458                                                                                                      | 154.037                                      |
| Sub jumlah                             |                                                                                                                 | 12.640.191                                   |                                                                                                                 | 18.157.810                                   |
| <b>Jumlah</b>                          |                                                                                                                 | <b>13.604.595</b>                            |                                                                                                                 | <b>19.195.918</b>                            |

- ii. Berdasarkan periode deposito berjangka

|                        | 2021              | 2020              |
|------------------------|-------------------|-------------------|
| <u>Rupiah</u>          |                   |                   |
| 1 bulan                | 7.055.270         | 8.617.979         |
| 3 bulan                | 2.478.466         | 6.634.620         |
| 6 bulan                | 1.833.367         | 2.165.314         |
| 12 bulan               | 1.392.340         | 737.031           |
| Sub jumlah             | 12.759.443        | 18.154.944        |
| <u>Mata Uang Asing</u> |                   |                   |
| 1 bulan                | 493.189           | 554.488           |
| 3 bulan                | 104.919           | 232.920           |
| 6 bulan                | 73.454            | 181.085           |
| 12 bulan               | 173.590           | 72.481            |
| Sub jumlah             | 845.152           | 1.040.974         |
| <b>Jumlah</b>          | <b>13.604.595</b> | <b>19.195.918</b> |

- iii. Berdasarkan sisa umur sampai dengan jatuh tempo

|                          | 2021              | 2020              |
|--------------------------|-------------------|-------------------|
| <u>Rupiah</u>            |                   |                   |
| Kurang dari 1 bulan      | 9.727.751         | 11.761.610        |
| 1 sampai dengan 3 bulan  | 2.507.476         | 5.161.518         |
| 3 sampai dengan 6 bulan  | 404.898           | 1.223.598         |
| 6 sampai dengan 12 bulan | 119.318           | 8.218             |
| Jumlah Rupiah            | 12.759.443        | 18.154.944        |
| <u>Mata Uang Asing</u>   |                   |                   |
| Kurang dari 1 bulan      | 602.631           | 686.663           |
| 1 sampai dengan 3 bulan  | 109.593           | 220.991           |
| 3 sampai dengan 6 bulan  | 86.080            | 133.270           |
| 6 sampai dengan 12 bulan | 46.848            | 50                |
| Jumlah Mata Uang Asing   | 845.152           | 1.040.974         |
| <b>Jumlah</b>            | <b>13.604.595</b> | <b>19.195.918</b> |

20. CUSTOMER DEPOSITS (continued)

- c. Time Deposits  
i. By currency and party

|                                      | 2021       | 2020              |                      |
|--------------------------------------|------------|-------------------|----------------------|
|                                      |            |                   |                      |
| <b>Related parties<br/>(Note 37)</b> |            |                   |                      |
| Rupiah                               |            | 764.402           | Rupiah               |
| Foreign currency                     |            |                   | Foreign currency     |
| United States Dollar                 | 13.172.845 | 19.480.840        | United States Dollar |
| Sub total                            |            | 1.038.108         | Sub total            |
| <b>Third parties</b>                 |            |                   |                      |
| Rupiah                               |            | 17.390.541        | Rupiah               |
| Foreign currencies                   |            |                   | Foreign currencies   |
| United States Dollar                 | 38.487.404 | 43.646.460        | United States Dollar |
| Singapore Dollar                     | 10.313.369 | 10.963.458        | Singapore Dollar     |
| Sub total                            |            | 18.157.810        | Sub total            |
| <b>Total</b>                         |            | <b>19.195.918</b> | <b>Total</b>         |

- ii. By time deposits period

|                           | 2021              | 2020              |                           |
|---------------------------|-------------------|-------------------|---------------------------|
|                           |                   |                   |                           |
| <u>Rupiah</u>             |                   |                   | <u>Rupiah</u>             |
| 1 month                   | 7.055.270         | 8.617.979         | 1 month                   |
| 3 months                  | 2.478.466         | 6.634.620         | 3 months                  |
| 6 months                  | 1.833.367         | 2.165.314         | 6 months                  |
| 12 months                 | 1.392.340         | 737.031           | 12 months                 |
| Sub total                 | 12.759.443        | 18.154.944        | Sub total                 |
| <u>Foreign Currencies</u> |                   |                   | <u>Foreign Currencies</u> |
| 1 month                   | 493.189           | 554.488           | 1 month                   |
| 3 months                  | 104.919           | 232.920           | 3 months                  |
| 6 months                  | 73.454            | 181.085           | 6 months                  |
| 12 months                 | 173.590           | 72.481            | 12 months                 |
| Sub total                 | 845.152           | 1.040.974         | Sub total                 |
| <b>Total</b>              | <b>13.604.595</b> | <b>19.195.918</b> | <b>Total</b>              |

- iii. By currency and party

|                           | 2021              | 2020              |                           |
|---------------------------|-------------------|-------------------|---------------------------|
|                           |                   |                   |                           |
| <u>Rupiah</u>             |                   |                   | <u>Rupiah</u>             |
| Less than 1 month         | 9.727.751         | 11.761.610        | Less than 1 month         |
| 1 up to 3 months          | 2.507.476         | 5.161.518         | 1 up to 3 months          |
| 3 up to 6 months          | 404.898           | 1.223.598         | 3 up to 6 months          |
| 6 up to 12 months         | 119.318           | 8.218             | 6 up to 12 months         |
| Total Rupiah              | 12.759.443        | 18.154.944        | Total Rupiah              |
| <u>Foreign Currencies</u> |                   |                   | <u>Foreign Currencies</u> |
| Less than 1 month         | 602.631           | 686.663           | Less than 1 month         |
| 1 up to 3 months          | 109.593           | 220.991           | 1 up to 3 months          |
| 3 up to 6 months          | 86.080            | 133.270           | 3 up to 6 months          |
| 6 up to 12 months         | 46.848            | 50                | 6 up to 12 months         |
| Total Foreign Currency    | 845.152           | 1.040.974         | Total Foreign Currency    |
| <b>Total</b>              | <b>13.604.595</b> | <b>19.195.918</b> | <b>Total</b>              |

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2021**  
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**NOTES TO FINANCIAL STATEMENTS (continued)**  
**As of and For the Year Ended**  
**December 31, 2021**  
**(Expressed in million Rupiah, unless otherwise specified)**

**20. SIMPANAN NASABAH (lanjutan)**

c. Deposito Berjangka (lanjutan)

iii Berdasarkan sisa umur sampai dengan jatuh tempo  
. (lanjutan)

Pada tanggal 31 Desember 2021 dan 2020, deposito berjangka yang dijadikan sebagai jaminan tunai atas kredit yang diberikan adalah sebagai berikut:

|                             | 2021           | 2020           |
|-----------------------------|----------------|----------------|
| Pihak berelasi (Catatan 37) | 6.740          | -              |
| Pihak ketiga                | 166.179        | 126.774        |
| <b>Jumlah (Catatan 13l)</b> | <b>172.919</b> | <b>126.774</b> |

Tingkat suku bunga rata-rata per tahun adalah sebagai berikut:

|                        | 2021  | 2020  |
|------------------------|-------|-------|
| <u>Rupiah</u>          |       |       |
| Giro                   | 0,74% | 0,86% |
| Tabungan               | 1,36% | 2,12% |
| Deposito berjangka     | 4,28% | 6,56% |
| <u>Mata Uang Asing</u> |       |       |
| Giro                   | 0,19% | 0,22% |
| Deposito berjangka     | 0,80% | 1,23% |

**21. SIMPANAN DARI BANK LAIN**

Rincian simpanan dari bank lain adalah sebagai berikut:

|                    | 2021          | 2020           |
|--------------------|---------------|----------------|
| <u>Rupiah</u>      |               |                |
| Giro               | 16.217        | 13.613         |
| Deposito berjangka | 1.900         | 108.000        |
| <b>Jumlah</b>      | <b>18.117</b> | <b>121.613</b> |

a. Giro

i. Berdasarkan mata uang dan pihak

|               | 2021   | 2020   |
|---------------|--------|--------|
| <u>Rupiah</u> |        |        |
| Pihak ketiga  | 16.217 | 13.613 |

b. Deposito Berjangka

i. Berdasarkan mata uang dan pihak

|               | 2021  | 2020    |
|---------------|-------|---------|
| <u>Rupiah</u> |       |         |
| Pihak ketiga  | 1.900 | 108.000 |

ii. Berdasarkan jangka waktu

|               | 2021         | 2020           |
|---------------|--------------|----------------|
| <u>Rupiah</u> |              |                |
| 1 bulan       | 1.900        | 16.000         |
| 3 bulan       | -            | 92.000         |
| <b>Jumlah</b> | <b>1.900</b> | <b>108.000</b> |

**20. CUSTOMER DEPOSITS (continued)**

c. Time Deposits (continued)

iii By currency and party (continued)

As of December 31, 2021 and 2020, time deposits used as cash collateral for loan granted are as follows:

Related parties (Note 37)  
Third parties  
**Total (Note 13l)**

The average interest rates per annum are as follows:

Rupiah  
Demand deposits  
Savings deposits  
Time deposits  
Foreign Currencies  
Demand deposits  
Time deposits

**21. DEPOSITS FROM OTHER BANKS**

The details of deposits from other banks are as follows:

Rupiah  
Demand deposits  
Time deposits  
**Total**

a. Demand Deposits

i. By currency and party

Rupiah  
Third parties

b. Time Deposits

i. By currency and party

Rupiah  
Third parties

ii. By maturity

Rupiah  
1 month  
3 month  
**Total**

**21. SIMPANAN DARI BANK LAIN (lanjutan)**

b. Deposito Berjangka (lanjutan)

iii. Berdasarkan sisa umur sampai dengan jatuh tempo

|                     | <b>2021</b> |
|---------------------|-------------|
| <u>Rupiah</u>       |             |
| Kurang dari 1 bulan | 1.900       |

c. Tingkat suku bunga rata-rata per tahun adalah sebagai berikut:

|                    | <b>2021</b> |
|--------------------|-------------|
| <u>Rupiah</u>      |             |
| Giro               | 0,84%       |
| Deposito berjangka | 3,76%       |

Pada tanggal 31 Desember 2021 dan 2020, tidak terdapat simpanan dari bank lain yang dijadikan jaminan.

**21. DEPOSITS FROM OTHER BANKS (continued)**

b. Time Deposits (continued)

iii. Based on remaining period until maturity

|                   | <b>2020</b> |
|-------------------|-------------|
| <u>Rupiah</u>     |             |
| Less than 1 month | -           |

c. The average interest rates per annum are as follows:

|                 | <b>2020</b> |
|-----------------|-------------|
| <u>Rupiah</u>   |             |
| Demand deposits | 0,79%       |
| Time deposits   | 4,97%       |

As of December 31, 2021 and 2020, there are no deposits from other banks used as collateral.

**22. PERPAJAKAN**

a. Pajak Dibayar di Muka

Akun ini terdiri dari:

|                                              | <b>2021</b> | <b>2020</b>   |
|----------------------------------------------|-------------|---------------|
| Taksiran tagihan restitusi pajak penghasilan |             |               |
| - 2019                                       | -           | 12.380        |
| <b>Jumlah</b>                                | <b>-</b>    | <b>12.380</b> |

Pada tahun 2019 Bank melakukan penyetoran angsuran PPh Badan dari bulan Januari sampai dengan Juni 2019 dengan total sebesar Rp12.380 namun akhir tahun fiskal 2019 (sesuai SPT Tahunan Badan tanggal 11 Juni 2020) bank mengalami rugi fiskal sebesar Rp128.610 sehingga Bank lebih bayar PPh Badan. Atas kelebihan pembayaran pajak dimuka tersebut Bank mengajukan restitusi.

Pada tanggal 16 Oktober 2020, bank menerima surat pemberitahuan pemeriksaan lapangan untuk tahun pajak 2019. Atas pemeriksaan untuk tahun pajak 2019 tersebut, Direktorat Jenderal Pajak berdasarkan Surat Ketetapan Pajak Lebih Bayar (SKPLB) tanggal 9 Juni 2021 serta Surat Ketetapan Pajak Kurang Bayar (SKPKB) dan Surat Tagihan Pajak (STP) tanggal 24 Juni 2021, menetapkan kelebihan dan kekurangan pembayaran pajak dengan perincian:

- Kelebihan pembayaran pajak, PPh Badan sebesar Rp12.380
- Kekurangan pembayaran pajak, PPh Pasal 21 sebesar Rp205
- Kekurangan pembayaran pajak, PPN sebesar Rp1.929.

**22. TAXATION**

a. Prepaid Taxes

This account consists of:

|                                        |  |
|----------------------------------------|--|
| Estimated claims for income tax refund |  |
| - 2019                                 |  |
| <b>Total</b>                           |  |

In 2019 the Bank deposited Corporate Income Tax installments from January to June 2019 with a total of Rp12,380 but at the end of the 2019 fiscal year (according to the Corporate Annual SPT dated June 11, 2020) the bank experienced a fiscal loss of Rp128,610 so the Bank overpaid PPh Body. For the overpayment of the upfront tax, the Bank submits a refund.

On October 16, 2020, the bank received a notification letter for the field inspection for the 2019 fiscal year. For the audit for the 2019 fiscal year, the Directorate General of Taxes based on the Overpaid Tax Assessment Letter (SKPLB) dated 9 June 2021 and the Underpaid Tax Assessment Letter (SKPKB) and Tax Collection Letter (STP) dated June 24, 2021, stipulating the excess and underpayment of tax payments with the following details:

- Overpayment of tax, corporate income tax of Rp12,380
- Lack of tax payment, Article 21 Income Tax of Rp205
- Lack of tax payment, VAT of Rp1,929.

**22. PERPAJAKAN (lanjutan)**

**a. Pajak Dibayar di Muka (lanjutan)**

Bank telah melakukan pembayaran sebagian atas SKPKB dan STP sebesar Rp1.385 pada tanggal 23 Juli 2021. Atas SKPLB setelah dikurangi dengan kekurangan pembayaran SKPKB dan STP sebesar Rp749, Bank telah menerima restitusi pajak melalui penerimaan kas pada tanggal 29 Juli 2021 sebesar Rp11.631.

**b. Utang Pajak**

|                         | 2021          | 2020         |
|-------------------------|---------------|--------------|
| Pajak Penghasilan       |               |              |
| Pasal 4 (2)             | 9.360         | 8.279        |
| Pasal 21                | 2.134         | 789          |
| Pasal 23                | 265           | 211          |
| Pasal 26                | 37            | 49           |
| Sub jumlah              | 11.796        | 9.328        |
| Pajak Pertambahan Nilai | 66            | 36           |
| <b>Jumlah</b>           | <b>11.862</b> | <b>9.364</b> |

**c. Pajak Penghasilan**

Pada tanggal 31 Maret 2020, Pemerintah menerbitkan Peraturan Pemerintah Pengganti Undang-Undang (Perpu) Republik Indonesia No. 1 Tahun 2020 yang telah menjadi Undang-Undang (UU) No. 2 Tahun 2020, serta menetapkan Peraturan Pemerintah (PP) No. 30 Tahun 2020 tentang Penurunan Tarif Pajak Penghasilan bagi Wajib Pajak Badan Dalam Negeri yang Berbentuk Perseroan Terbuka dan berlaku sejak tanggal 19 Juni 2020. Aturan tersebut menetapkan penurunan tarif pajak penghasilan wajib pajak badan dalam negeri dan bentuk usaha tetap dari semula 25% menjadi 22% untuk tahun pajak 2020 dan 2021 dan 20% mulai tahun pajak 2022 dan seterusnya.

Pada tanggal 29 Oktober 2021, Pemerintah menerbitkan Undang-Undang Republik Indonesia No. 7 Tahun 2021 tentang Harmonisasi Peraturan Perpajakan. Aturan tersebut menetapkan tarif pajak penghasilan wajib pajak dalam negeri dan bentuk usaha tetap sebesar 22% yang mulai berlaku pada tahun pajak 2022 dan seterusnya. Dengan demikian, penetapan tarif pajak sebelumnya sebesar 20% menjadi tidak berlaku setelah Undang-Undang ini disahkan.

**22. TAXATION (continued)**

**a. Prepaid Taxes (continued)**

The Bank has partially paid the SKPKB and STP amounting to Rp1,385 on July 23, 2021. For the SKPLB after deducting the underpayment of SKPKB and STP of Rp749, the Bank has received a tax refund through cash receipts on July 29, 2021 amounting to Rp11,631.

**b. Taxes Payable**

Income Tax  
Article 4 (2)  
Article 21  
Article 23  
Article 26  
Sub total  
Value Added Tax  
**Total**

**c. Income Tax**

On 31 March 2020, the Government issue Government Regulation in Lieu of Law (Perpu) of the Republic of Indonesia No. 1 year 2020 which has become Law (UU) No. 2 year 2020, as well as stipulated Government Regulation (PP) No. 30 year 2020 concerning Tariff Reduction for Domestic Public Companies Taxpayers and effective since 19 June 2020. The regulation has stipulated the reduction in the income tax rates for domestic corporate taxpayers and business establishments from 25% to 22% for Fiscal Year 2020 and 2021 and 20% for the Fiscal Year 2022 onwards.

On 29 October 2021, the Government issue Law of the Republic of Indonesia No.7 year 2021 concerning Harmonization of Tax Regulations. The regulation has stipulated the income tax rate for domestic taxpayers and business establishments of 22% which will be effective from the Fiscal Year 2022 onwards, and a further reduction of the tax rate by 3% for domestic taxpayers who meet certain requirements. Hence, the previously tax rate determination of 20% will be invalid after the ratification of this Law.

**22. PERPAJAKAN (lanjutan)**

**c. Pajak Penghasilan (lanjutan)**

Untuk tahun pajak 2021 dan 2020, berdasarkan Pasal 3 dari Peraturan Pemerintah No. 30 tahun 2020 tentang Penurunan Tarif Pajak Penghasilan ("PPh") bagi Wajib Pajak Badan Dalam Negeri Yang Berbentuk Perseroan Terbuka, Wajib Pajak dapat memperoleh penurunan tarif PPh sebesar 3% (tiga persen) lebih rendah dari tarif PPh Wajib Pajak Badan dalam negeri sebagaimana diatur dalam Undang-undang Perpajakan tersebut diatas apabila memenuhi tambahan kriteria sebagai berikut:

1. Jumlah kepemilikan saham publiknya 40% (empat puluh persen) atau lebih dari keseluruhan saham yang disetor dan saham tersebut dimiliki paling sedikit oleh 300 (tiga ratus) pihak.
2. Masing-masing pihak yang dimaksud di atas hanya boleh memiliki saham kurang dari 5% (lima persen) dari keseluruhan saham yang disetor.
3. Masing-masing pihak yang dimaksud di atas hanya boleh memiliki saham kurang dari 5% (lima persen) dari keseluruhan saham yang disetor.
4. Pihak-pihak yang memenuhi persyaratan 300 (tiga ratus) pihak dan 5% (lima persen) sebagaimana di atas, tidak termasuk: Wajib Pajak Perseroan Terbuka yang membeli kembali sahamnya; dan/atau yang memiliki hubungan istimewa sebagaimana diatur dalam Undang-Undang Pajak Penghasilan dengan Wajib Pajak Perseroan Terbuka (tercermin dari kepemilikan saham oleh pengendali dan/atau pemegang saham utama).

Pajak penghasilan badan PT Bank Artha Graha Internasional Tbk untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2021 dan 2020 telah dihitung dengan menggunakan tarif pajak 19%.

Manfaat (beban) pajak penghasilan terdiri dari:

|                                         | 2021          | 2020           |
|-----------------------------------------|---------------|----------------|
| Pajak kini                              |               |                |
| Tahun berjalan                          | -             | -              |
| Pajak tangguhan                         |               |                |
| Tahun berjalan                          | 35.397        | (9.051)        |
| <b>Beban pajak penghasilan – bersih</b> | <b>35.397</b> | <b>(9.051)</b> |

**22. TAXATION (continued)**

**c. Income Tax (continued)**

For the fiscal year 2021 and 2020, based on Article 3 of Government Regulation No. 30 year 2020 regarding the Decrease in Income Tax Rates ("PPh") for Domestic Corporate Tax Payers in the Form of Public Companies, tax payers can obtain a reduction in the PPh rate of 3% (three percent) lower than the rate of domestic corporate tax payers as regulated in the Taxation Law, if it meets the following additional criteria:

1. The public owned 40% (forty percent) or more of the total paid up shares and those shares are owned by at least 300 (three hundred) parties.
2. Each party can only own less than 5% (five percent) of total paid-up shares.
3. The tax payer should fulfill the above mentioned criteria at least within 6 (six) months (183 (one hundred and eighty three) calendar days) in 1 (one) fiscal year.
4. Parties that meet the requirements of 300 (three hundred) parties and 5% (five percent) as stated above, do not include: Public Company Tax Payers who buy back their shares; and/or Those who have a special relationship as stipulated in the Income Tax Law with Public Company Tax Payers (reflected in: share ownership by the controlling party and/or major shareholder).

PT Bank Artha Graha Internasional Tbk corporate income tax for the year ended 31 December 2021 and 2020 are calculated using the tax rate of 19%

Income tax benefit (expense) consists of:

|                                 |
|---------------------------------|
| Current tax                     |
| Current year                    |
| Deferred tax                    |
| Current year                    |
| <b>Income tax expense – net</b> |



22. PERPAJAKAN (lanjutan)

c. Pajak Penghasilan (lanjutan)

Pajak kini

Rekonsiliasi antara laba sebelum manfaat (beban) pajak penghasilan menurut laporan laba rugi dan penghasilan komprehensif lain dengan laba kena pajak Bank untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

|                                                                                                            | 2021           | 2020             |
|------------------------------------------------------------------------------------------------------------|----------------|------------------|
| Laba sebelum manfaat (beban) pajak penghasilan menurut laporan laba rugi dan penghasilan komprehensif lain | (203.460)      | 30.422           |
| Beda temporer:                                                                                             |                |                  |
| Penyisihan imbalan pasca kerja karyawan                                                                    | (46.462)       | 11.849           |
| Amortisasi Aset tak berwujud                                                                               | -              | (3.050)          |
| Pemulihan kerugian penurunan nilai aset keuangan dan non-keuangan                                          | 393.490        | (746.105)        |
| Beda tetap:                                                                                                |                |                  |
| Sumbangan                                                                                                  | 5.059          | 5.095            |
| Lain-lain                                                                                                  | 12.102         | 12.117           |
| <b>Taksiran laba (rugi) kena pajak</b>                                                                     | <b>160.729</b> | <b>(689.672)</b> |
| Beban pajak penghasilan kini                                                                               | -              | -                |
| Dikurangi:                                                                                                 |                |                  |
| Pajak penghasilan pasal 25                                                                                 | -              | -                |
| <b>Pajak penghasilan badan</b>                                                                             | <b>-</b>       | <b>-</b>         |

Laba kena pajak hasil rekonsiliasi untuk tahun yang berakhir pada tanggal 31 Desember 2021 akan digunakan sebagai dasar dalam pengisian Surat Pemberitahuan (SPT) Tahunan PPh Badan Bank.

Perhitungan laba kena pajak hasil rekonsiliasi untuk tahun yang berakhir pada tanggal 31 Desember 2021 telah sesuai dengan SPT yang disampaikan ke Kantor Pelayanan Pajak.

Rekonsiliasi antara beban pajak penghasilan yang dihitung dengan menggunakan tarif pajak sebesar 19% untuk tahun 2021 dan 2020 atas laba sebelum manfaat (beban) pajak penghasilan dengan beban pajak penghasilan sebagaimana yang disajikan dalam laporan laba rugi dan penghasilan komprehensif lain adalah sebagai berikut:

22. TAXATION (continued)

c. Income Tax (continued)

Current tax

The reconciliation between income before income tax benefit (expense) as shown in the statement of profit or loss and other comprehensive income with the Bank's taxable income for the years ended December 31, 2021 and 2020 are as follows:

|                                                                                                           |
|-----------------------------------------------------------------------------------------------------------|
| Income before income tax benefit (expense) per statement of profit or loss and other comprehensive income |
| Temporary differences:                                                                                    |
| Provision for post-employment benefits                                                                    |
| Amortization of intangible asset                                                                          |
| Reversal of impairment losses on financial and non-financial assets                                       |
| Permanent differences:                                                                                    |
| Donation                                                                                                  |
| Others                                                                                                    |
| <b>Estimated taxable income (loss)</b>                                                                    |
| Current tax expense                                                                                       |
| Less:                                                                                                     |
| Prepaid income tax article 25                                                                             |
| <b>Corporate Income tax</b>                                                                               |

Taxable income which is resulted from reconciliation for the year ended December 31, 2021 will be used as basis in submission of the Bank's Annual Corporate Income Tax Return (SPT).

The calculation of taxable income which is resulted from reconciliation for the year ended December 31, 2021 is in accordance with SPT which is reported to the Tax Office.

The reconciliation between income tax expense computed using the prevailing tax rate of 19% for 2021 and 2020 on income before income tax benefit (expense) and income tax expense as presented in the statements of profit or loss and other comprehensive income is as follows:

22. PERPAJAKAN (lanjutan)

c. Pajak Penghasilan (lanjutan)

Pajak kini (lanjutan)

|                                                                                                            | 2021          | 2020           |
|------------------------------------------------------------------------------------------------------------|---------------|----------------|
| Laba sebelum manfaat (beban) pajak penghasilan menurut laporan laba rugi dan penghasilan komprehensif lain | (203.460)     | 30.422         |
| Beban pajak penghasilan dengan tarif pajak yang berlaku                                                    | 38.657        | (5.780)        |
| Pengaruh pajak atas beda tetap pada tarif pajak yang berlaku                                               | (3.260)       | (3.271)        |
| <b>Beban pajak penghasilan – bersih</b>                                                                    | <b>35.397</b> | <b>(9.051)</b> |

Berdasarkan Undang-Undang Perpajakan yang berlaku di Indonesia, Bank menghitung, menetapkan, dan membayar sendiri besarnya jumlah pajak yang terhutang. Direktorat Jenderal Pajak (DJP) dapat menetapkan atau mengubah liabilitas pajak dalam batas waktu 5 (lima) tahun sejak saat terutangnya pajak.

Pajak tangguhan

Pajak tangguhan dihitung berdasarkan pengaruh dari perbedaan temporer antara jumlah tercatat aset dan liabilitas menurut laporan keuangan dengan dasar korfis pengenaan pajak aset dan liabilitas.

Rincian aset (liabilitas) pajak tangguhan Bank pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

22. TAXATION (continued)

c. Income Tax (continued)

Current tax (continued)

Income before income tax benefit (expense) per statement of profit or loss and other comprehensive income

Income tax expense based on the applicable tax rates

Tax effects on permanent differences at the applicable tax rate

**Income tax expense – net**

Under the Taxation Laws in Indonesia, the Bank submits tax returns on the basis of self assessment. The Directorate General of Tax (DGT) may assess or amend taxes payable within 5 (five) years since the tax becomes due.

Deferred tax

Deferred income tax is calculated based on the temporary differences between the tax base of assets and liabilities and its carrying value for financial reporting purposes.

The details of the Bank's deferred tax assets (liabilities) as of December 31, 2021 and 2020 is as follows:

|                                                                                                                                              | 2021               |                                                                                                  |                                                                                                             |                      |                                                                                              |
|----------------------------------------------------------------------------------------------------------------------------------------------|--------------------|--------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|----------------------|----------------------------------------------------------------------------------------------|
|                                                                                                                                              | 1 Jan/ Jan 1, 2021 | Dikreditkan (dibebankan) ke Laporan Laba Rugi/ Credited (charged) to Statement of Profit or Loss | Dikreditkan (Dibebankan) ke Penghasilan Komprehensif Lain/ Credited (Charged) to Other Comprehensive Income | 31 Des/ Dec 31, 2021 |                                                                                              |
| Rugi fiskal                                                                                                                                  | 155.474            | (30.538)                                                                                         | -                                                                                                           | 124.936              | Fiscal loss                                                                                  |
| Liabilitas imbalan pasca kerja                                                                                                               | 46.032             | (8.828)                                                                                          | (7.987)                                                                                                     | 29.217               | Post employment benefits liability                                                           |
| CKPN                                                                                                                                         | 103.392            | 74.763                                                                                           | -                                                                                                           | 178.155              | CKPN                                                                                         |
| Penyusutan aset tetap                                                                                                                        | 411                | -                                                                                                | -                                                                                                           | 411                  | Depreciation of fixed assets                                                                 |
| Amortisasi aset takberwujud                                                                                                                  | (7.199)            | -                                                                                                | -                                                                                                           | (7.199)              | Amortization of intangible asset                                                             |
| (Kerugian)/ Keuntungan dari perubahan nilai aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain dikurangi pajak | (9.563)            | -                                                                                                | 1.984                                                                                                       | (7.579)              | (Loss)/ Gain on changes in value of financial assets at other comprehensive income after tax |
| <b>Jumlah</b>                                                                                                                                | <b>288.547</b>     | <b>35.397</b>                                                                                    | <b>(6.003)</b>                                                                                              | <b>317.941</b>       | <b>Total</b>                                                                                 |

22. PERPAJAKAN (lanjutan)

c. Pajak Penghasilan (lanjutan)

Pajak tangguhan (lanjutan)

|                                                                                                                                                                               | 2020                             |                                                                                                                       |                                                                                                                                        |                                                                                  |                                                                               |                                      |                                                                                                                   |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|-----------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------|-------------------------------------------------------------------------------|--------------------------------------|-------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                                               | 1 Januari/<br>January 1,<br>2020 | Dikreditkan<br>(dibebankan)<br>ke Laporan<br>Laba Rugi/<br>Credited<br>(charged) to<br>Statement of<br>Profit or Loss | Dikreditkan<br>(Dibebankan)<br>ke Penghasilan<br>Komprehensif<br>Lain/<br>Credited<br>(Charged) to<br>Other<br>Comprehensive<br>Income | Dampak<br>penerapan<br>PSAK 71/<br>Impact of<br>implement<br>ation of<br>SFAS 71 | Dampak<br>perubahan<br>tarif<br>pajak/<br>Effect of<br>changes in<br>tax rate | 31 Desember/<br>December 31,<br>2020 |                                                                                                                   |
| Rugi fiskal                                                                                                                                                                   | 25.722                           | 131.038                                                                                                               | -                                                                                                                                      | -                                                                                | (1.286)                                                                       | 155.474                              | Fiscal loss                                                                                                       |
| Liabilitas<br>imbalance pasca<br>kerja                                                                                                                                        | 48.119                           | 2.251                                                                                                                 | (1.932)                                                                                                                                | -                                                                                | (2.406)                                                                       | 46.032                               | Post employment<br>benefits liability                                                                             |
| CKPN                                                                                                                                                                          | -                                | (141.760)                                                                                                             | -                                                                                                                                      | 245.152                                                                          | -                                                                             | 103.392                              | CKPN                                                                                                              |
| Penyusutan<br>aset tetap                                                                                                                                                      | 433                              | -                                                                                                                     | -                                                                                                                                      | -                                                                                | (22)                                                                          | 411                                  | Depreciation of<br>fixed assets                                                                                   |
| Amortisasi aset<br>takberwujud                                                                                                                                                | (6.968)                          | (580)                                                                                                                 | -                                                                                                                                      | -                                                                                | 349                                                                           | (7.199)                              | Amortization of<br>intangible<br>asset                                                                            |
| (Kerugian)/<br>Keuntungan<br>dari perubahan<br>nilai aset<br>keuangan<br>yang diukur<br>pada nilai<br>wajar melalui<br>penghasilan<br>komprehensif<br>lain dikurangi<br>pajak | 353                              | -                                                                                                                     | (9.898)                                                                                                                                | -                                                                                | (18)                                                                          | (9.563)                              | (Loss)/ Gain on<br>changes in<br>value of<br>financial<br>assets at other<br>comprehensive<br>income after<br>tax |
| <b>Jumlah</b>                                                                                                                                                                 | <b>67.659</b>                    | <b>(9.051)</b>                                                                                                        | <b>(11.830)</b>                                                                                                                        | <b>245.152</b>                                                                   | <b>(3.383)</b>                                                                | <b>288.547</b>                       | <b>Total</b>                                                                                                      |

Aset pajak tangguhan diakui apabila besar kemungkinan bahwa jumlah penghasilan kena pajak pada masa mendatang akan memadai untuk dikompensasi dengan perbedaan temporer yang dapat dikurangkan. Manajemen berkeyakinan bahwa aset pajak tangguhan dapat dimanfaatkan di masa mendatang.

Deferred tax assets are recognized to the extent that the amount of taxable income in the future will be available against which the deductible temporary differences. Management believes that the deferred tax assets can be utilized in the future.

23. BUNGA MASIH HARUS DIBAYAR

Rincian bunga masih harus dibayar adalah sebagai berikut:

|                           | 2021                                                                                                |                                        | 2020                                                                                                |                                        |
|---------------------------|-----------------------------------------------------------------------------------------------------|----------------------------------------|-----------------------------------------------------------------------------------------------------|----------------------------------------|
|                           | Jumlah nosional mata uang asing (angka penuh)/<br>Notional amount of foreign currency (full amount) |                                        | Jumlah nosional mata uang asing (angka penuh)/<br>Notional amount of foreign currency (full amount) |                                        |
|                           |                                                                                                     | Ekuivalen Rupiah/<br>Equivalent Rupiah |                                                                                                     | Ekuivalen Rupiah/<br>Equivalent Rupiah |
| <b>Rupiah</b>             |                                                                                                     |                                        |                                                                                                     |                                        |
| Simpanan nasabah          |                                                                                                     |                                        |                                                                                                     |                                        |
| Bunga deposito berjangka  |                                                                                                     | 22.790                                 |                                                                                                     | 73.563                                 |
| Bunga tabungan            |                                                                                                     | 1                                      |                                                                                                     | -                                      |
| Simpanan dari bank lain   |                                                                                                     |                                        |                                                                                                     |                                        |
| Bunga deposito berjangka  |                                                                                                     | -                                      |                                                                                                     | 161                                    |
| LTN Subordinasi I tahap I |                                                                                                     | 104                                    |                                                                                                     | 104                                    |
| Sub jumlah                |                                                                                                     | 22.895                                 |                                                                                                     | 73.828                                 |
| <b>Mata Uang Asing</b>    |                                                                                                     |                                        |                                                                                                     |                                        |
| Simpanan nasabah          |                                                                                                     |                                        |                                                                                                     |                                        |
| Bunga deposito berjangka  | USD                                                                                                 | 76.332                                 | 1.088                                                                                               | USD 34.614                             |
|                           | SGD                                                                                                 | 10.661                                 | 113                                                                                                 | SGD 19.167                             |
| Sub jumlah                |                                                                                                     | 1.201                                  |                                                                                                     | 675                                    |
| <b>Jumlah</b>             |                                                                                                     | <b>24.096</b>                          |                                                                                                     | <b>74.503</b>                          |

24. BEBAN AKRUAL DAN LIABILITAS LAIN-LAIN

Rincian beban akrual dan liabilitas lain-lain adalah sebagai berikut:

|                             | 2021           | 2020           |
|-----------------------------|----------------|----------------|
| <b>Pihak ketiga</b>         |                |                |
| <b>Rupiah</b>               |                |                |
| Operasional                 | 119.133        | 283.718        |
| Utang lain-lain             | 283.754        | 271.154        |
| Pendapatan diterima di muka | 11.711         | 32.057         |
| Setoran jaminan             | 8.097          | 6.897          |
| Gaji dan tunjangan          | 6.476          | 2.297          |
| Lain-lain                   | 6.899          | 13.157         |
| Sub jumlah                  | 436.070        | 609.280        |
|                             | <b>2021</b>    | <b>2020</b>    |
| <b>Mata Uang Asing</b>      |                |                |
| Operasional                 | 792            | 781            |
| Setoran jaminan             | 92             | 397            |
| Pendapatan diterima di muka | 3.420          | -              |
| Sub jumlah                  | 4.304          | 1.178          |
| <b>Jumlah</b>               | <b>440.374</b> | <b>610.458</b> |

Setoran jaminan terutama merupakan setoran jaminan dari debitur untuk penyelesaian kredit.

Beban akrual operasional terutama terdiri dari beban akrual listrik, telepon, air, sewa, pemeliharaan, keamanan dan operasional lainnya.

Utang lain-lain merupakan fasilitas pinjaman yang diterima dari PT Sarana Multigriya Financial dalam rangka penyaluran KPR Sejahtera bagi masyarakat berpenghasilan rendah berdasarkan surat perjanjian No:121/PP/SMF-BANKARTHAGRAHA/VIII/2018 dengan jangka waktu paling lama 15 tahun.

23. ACCRUED INTEREST PAYABLES

The details of accrued interest payables are as follows:

|                            |
|----------------------------|
| <b>Rupiah</b>              |
| Deposits from customers    |
| Interest on time deposits  |
| Saving deposits            |
| Deposits from other banks  |
| Interest on time deposits  |
| Subordinated LTN I stage I |
| Sub total                  |
| <b>Foreign Currencies</b>  |
| Deposits from customers    |
| Interest on time deposits  |
| <b>Sub total</b>           |
| <b>Total</b>               |

24. ACCRUED EXPENSES AND OTHER LIABILITIES

The details of accrued expenses and other liabilities are as follows:

|                           |
|---------------------------|
| <b>Third parties</b>      |
| <b>Rupiah</b>             |
| Operational               |
| Other payables            |
| Unearned revenues         |
| Guarantee deposits        |
| Salaries and allowances   |
| Others                    |
| Sub total                 |
| <b>Foreign Currencies</b> |
| Operational               |
| Guarantee deposits        |
| Unearned revenues         |
| Sub total                 |
| <b>Total</b>              |

Guarantee deposits mainly represent deposit from debtor to settle the loan.

Operational accrued expenses represent accrued expenses of electricity, telephone, water, rent, maintenance, security and other operationals.

Others payable represent loans received from PT Sarana Multigriya Financial in the framework distribution of KPR Sejahtera for low income society based on agreement letter No:121/PP/SMF-BANKARTHAGRAHA/VIII/2018 with the longest period of time 15 years.

**25. LIABILITAS IMBALAN PASCA KERJA**

Bank memberikan imbalan pasca kerja kepada karyawan tetap yang telah mencapai usia pensiun normal pada umur 55 tahun sesuai dengan Undang-Undang Ketenagakerjaan No. 13/2003 tanggal 25 Maret 2003 dan mengakui liabilitas imbalan pasca kerja sesuai dengan PSAK 24 (Revisi 2013), "Imbalan Kerja". Imbalan pasca kerja tersebut tidak didanai. Jumlah karyawan Bank yang berhak atas imbalan pasca kerja tersebut pada tanggal 31 Desember 2020 yakni sejumlah 1.780 karyawan.

Bank memberikan imbalan pasca kerja kepada karyawan tetap yang telah mencapai usia pensiun normal pada umur 55 tahun berdasarkan Omnibus Law No. 11 Tahun 2020 dan PP No. 35 Tahun 2021 dan mengakui liabilitas imbalan pasca kerja sesuai dengan PSAK 24 (Revisi 2013) dengan mempertimbangkan amandemen PSAK 24 tahun 2015 dan sedikit penyesuaian PSAK 24 tahun 2016. Jumlah karyawan Bank yang berhak atas imbalan pasca kerja tersebut pada tanggal 31 Desember 2021 yakni sejumlah 1.440 karyawan.

Tabel di bawah ini merupakan ringkasan komponen beban imbalan pasca kerja yang diakui pada laporan laba rugi dan penghasilan komprehensif lain dan liabilitas imbalan pasca kerja yang dicatat pada laporan posisi keuangan, yang dihitung dengan menggunakan metode "Projected Unit Credit" oleh aktuaris independen, Kantor Konsultan Aktuaria Agus Susanto, sesuai dengan laporannya tertanggal 18 Februari 2022 dan PT Dian Artha Tama tanggal 19 Maret 2021 untuk tahun yang berakhir pada tanggal 31 Desember 2021 dan 2020.

**a. Beban Imbalan Pasca Kerja**

|                         | 2021           | 2020          |
|-------------------------|----------------|---------------|
| Biaya bunga             | 11.206         | 18.517        |
| Biaya jasa kini         | 15.748         | 18.285        |
| Biaya layanan masa lalu | (36.034)       | -             |
| <b>Jumlah</b>           | <b>(9.080)</b> | <b>36.802</b> |

**b. Liabilitas Imbalan Pasca Kerja**

|                                    | 2021    | 2020    |
|------------------------------------|---------|---------|
| Nilai kini kewajiban imbalan pasti | 153.778 | 242.279 |

Perubahan nilai kini kewajiban imbalan pasti pada tahun berjalan adalah sebagai berikut:

|                                 | 2021           | 2020           |
|---------------------------------|----------------|----------------|
| Saldo awal tahun                | 242.279        | 240.599        |
| Biaya jasa kini                 | 15.748         | 18.285         |
| Biaya bunga                     | 11.206         | 18.517         |
| Kerugian (keuntungan) aktuarial | (42.038)       | (10.168)       |
| Pembayaran manfaat              | (37.383)       | (24.954)       |
| Biaya layanan masa lalu         | (36.034)       | -              |
| <b>Saldo akhir tahun</b>        | <b>153.778</b> | <b>242.279</b> |

**25. POST-EMPLOYMENT BENEFITS LIABILITY**

The Bank provides post-employment benefits to permanent employees who have reached normal retirement age of 55 years in accordance with the Labor Law No. 13/2003 dated March 25, 2003 and recognizes post-employment benefit obligations in accordance with SFAS 24 (Revised 2013), "Employee Benefits". Post-employment benefits are unfunded. The number of employees of the Bank that entitled to post-employment benefits on the date as of December 31, 2020 are 1,780 employees.

The Bank provides post-employment benefits to permanent employees who have reached normal retirement age of 55 years in accordance with the Omnibus Law No. 11 in 2020 and Government regulation No. 35 in 2021 and recognizes post-employment benefit obligations in accordance with SFAS 24 (Revised 2013), considering amendment SFAS 24 in 2015 and minor adjustment of SFAS 24 in 2021. The number of employees of the Bank that entitled to post-employment benefits on the date as of December 31, 2021 are 1,440 employees.

The following tables summarize the components of post-employment benefits expense recognized in the statement of profit or loss and other comprehensive income and post-employment benefits liability recognized in the statement of financial position as determined using the "Projected Unit Credit" method by an independent actuary, Actuarial Consulting Office of Agus Susanto, based on its reports dated February 18, 2022 and PT Dian Artha Tama dated March 19, 2021 for the year ended December 31, 2021 and 2020.

**a. Post-Employment Benefits Expense**

Interest cost  
Current service cost  
Past service cost  
**Total**

**b. Post-Employment Benefits Liability**

Present value of defined benefits obligation

The changes in the present value of defined benefits obligation in the current year are as follows:

Balance at beginning of year  
Current service cost  
Interest cost  
Actuarial losses (gains)  
Benefits payment  
Past service cost  
**Balance at end of year**

25. LIABILITAS IMBALAN PASCA KERJA (lanjutan)

b. Liabilitas Imbalan Pasca Kerja (lanjutan)

Perubahan liabilitas imbalan pasca kerja pada tahun berjalan adalah sebagai berikut:

|                                        | 2021           | 2020           |
|----------------------------------------|----------------|----------------|
| Saldo awal tahun                       | 242.279        | 240.599        |
| Beban imbalan pasca kerja (Catatan 31) | (9.080)        | 36.802         |
| Pembayaran manfaat                     | (37.383)       | (24.954)       |
| Keuntungan aktuarial                   | (42.038)       | (10.168)       |
| <b>Saldo akhir tahun</b>               | <b>153.778</b> | <b>242.279</b> |

Perubahan pengukuran kembali kerugian aktuarial pada tahun berjalan adalah sebagai berikut:

|                          | 2021          | 2020          |
|--------------------------|---------------|---------------|
| Saldo awal tahun         | 15.801        | 5.633         |
| Keuntungan aktuarial     | 42.038        | 10.168        |
| <b>Saldo akhir tahun</b> | <b>57.839</b> | <b>15.801</b> |

Asumsi-asumsi utama yang digunakan dalam menghitung liabilitas imbalan pasca kerja pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

|                       | 2021                   |
|-----------------------|------------------------|
| Usia pensiun normal   | 55 tahun/years         |
| Tingkat mortalita     | TMI-IV (2019)          |
| Tingkat kenaikan gaji | 7% per tahun/per annum |
| Tingkat bunga         | 7% per tahun/per annum |

Rincian nilai kini kewajiban imbalan pasti, defisit program dan penyesuaian pengalaman yang timbul pada liabilitas program untuk tahun yang berakhir pada tanggal 31 Desember 2021 dan empat periode tahunan sebelumnya adalah sebagai berikut:

|                                                | 2021    | 2020    |
|------------------------------------------------|---------|---------|
| Nilai kini kewajiban imbalan pasti             | 153.778 | 242.279 |
| Defisit program                                | 153.778 | 242.279 |
| Penyesuaian pengalaman pada liabilitas program | 37.124  | 23.868  |

Tabel berikut menunjukkan analisis sensitivitas atas kemungkinan perubahan tingkat suku bunga pasar, dengan variabel lain dianggap tetap, terhadap nilai kini kewajiban imbalan pasti dan biaya jasa kini pada tanggal 31 Desember 2021 dan 2020:

25. POST-EMPLOYMENT BENEFITS LIABILITY (continued)

b. Post-Employment Benefits Liability (continued)

The changes in post-employment benefits liability in the current year are as follows:

|                                            | 2021           | 2020           |
|--------------------------------------------|----------------|----------------|
| Balance at beginning of year               | 242.279        | 240.599        |
| Post-employment benefits expense (Note 31) | (9.080)        | 36.802         |
| Benefits payment                           | (37.383)       | (24.954)       |
| Actuarial gains                            | (42.038)       | (10.168)       |
| <b>Balance at end of year</b>              | <b>153.778</b> | <b>242.279</b> |

The changes in remeasurement on actuarial losses in the current year are as follows:

|                               | 2021          | 2020          |
|-------------------------------|---------------|---------------|
| Balance at beginning of year  | 15.801        | 5.633         |
| Actuarial gains               | 42.038        | 10.168        |
| <b>Balance at end of year</b> | <b>57.839</b> | <b>15.801</b> |

The principal assumptions used to determine post-employment benefits liability as of December 31, 2021 and 2020 are as follows:

|                       | 2021                      |
|-----------------------|---------------------------|
| Normal retirement age | 55 tahun/years            |
| Mortality rate        | TMI-IV (2019)             |
| Salary increase rate  | 7% per tahun/per annum    |
| Interest rate         | 6,50% per tahun/per annum |

The details of the present value of defined benefits obligation, deficit program and experience adjustments arising on the plan liabilities for the year ended December 31, 2021 and the previous four years are as follows:

|                                              | 2021    | 2020    | 2019    | 2018    | 2017    |
|----------------------------------------------|---------|---------|---------|---------|---------|
| Present value of defined benefits obligation | 153.778 | 242.279 | 240.599 | 268.284 | 297.153 |
| Deficit program                              | 153.778 | 242.279 | 240.599 | 268.284 | 297.153 |
| Experience adjustments on plan liabilities   | 37.124  | 23.868  | 9.397   | 23.759  | 3.332   |

The following table demonstrates the sensitivity analysis to a reasonably possible change in market interest rates, with all other variables held constant, of the present value of defined benefit obligation and current service cost as of December 31, 2021 and 2020:

25. LIABILITAS IMBALAN PASCA KERJA (lanjutan)

b. Liabilitas Imbalan Pasca Kerja (lanjutan)

|                                    | 2021    |
|------------------------------------|---------|
| Kenaikan suku bunga 1%             |         |
| Nilai kini kewajiban imbalan pasti | 144.816 |
| Biaya jasa kini                    | 26.115  |
| Penurunan suku bunga 1%            |         |
| Nilai kini kewajiban imbalan pasti | 163.932 |
| Biaya jasa kini                    | 27.928  |

Rata-rata durasi kewajiban imbalan pasti adalah 10 (sepuluh) tahun.

Perkiraan analisis jatuh tempo atas nilai kini kewajiban imbalan pasti pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

|                          | 2021           |
|--------------------------|----------------|
| Kurang dari 1 tahun      | 24.016         |
| 1 sampai dengan 5 tahun  | 47.106         |
| 5 sampai dengan 10 tahun | 37.479         |
| Lebih dari 10 tahun      | 45.177         |
| <b>Jumlah</b>            | <b>153.778</b> |

Manajemen telah mereviu asumsi yang digunakan dan berkeyakinan bahwa asumsi tersebut memadai. Manajemen berkeyakinan bahwa saldo liabilitas imbalan pasca kerja tersebut telah memadai untuk menutupi kewajiban Bank kepada karyawannya sesuai dengan yang diisyaratkan oleh Omnibus Law No. 11 Tahun 2020 dan PP No. 35 Tahun 2021 untuk yang berakhir tanggal 31 Desember 2021 dan berdasarkan Undang-Undang Ketenagakerjaan No. 13/2003 tanggal 25 Maret 2003 untuk tanggal 31 Desember 2020.

25. POST-EMPLOYMENT BENEFITS LIABILITY (continued)

b. Post-Employment Benefits Liability (continued)

|  | 2020    |                                             |
|--|---------|---------------------------------------------|
|  | 228.470 | Increase in interest rate of 1%             |
|  |         | Present value of defined benefit obligation |
|  | 35.404  | Current service cost                        |
|  |         | Decrease in interest rate of 1%             |
|  | 257.948 | Present value of defined benefit obligation |
|  | 38.437  | Current service cost                        |

The average duration of the defined benefit obligation is 10 (ten) years.

Expected maturity analysis of present value of defined benefits obligation as of December 31, 2021 and 2020 is as follows:

|              | 2020           |                    |
|--------------|----------------|--------------------|
|              | 40.252         | Less than 1 year   |
|              | 79.028         | 1 up to 5 years    |
|              | 58.790         | 5 up to 10 years   |
|              | 64.209         | More than 10 years |
| <b>Total</b> | <b>242.279</b> | <b>Total</b>       |

The management has reviewed the assumptions used and believed that these assumptions are adequate. Management believes that the balance of post-employment benefits liability is adequate to cover the Bank's liability for its employees in accordance with the Omnibus Law No. 11 in 2020 and Government regulation No. 35 in 2021 for date ended December 31, 2021 and with the requirements of Labor Law No. 13/2003 dated March 25, 2003 for date ended December 31, 2020.



**26. PINJAMAN SUBORDINASI**

**Informasi Sumber Pendanaan lainnya**

Dalam rangka memperkuat permodalan dan mendukung ekspansi usaha Perseroan menerbitkan *Long Term Notes* (LTN) Subordinasi I sebagaimana diatur dalam ketentuan Peraturan Otoritas Jasa Keuangan (OJK) No. 39/POJK.04/2019 tentang Penerbitan Efek Bersifat Utang dan/atau Sukuk yang dilakukan tanpa melalui Penawaran umum. Perseroan menerbitkan *Long Term Notes* (LTN) Subordinasi I sebesar Rp500.000.000.000 (Lima Ratus Miliar Rupiah) dan terbagi 2 tahap yakni Tahap I ditahun 2020 sebesar Rp200.000.000.000 (Dua Ratus Miliar Rupiah) dan Tahap II ditahun 2021 sebesar Rp300.000.000.000 (Tiga Ratus Miliar Rupiah).

LTN Subordinasi I terbitkan tanpa warkat, kecuali Sertifikat Jumbo LTN Subordinasi I tahap I yang diterbitkan oleh perseroan atas nama PT Kustodian Sentral Efek Indonesia (KSEI) sebagai bukti utang untuk kepentingan Pemegang LTN Subordinasi I Tahap I. Tingkat bunga LTN Subordinasi I Tahap I adalah sebesar 9,50% (Sembilan koma lima nol persen) per tahun dengan jangka waktu LTN Subordinasi I Tahap I adalah 7 (tujuh) tahun, dan hanya dapat dilunasi setelah memperoleh persetujuan dari OJK. Pembayaran LTN Subordinasi I Tahap I pada saat tanggal jatuh tempo yaitu 30 Desember 2027. Informasi mengenai table kronologi penerbitan LTN Subordinasi I Tahap I tahun 2020 PT Bank Artha Graha Internasional dapat dilihat di bab Profil Perusahaan pada Laporan Tahunan.

**27. MODAL SAHAM**

Rincian modal dasar, modal ditempatkan dan disetor penuh Bank pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

**26. SUBORDINATED LOAN**

**Other Funding Source Information**

In order to strengthen capital and support business expansion, the Company issued Subordinated Long Term Notes (LTN) I as stipulated in the Financial Services Authority (OJK) Regulation No. 39/POJK.04/2019 concerning Issuance of Debt Securities and / or Sukuk which are conducted without going through a public offering. The Company issues Subordinated Long Term Notes (LTN) I of IDR 500,000,000,000 (Five Hundred Billion Rupiah) namely Phase I in 2020 amounting to IDR 200,000,000,000 (Two Hundred Billion Rupiah) and Phase II in 2021 amounting to IDR 300,000,000,000 (Three Hundred Billion Rupiah).

Subordinated LTN I is issued scripless, except for the Jumbo Certificate Subordinated LTN I phase I issued by the company on behalf of PT Kustodian Sentral Efek Indonesia (KSEI) as evidence of debt for the interest of the holder of Subordinated LTN I Phase I. The interest rate for Subordinated LTN I Phase I is equal to 9.50% (Nine point five zero percent) per annum with a term of LTN Subordinated I Phase I of 7 (seven) years, and can only be paid off after obtaining approval from OJK. Payment of Subordinated LTN I Phase I is due on the due date, which is December 30, 2027. Information regarding the chronology table for the issuance of Subordinated LTN I Phase I 2020 can be seen in the Company Profile chapter in the Annual Report.

**27. SHARE CAPITAL**

The details of the Bank's authorized capital, issued and fully paid as of December 31, 2021 and 2020 are as follows:

| 2021                                         |                                                                                       |                                                                           |                                                                                |                                                  |                                        |
|----------------------------------------------|---------------------------------------------------------------------------------------|---------------------------------------------------------------------------|--------------------------------------------------------------------------------|--------------------------------------------------|----------------------------------------|
| Pemegang Saham                               | Jumlah Saham Ditempatkan dan Disetor Penuh/<br>Number of Shares Issued and Fully Paid | Nominal per Saham (Rupiah penuh)/Par Value per Share (full Rupiah amount) | Jumlah Modal Disetor (Rupiah penuh)/Total Paid-up Capital (full Rupiah amount) | Persentase Kepemilikan / Percentage of Ownership | Shareholders                           |
| <b>Modal Dasar</b>                           |                                                                                       |                                                                           |                                                                                |                                                  | <b>Authorized Capital</b>              |
| Saham biasa                                  | 52.310.000.000                                                                        | 110,88                                                                    | 5.800.132.800.000                                                              | -                                                | Common stock                           |
| <b>Modal Ditempatkan dan Disetor Penuh*)</b> |                                                                                       |                                                                           |                                                                                |                                                  | <b>Issued and Fully Paid Capital*)</b> |
| PT Cakra Inti Utama                          | 2.908.909.842                                                                         | 110,88                                                                    | 322.539.923.281                                                                | 14,38%                                           | PT Cakra Inti Utama                    |
| PT Pirus Platinum Murni                      | 1.361.238.977                                                                         | 110,88                                                                    | 150.934.177.770                                                                | 6,73%                                            | PT Pirus Platinum Murni                |
| PT Cerana Artha Putra                        | 1.322.157.253                                                                         | 110,88                                                                    | 146.600.796.213                                                                | 6,54%                                            | PT Cerana Artha Putra                  |
| PT Puspita Bisnisipuri                       | 1.087.913.290                                                                         | 110,88                                                                    | 120.627.825.595                                                                | 5,38%                                            | PT Puspita Bisnisipuri                 |
| PT Arthamulia Sentosajaya                    | 839.439.091                                                                           | 110,88                                                                    | 93.077.006.410                                                                 | 4,15%                                            | PT Arthamulia Sentosajaya              |
| PT Karya Nusantara Permai                    | 712.647.774                                                                           | 110,88                                                                    | 79.018.385.181                                                                 | 3,52%                                            | PT Karya Nusantara Permai              |
| Masyarakat (masing-masing di bawah 5%)       | 11.991.106.680                                                                        | 110,88                                                                    | 1.329.573.908.678                                                              | 59,30%                                           | Public (each below 5%)                 |
| <b>Jumlah</b>                                | <b>20.223.412.907</b>                                                                 |                                                                           | <b>2.242.372.023.128</b>                                                       | <b>100%</b>                                      | <b>Total</b>                           |

27. MODAL SAHAM (lanjutan)

27. SHARE CAPITAL (continued)

| 2020                                         |                                                                                       |                                                                           |                                                                                |                                                  |                                        |
|----------------------------------------------|---------------------------------------------------------------------------------------|---------------------------------------------------------------------------|--------------------------------------------------------------------------------|--------------------------------------------------|----------------------------------------|
| Pemegang Saham                               | Jumlah Saham Ditempatkan dan Disetor Penuh/<br>Number of Shares Issued and Fully Paid | Nominal per Saham (Rupiah penuh)/Par Value per Share (full Rupiah amount) | Jumlah Modal Disetor (Rupiah penuh)/Total Paid-up Capital (full Rupiah amount) | Persentase Kepemilikan / Percentage of Ownership | Shareholders                           |
| <b>Modal Dasar</b>                           |                                                                                       |                                                                           |                                                                                |                                                  | <b>Authorized Capital</b>              |
| Saham biasa                                  | 52.310.000.000                                                                        | 110,88                                                                    | 5.800.132.800.000                                                              | -                                                | Common stock                           |
| <b>Modal Ditempatkan dan Disetor Penuh*)</b> |                                                                                       |                                                                           |                                                                                |                                                  | <b>Issued and Fully Paid Capital*)</b> |
| PT Cakra Inti Utama                          | 2.467.990.263                                                                         | 110,88                                                                    | 273.650.760.361                                                                | 15,62%                                           | PT Cakra Inti Utama                    |
| PT Cerana Arthaputra                         | 1.322.157.253                                                                         | 110,88                                                                    | 146.600.796.213                                                                | 8,37%                                            | PT Cerana Arthaputra                   |
| PT Arthamulia Sentosajaya                    | 830.745.581                                                                           | 110,88                                                                    | 92.113.070.021                                                                 | 5,26%                                            | PT Arthamulia Sentosajaya              |
| PT Pirus Platinum Murni                      | 825.529.475                                                                           | 110,88                                                                    | 91.534.708.188                                                                 | 5,23%                                            | PT Pirus Platinum Murni                |
| PT Puspita Bisnisipuri                       | 825.529.472                                                                           | 110,88                                                                    | 91.534.707.855                                                                 | 5,23%                                            | PT Puspita Bisnisipuri                 |
| PT Karya Nusantara Permai                    | 712.647.774                                                                           | 110,88                                                                    | 79.018.385.181                                                                 | 4,51%                                            | PT Karya Nusantara Permai              |
| Masyarakat (masing-masing di bawah 5%)       | 8.811.595.279                                                                         | 110,88                                                                    | 977.029.686.531                                                                | 55,78%                                           | Public (each below 5%)                 |
| <b>Jumlah</b>                                | <b>15.796.195.097</b>                                                                 |                                                                           | <b>1.751.482.114.350</b>                                                       | <b>100%</b>                                      | <b>Total</b>                           |

Perubahan jumlah saham beredar Bank adalah sebagai berikut (nilai penuh) :

The changes in the shares outstanding of the Bank are as follows (full amount):

|                          | Lembar/ Shares |                                 |
|--------------------------|----------------|---------------------------------|
| Saldo 1 Januari 2021     | 15.796.195.097 | Balance as of January 1, 2021   |
| Pelaksanaan Waran Seri I | 4.427.217.810  | Exercise of Warrants Series I   |
| Saldo 31 Desember 2021   | 20.223.412.907 | Balance as of December 31, 2021 |

Peningkatan modal ditempatkan dan disetor penuh Bank tersebut di atas telah diterima dan dicatat di dalam Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia berdasarkan Surat Laporan Penerimaan Pemberitahuan Perubahan Anggaran Dasar No. AHU-AH.01.03-0110476 tanggal 21 Desember 2016.

The increase in the Bank's issued and fully paid capital aforementioned has been accepted and recorded in the Legal Entity Administration System of the Ministry of Law and Human Rights Department of the Republic of Indonesia under Admission Notification Amendment No. AHU-AH.01.03-0110476 dated December 21, 2016.

Berdasarkan Pernyataan Keputusan Rapat Umum Pemegang Saham Luar Biasa tanggal 30 Juni 2016, yang dinyatakan dalam Akta Notaris Dr. Irawan Soerodjo, SH, MSi tanggal 20 Desember 2016, para pemegang saham Bank memutuskan untuk menyetujui penerbitan saham baru melalui Penambahan Modal Dengan Hak Memesan Efek Terlebih Dahulu (PMHMETD) sebanyak-banyaknya 5.000.000.000 saham dengan nilai nominal Rp110,88 (Rupiah penuh) per saham disertai dengan Waran yang jumlahnya tidak melebihi dari 35% dari jumlah saham yang ditempatkan Bank pada saat penyampaian Pernyataan Pendaftaran kepada OJK.

Based on the Resolution of Extraordinary General Meeting of Shareholders dated June 30, 2016, as covered by Notarial Deed of Dr. Irawan Soerodjo, SH, MSi dated December 20, 2016, the Bank's shareholders resolved to agree with the issuance of new shares through Rights Issue With Pre-emptive Rights (PMHMETD) of 5,000,000,000 shares with par value of Rp110.88 (full Rupiah amount) per share attached with Warrants not exceeding 35% of the Bank's total issued shares at the time of submission of the Registration Statement to OJK.

**27. MODAL SAHAM (lanjutan)**

Sehubungan dengan hal tersebut di atas, Bank melakukan Penawaran Umum Terbatas V (PUT V) kepada para pemegang saham Bank dengan memberikan HMETD untuk menerbitkan sebanyak 2.707.918.808 saham dengan nilai nominal Rp110,88 (Rupiah penuh) per saham dan harga penawaran Rp111,00 (Rupiah penuh) per saham, serta 4.513.198.013 Waran Seri I yang mewakili 34,48% dari jumlah saham yang ditempatkan dan disetor penuh sebelum PUT V ini dilaksanakan. Setiap 6 (enam) saham hasil pelaksanaan HMETD berhak memperoleh 10 (sepuluh) Waran Seri I dimana setiap 1 (satu) Waran Seri I dapat digunakan untuk membeli 1 (satu) saham baru dengan harga penawaran Rp111,00 (Rupiah penuh). Masa berlaku pelaksanaan Waran adalah sejak tanggal 19 Juni 2017 sampai dengan 7 Desember 2021.

Jumlah dana yang diperoleh dari penambahan modal saham dengan HMETD adalah sebesar Rp300.579.

Berdasarkan Akta No 05 tanggal 10 Maret 2021 dari Mochamad Nova Faisal S.H., M.Kn., Notaris di Jakarta, modal ditempatkan dan disetor Bank sampai dengan tanggal 10 Maret 2021 meningkat menjadi 15.934.675.830 saham sehubungan dengan Konversi Waran Seri I sebanyak 138.480.733 saham. Akta perubahan ini telah disahkan oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia berdasarkan Surat Keputusan No. AHU-AH.01.03-0158789 tanggal 12 Maret 2021.

Berdasarkan Akta No 117 tanggal 16 Agustus 2021 dari Christina Dwi Utami S.H., M.Hum., M.Kn. Notaris di Jakarta, modal ditempatkan dan disetor Bank sampai dengan tanggal 29 Juli 2021 meningkat menjadi 15.982.844.471 saham sehubungan dengan Konversi Waran Seri I sebanyak 48.168.641 saham. Akta perubahan ini telah disahkan oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia berdasarkan Surat Keputusan No. AHU-AH.01.03-0438182 tanggal 18 Agustus 2021.

Berdasarkan Akta No 145 tanggal 10 Desember 2021 dari Christina Dwi Utami S.H., M.Hum., M.Kn. Notaris di Jakarta, modal ditempatkan dan disetor Bank sampai dengan tanggal 08 Desember 2021 meningkat menjadi 20.223.412.907 saham sehubungan dengan Konversi Waran Seri I sebanyak 4.240.568.436 saham. Akta perubahan ini telah disahkan oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia berdasarkan Surat Keputusan No. AHU-AH.01.03-0485846 tanggal 15 Desember 2021.

**27. SHARE CAPITAL (continued)**

*In connection with the above matter, the Bank conducted Limited Public Offering V (LPO V) to the Bank's shareholders through Rights Issue With Pre-Emptive Rights (HMETD) by issuing of 2,707,918,808 shares with par value of Rp110.88 (full Rupiah amount) per share and offering price of Rp111.00 (full Rupiah amount) per share, and 4,513,198,013 Series I Warrant which represent 34.48% of total issued and fully paid shares before LPO V conducted. Every 6 (six) shares from HMETD entitles to obtain 10 (ten) Series I Warrant where by 1 (one) Series I Warrant can be used for buy 1 (one) new share with offering price of Rp111.00 (full Rupiah amount). The term of Warrant execution starting from June 19, 2017 up to December 7, 2021.*

*The total funds received from Rights Issue With Pre-Emptive Rights (HMETD) amounted to Rp300,579.*

*Based on Deed No. 05 dated March 10, 2021 from Mochamad Nova Faisal SH, M.Kn., Notary in Jakarta, the Bank's issued and paid-up capital up to March 10, 2021 increased to 15,934,675,830 shares in connection with the Convertible Warrant Series I of 138,480,733 share. This amendment deed has been ratified by the Minister of Law and Human Rights of the Republic of Indonesia based on Decree No. AHU-AH.01.03-0158789 March 12, 2021.*

*Based on Deed No. 117 dated August 16, 2021 from Christina Dwi Utami S.H., M. Hum., M.Kn. Notary in Jakarta, the Bank's issued and paid-up capital up to July 29, 2021 increased to 15,982,844,471 shares in connection with the Series I Conversion of Warrants of 48,168,641 shares. This amendment deed has been ratified by the Minister of Law and Human Rights of the Republic of Indonesia based on Decree No. AHU-AH.01.03-0438182 dated August 18, 2021.*

*Based on Deed No. 145 dated December 10, 2021 from Christina Dwi Utami S.H., M. Hum., M.Kn. Notary in Jakarta, the Bank's issued and paid-up capital up to December 08, 2021 increased to 20,223,412,907 shares in connection with the Conversion of Warrant Series I totaling 4,240,568,436 shares. This amendment deed has been ratified by the Minister of Law and Human Rights of the Republic of Indonesia based on Decree No. AHU-AH.01.03-0485846 December 15, 2021.*

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2021**  
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**NOTES TO FINANCIAL STATEMENTS (continued)**  
**As of and For the Year Ended**  
**December 31, 2021**  
**(Expressed in million Rupiah, unless otherwise specified)**

**28. TAMBAHAN MODAL DISETOR – BERSIH**

Rincian tambahan modal disetor pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

|                                                                                                                   | 2021           | 2020           |
|-------------------------------------------------------------------------------------------------------------------|----------------|----------------|
| Penawaran umum perdana tahun 1990                                                                                 | 43.750         | 43.750         |
| Saham bonus pada tahun 1993                                                                                       | (25.000)       | (25.000)       |
| Bagian yang tidak dapat dicatat ( <i>partial delisting</i> ) pada tahun 1997                                      | (12.500)       | (12.500)       |
| Penawaran Umum Terbatas I (PUT I) pada tahun 1999                                                                 | 818.125        | 818.125        |
| Penyesuaian nilai aset bersih Bank hasil <i>merger</i> dalam rangka penggabungan usaha dengan PT Bank Artha Graha | (408.457)      | (408.457)      |
| Penawaran Umum Terbatas II (PUT II) pada tahun 2007                                                               | 3.461          | 3.461          |
| Penawaran Umum Terbatas III (PUT III) pada tahun 2008                                                             | 323            | 323            |
| Biaya emisi saham                                                                                                 | (915)          | (915)          |
| Penawaran Umum Terbatas IV (PUT IV) pada tahun 2012                                                               | 542            | 542            |
| Biaya emisi saham                                                                                                 | (2.407)        | (2.407)        |
| Penawaran Umum Terbatas IV (PUT V) pada tahun 2016                                                                | 325            | 325            |
| Biaya emisi saham                                                                                                 | (3.080)        | (3.080)        |
| Pengampunan Pajak                                                                                                 | 586            | 586            |
| Pelaksanaan Waran Seri I                                                                                          | 532            | -              |
| <b>Tambahan Modal Disetor – Bersih</b>                                                                            | <b>415.285</b> | <b>414.753</b> |

**29. PENDAPATAN BUNGA**

Akun ini merupakan pendapatan bunga diperoleh dari:

|                                         | 2021             | 2020             |
|-----------------------------------------|------------------|------------------|
| Kredit yang diberikan                   |                  |                  |
| <i>Fixed loans</i>                      | 700.882          | 771.399          |
| <i>Revolving loans</i>                  | 255.223          | 350.657          |
| Kredit pemilikan rumah dan Apartemen    | 198.127          | 205.168          |
| Pinjaman rekening koran                 | 10.718           | 25.479           |
| Konsumtif                               | 4.925            | 9.899            |
| Efek-efek                               |                  |                  |
| Obligasi Korporasi                      | 142.733          | 152.073          |
| Obligasi Pemerintah                     | 150.606          | 98.597           |
| Wesel berjangka lokal                   | 2.390            | 85               |
| Penempatan pada Bank Indonesia          |                  |                  |
| Sertifikat Deposito Bank Indonesia      | 39.129           | 40.146           |
| Jasa giro Bank Indonesia                | 18.418           | 17.368           |
| Sertifikat Bank Indonesia               | -                | 7.951            |
| <i>Call money</i>                       | 7.069            | 2.461            |
| Penempatan pada bank lain dan lain-lain | 3.802            | 6.745            |
| <b>Jumlah</b>                           | <b>1.534.022</b> | <b>1.688.028</b> |

Jumlah pendapatan bunga dari pihak berelasi untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2021 dan 2020 masing-masing adalah sebesar Rp18.018 dan Rp20.363 (Catatan 37).

**28. ADDITIONAL PAID-IN CAPITAL – NET**

The details of additional paid-in capital as of December 31, 2021 and 2020 are as follows:

|  |  |                                                                                                                          |
|--|--|--------------------------------------------------------------------------------------------------------------------------|
|  |  |                                                                                                                          |
|  |  | <i>Initial public offering in 1990</i>                                                                                   |
|  |  | <i>Bonus shares in 1993</i>                                                                                              |
|  |  | <i>Partial delisting in 1997</i>                                                                                         |
|  |  | <i>Limited Public Offering I (LPO I) in 1999</i>                                                                         |
|  |  | <i>Bank's net asset value adjustment resulting from the merger in the context of its merger with PT Bank Artha Graha</i> |
|  |  | <i>Limited Public Offering II (LPO II) in 2007</i>                                                                       |
|  |  | <i>Limited Public Offering III (LPO III) in 2008</i>                                                                     |
|  |  | <i>Shares issuance costs</i>                                                                                             |
|  |  | <i>Limited Public Offering IV (LPO IV) in 2012</i>                                                                       |
|  |  | <i>Shares issuance costs</i>                                                                                             |
|  |  | <i>Limited Public Offering IV (LPOV) in 2016</i>                                                                         |
|  |  | <i>Shares issuance costs</i>                                                                                             |
|  |  | <i>Tax Amnesty</i>                                                                                                       |
|  |  | <i>Execution of Seriess I Warrants</i>                                                                                   |
|  |  | <b><i>Additional Paid-in Capital – Net</i></b>                                                                           |

**29. INTEREST INCOME**

This account represents interest income from:

|  |  |                                                |
|--|--|------------------------------------------------|
|  |  |                                                |
|  |  | <i>Loans</i>                                   |
|  |  | <i>Fixed loans</i>                             |
|  |  | <i>Revolving loans</i>                         |
|  |  | <i>Housing loans and apartment</i>             |
|  |  | <i>Ownership</i>                               |
|  |  | <i>Overdraft</i>                               |
|  |  | <i>Consumptive</i>                             |
|  |  | <i>Marketable securities</i>                   |
|  |  | <i>Corporate Bonds</i>                         |
|  |  | <i>Government Bonds</i>                        |
|  |  | <i>Export bill receivable</i>                  |
|  |  | <i>Placements with Bank Indonesia</i>          |
|  |  | <i>Certificates Deposits of Bank Indonesia</i> |
|  |  | <i>Interest from Bank Indonesia</i>            |
|  |  | <i>Certificates of Bank Indonesia</i>          |
|  |  | <i>Call money</i>                              |
|  |  | <i>Placements with other banks and others</i>  |
|  |  | <b><i>Total</i></b>                            |

Total interest income from related parties for the years ended December 31, 2021 and 2020 amounted to Rp18,018 and Rp20,363, respectively (Note 37).

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2021**  
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**NOTES TO FINANCIAL STATEMENTS (continued)**  
**As of and For the Year Ended**  
**December 31, 2021**  
**(Expressed in million Rupiah, unless otherwise specified)**

**30. BEBAN BUNGA**

Akun ini merupakan beban bunga atas:

|                                | 2021           | 2020             |
|--------------------------------|----------------|------------------|
| <u>Rupiah</u>                  |                |                  |
| Simpanan nasabah               | 714.434        | 1.008.734        |
| Dana kelolaan tidak kena pajak | 20.625         | 19.062           |
| Simpanan dari bank lain        | 3.904          | 12.514           |
| LTN Subordinasi I Tahap I      | 19.000         | 104              |
| Sub jumlah                     | 757.963        | 1.040.414        |
| <u>Mata Uang Asing</u>         |                |                  |
| Simpanan nasabah               | 8.302          | 15.824           |
| Simpanan dari bank lain        | -              | 3                |
| Sub jumlah                     | 8.302          | 15.827           |
| <b>Jumlah</b>                  | <b>766.265</b> | <b>1.056.241</b> |

Jumlah beban bunga dari pihak berelasi untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2021 dan 2020 masing-masing adalah sebesar Rp10.846 dan Rp7.280 (Catatan 37).

**31. BEBAN TENAGA KERJA**

Rincian beban tenaga kerja adalah sebagai berikut:

|                                  | 2021           | 2020           |
|----------------------------------|----------------|----------------|
| Gaji                             | 177.059        | 200.859        |
| Tunjangan                        | 52.439         | 58.823         |
| Imbalan pasca kerja (Catatan 25) | (9.080)        | 36.802         |
| Asuransi                         | 18.894         | 20.533         |
| Lain-lain                        | 1.019          | 866            |
| <b>Jumlah</b>                    | <b>240.331</b> | <b>317.883</b> |

**32. BEBAN OPERASIONAL**

Rincian beban operasional adalah sebagai berikut:

|                                   | 2021           | 2020           |
|-----------------------------------|----------------|----------------|
| Premi penjaminan LPS (Catatan 42) | 52.215         | 41.409         |
| Teknologi dan informasi           | 46.606         | 58.118         |
| Keamanan dan kebersihan           | 40.929         | 43.327         |
| Jasa profesional                  | 37.205         | 41.866         |
| Jasa <i>outsourcing</i>           | 26.843         | 26.495         |
| Sewa                              | 24.920         | 26.949         |
| Operasional                       | 23.505         | 30.503         |
| Iuran                             | 17.848         | 7.545          |
| Utilitas                          | 14.838         | 14.610         |
| Komunikasi                        | 13.662         | 12.400         |
| Pemeliharaan                      | 9.245          | 5.622          |
| Asuransi                          | 9.175          | 13.933         |
| Transportasi                      | 9.169          | 7.143          |
| Pengembangan karyawan             | 8.999          | 5.490          |
| ATM                               | 7.105          | 8.231          |
| Barang cetakan                    | 4.711          | 6.942          |
| Pajak                             | 4.288          | 2.528          |
| <i>Fee</i>                        | 1.374          | 1.272          |
| Administrasi bank                 | 681            | 694            |
| Legal                             | 346            | 534            |
| Lainnya                           | 2.606          | 2.321          |
| <b>Jumlah</b>                     | <b>356.270</b> | <b>357.932</b> |

Jumlah beban sewa kepada pihak berelasi disajikan dalam Catatan 37.

**30. INTEREST EXPENSES**

This account represents interest expenses on:

|                              |  |
|------------------------------|--|
| <u>Rupiah</u>                |  |
| Deposits from customer       |  |
| Non-taxable management funds |  |
| Deposits from other banks    |  |
| Subordinated LTN I Stage I   |  |
| Sub total                    |  |
| <u>Foreign Currencies</u>    |  |
| Deposits from customers      |  |
| Deposits from other banks    |  |
| Sub total                    |  |
| <b>Total</b>                 |  |

Total interest expenses from related parties for the years ended December 31, 2021 and 2020 amounted to Rp10,846 and Rp7,280, respectively (Note 37).

**31. PERSONNEL EXPENSES**

The details of personnel expenses are as follows:

|                                    |  |
|------------------------------------|--|
| Salaries                           |  |
| Allowances                         |  |
| Post-employment benefits (Note 25) |  |
| Insurance                          |  |
| Others                             |  |
| <b>Total</b>                       |  |

**32. OPERATIONAL EXPENSES**

The details of operational expenses are as follows:

|                               |  |
|-------------------------------|--|
| Premium paid to LPS (Note 42) |  |
| Technology and information    |  |
| Security and cleaning         |  |
| Professional fees             |  |
| Outsourcing service           |  |
| Rent                          |  |
| Operational                   |  |
| Dues                          |  |
| Utilities                     |  |
| Communication                 |  |
| Maintenance                   |  |
| Insurance                     |  |
| Transportation                |  |
| Training                      |  |
| ATM                           |  |
| Printing                      |  |
| Tax                           |  |
| Fee                           |  |
| Bank administration           |  |
| Office supplies               |  |
| Others                        |  |
| <b>Total</b>                  |  |

Total rent expenses to related parties are presented in Note 37.

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2021**  
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**NOTES TO FINANCIAL STATEMENTS (continued)**  
**As of and For the Year Ended**  
**December 31, 2021**  
**(Expressed in million Rupiah, unless otherwise specified)**

**33. BEBAN UMUM DAN ADMINISTRASI**

Rincian beban umum dan administrasi adalah sebagai berikut:

|                            | 2021           | 2020           |
|----------------------------|----------------|----------------|
| Perbaikan dan pemeliharaan | 24.623         | 15.932         |
| Penyusutan (Catatan 16)    | 50.616         | 54.000         |
| Pemasaran dan promosi      | 45.065         | 24.720         |
| Amortisasi (Catatan 17)    | 8.326          | 7.390          |
| <b>Jumlah</b>              | <b>128.630</b> | <b>102.042</b> |

**34. BEBAN PENYISIHAN KERUGIAN PENURUNAN NILAI ASET KEUANGAN DAN NON-KEUANGAN – BERSIH**

Rincian beban penyisihan (pemulihan) kerugian penurunan nilai aset keuangan dan non-keuangan adalah sebagai berikut:

|                                       | 2021           | 2020            |
|---------------------------------------|----------------|-----------------|
| <b>Rupiah</b>                         |                |                 |
| Agunan yang diambil alih (Catatan 18) | 345.249        | 74.937          |
| Kredit yang diberikan (13h)           | 190.515        | (154.798)       |
| Tagihan lain-lain                     | 600            | 559             |
| Efek-efek                             | 690            | 51              |
| Giro pada bank lain                   | -              | (38)            |
| Bank garansi                          | -              | 202             |
| Sub jumlah                            | 537.054        | (79.087)        |
| <b>Mata Uang Asing</b>                |                |                 |
| Kredit yang diberikan (Catatan 13h)   | 16.106         | 5.661           |
| Tagihan lain-lain                     | 7              | -               |
| Giro pada bank lain                   | (1)            | 353             |
| Sub jumlah                            | 16.112         | 6.014           |
| <b>Bersih</b>                         | <b>553.166</b> | <b>(73.073)</b> |

**35. BEBAN NON-OPERASIONAL – NETO**

Rincian pendapatan (beban) non-operasional adalah sebagai berikut:

|                                        | 2021       | 2020            |
|----------------------------------------|------------|-----------------|
| Penerimaan pinjaman hapus buku         | 978        | 425             |
| Laba penjualan aset tetap (Catatan 16) | 419        | 940             |
| Tanggung jawab sosial Korporasi        | (14.622)   | (17.073)        |
| Lain-lain                              | 13.676     | 3.254           |
| <b>Bersih</b>                          | <b>451</b> | <b>(12.454)</b> |

**33. GENERAL AND ADMINISTRATIVE EXPENSES**

The details of general and administrative expense are as follows:

|                         |                |
|-------------------------|----------------|
| Repairs and maintenance | 15.932         |
| Depreciation (Note 16)  | 54.000         |
| Marketing and promotion | 24.720         |
| Amortization (Note 17)  | 7.390          |
| <b>Total</b>            | <b>102.042</b> |

**34. PROVISION FOR IMPAIRMENT LOSSES ON FINANCIAL AND NON-FINANCIAL ASSETS – NET**

The details of provision for (reversal of) impairment losses on financial and non-financial assets are as follows:

|                                 | 2021           | 2020            |
|---------------------------------|----------------|-----------------|
| <b>Rupiah</b>                   |                |                 |
| Foreclosed assets (Note 18)     | 345.249        | 74.937          |
| Loans (13h)                     | 190.515        | (154.798)       |
| Other receivables               | 600            | 559             |
| Marketable securities           | 690            | 51              |
| Current accounts in other banks | -              | (38)            |
| Bank guarantee                  | -              | 202             |
| Sub total                       | 537.054        | (79.087)        |
| <b>Foreign Currencies</b>       |                |                 |
| Loans (Note 13h)                | 16.106         | 5.661           |
| Other receivables               | 7              | -               |
| Current accounts in other banks | (1)            | 353             |
| Sub total                       | 16.112         | 6.014           |
| <b>Net</b>                      | <b>553.166</b> | <b>(73.073)</b> |

**35. NON-OPERATING EXPENSES- NET**

The details of non-operating income (expenses) are as follows:

|                                      | 2021       | 2020            |
|--------------------------------------|------------|-----------------|
| Received write off loan              | 978        | 425             |
| Gain on sale offced assets (Note 16) | 419        | 940             |
| Corporate social responsibility      | (14.622)   | (17.073)        |
| Others                               | 13.676     | 3.254           |
| <b>Net</b>                           | <b>451</b> | <b>(12.454)</b> |

**36. LABA PER SAHAM DASAR**

Laba per saham dihitung dengan membagi laba tahun berjalan dengan jumlah rata-rata tertimbang saham yang beredar pada tahun berjalan. Rincian perhitungan laba per saham dasar adalah sebagai berikut:

|                                                                                          | <b>2021</b>   |
|------------------------------------------------------------------------------------------|---------------|
| Laba tahun berjalan untuk perhitungan laba per saham dasar                               | (168.063)     |
| Jumlah rata-rata tertimbang saham biasa untuk perhitungan laba per saham dasar           | 20.223        |
| Jumlah rata-rata tertimbang saham biasa untuk perhitungan laba bersih per saham dilusian | 20.223        |
| <b>Laba per saham dasar (Rupiah penuh)</b>                                               | <b>(8,31)</b> |
| <b>Laba per saham dilusian (nilai penuh)</b>                                             | <b>(8,31)</b> |

Laba (rugi) per saham dasar dihitung dengan membagi laba (rugi) bersih yang tersedia bagi pemegang saham dengan rata-rata tertimbang saham biasa yang beredar pada tahun yang bersangkutan.

Laba (rugi) per saham dilusian dihitung dengan membagi laba (rugi) bersih yang tersedia bagi pemegang saham dengan rata-rata tertimbang saham biasa yang telah disesuaikan dengan dampak dari semua efek berpotensi saham biasa yang dilutif.

Waran seri I yang diterbitkan tanggal 30 Juni 2016 berpotensi mendilusi laba (rugi) per saham dasar di masa depan, namun tidak dimasukkan dalam perhitungan laba per saham dilusian karena waran tersebut bersifat anti dilutif untuk tahun yang berakhir pada 31 Desember 2020.

Pada tanggal 31 Desember 2021 tidak ada sekuritas konversi yang berpotensi mendilusi laba (rugi) per saham dasar di masa depan.

**36. BASIC EARNINGS PER SHARE**

*Basic earning per share is compute by dividing profit for the year with the weighted-average number of shares outstanding during the year. The details of calculation of basic earning per share is as follows:*

|  | <b>2020</b> |                                                                                                 |
|--|-------------|-------------------------------------------------------------------------------------------------|
|  | 21.371      | <i>Profit for the year to be accounted for basic earnings per share</i>                         |
|  | 15.796      | <i>The weighted-average of common stock for computation of basic earnings per share</i>         |
|  | 15.796      | <i>Weighted average number of ordinary shares for computation of diluted earnings per share</i> |
|  | <b>1,35</b> | <b><i>Basic earnings per share (full Rupiah amount)</i></b>                                     |
|  | <b>1,35</b> | <b><i>Earnings per diluted (full amount)</i></b>                                                |

*Basic earnings (loss) per share is calculated by dividing the net earnings (loss) attributable to shareholders by the weighted average number of ordinary shares on issue during the year*

*Diluted earnings (loss) per share is calculated by dividing the net profit (loss) available to shareholders by the weighted average ordinary shares adjusted for the effects of all dilutive potential ordinary shares*

*Seriess IV warrants issued on 30 Juni 2016 have the potential to dilute basic earnings (loss) per share in the future, but are not included in the calculation of diluted earnings per share because the warrants are anti-dilutive for the current year. expires on December 31, 2020.*

*As of December 31, 2021, there are no convertible securities that have the potential to dilute the basic earnings (loss) per share in the future.*



**37. TRANSAKSI DAN SALDO DENGAN PIHAK-PIHAK BERELASI**

Dalam kegiatan usaha normal, Bank melakukan transaksi dengan pihak-pihak berelasi. Transaksi dengan pihak-pihak berelasi tersebut dilaksanakan dengan syarat dan kondisi yang sama sebagaimana dilakukan dengan pihak ketiga.

**Saldo dan Transaksi dengan Pihak-pihak Berelasi**

Rincian saldo dengan pihak-pihak berelasi adalah sebagai berikut:

|                                               | 2021             | 2020             |
|-----------------------------------------------|------------------|------------------|
| <u>Laporan Posisi Keuangan</u>                |                  |                  |
| Kredit yang diberikan – bersih (catatan13)    |                  |                  |
| Panji Yudha Winata                            | 95.307           | 95.285           |
| PT Danayasa Arthatama Tbk                     | 73.359           | 73.974           |
| PT Jakarta International Hotels & Development | 66.737           | 66.688           |
| PT Electronic City Indonesia                  | 23.224           | -                |
| Andi Bharata Winata                           | 15.413           | 17.425           |
| Emelia Susanto                                | 4.158            | 4.829            |
| Christina Harapan                             | 2.459            | 4.098            |
| <b>Jumlah – Bersih</b>                        | <b>280.657</b>   | <b>262.299</b>   |
| Persentase dari jumlah kredit yang diberikan  | 2,44%            | 2,11%            |
| Persentase dari jumlah aset                   | 1,07%            | 0,86%            |
|                                               | 2021             | 2020             |
| <u>Simpanan nasabah (Catatan 20)</u>          |                  |                  |
| Giro                                          | 294.488          | 141.194          |
| Tabungan                                      | 19.181           | 24.024           |
| Deposito berjangka                            | 964.404          | 1.038.108        |
| <b>Jumlah</b>                                 | <b>1.278.073</b> | <b>1.203.326</b> |
| Persentase dari jumlah simpanan nasabah       | 6,14%            | 4,72%            |
| Persentase dari jumlah liabilitas             | 5,82%            | 4,46%            |

Rincian transaksi dengan pihak-pihak berelasi adalah sebagai berikut:

|                                                            | 2021   | 2020   |
|------------------------------------------------------------|--------|--------|
| <u>Laporan Laba Rugi dan Penghasilan Komprehensif Lain</u> |        |        |
| Pendapatan bunga (Catatan 29)                              | 18.018 | 20.363 |
| Persentase dari jumlah pendapatan bunga                    | 1,17%  | 1,21%  |
| Beban bunga (Catatan 30)                                   | 10.846 | 7.280  |
| Persentase dari jumlah beban bunga                         | 1,42%  | 0,69%  |
| Manajemen kunci (Catatan 1c)                               | 20.365 | 22.788 |
| Persentase dari jumlah beban tenaga kerja                  | 8,47%  | 7,17%  |
| Beban operasi (Catatan 32)                                 |        |        |
| Beban sewa                                                 | 16.995 | 10.469 |
| Persentase dari jumlah beban operasi                       | 4,77%  | 2,92%  |

- Transaksi *Build, Operate, and Transfer* (BOT) atas Gedung Artha Graha dengan PT Buanagraha Arthaprima selama jangka waktu 40 tahun (Catatan 16).
- Bank melakukan transaksi sewa gedung dengan PT Buanagraha Arthaprima.

**37. TRANSACTIONS AND BALANCES WITH RELATED PARTIES**

In the normal course of business, the Bank entered into transaction with related parties. Transactions with related parties were conducted under terms and conditions similar to those granted to third parties.

**Balance and Transactions with Related Parties**

The details of balance with related parties are as follows:

|                                               |  |
|-----------------------------------------------|--|
| <u>Statement of Financial Position</u>        |  |
| <u>Loans - net (Note 13)</u>                  |  |
| Panji Yudha Winata                            |  |
| PT Danayasa Arthatama Tbk                     |  |
| PT Jakarta International Hotels & Development |  |
| Andi Bharata Winata                           |  |
| Emelia Susanto                                |  |
| Christina Harapan                             |  |
| <b>Total – Net</b>                            |  |
| Percentage from total loans                   |  |
| Percentage from total assets                  |  |
|                                               |  |
| <u>Deposits from customers (Note 20)</u>      |  |
| Demand deposits                               |  |
| Savings deposits                              |  |
| Time deposits                                 |  |
| <b>Total</b>                                  |  |
| Percentage from total deposits from customers |  |
| Percentage from total liabilities             |  |

The details of transactions with related parties are as follows:

|                                                                   |  |
|-------------------------------------------------------------------|--|
| <u>Statement of Profit or Loss and Other Comprehensive Income</u> |  |
| <u>Interest income (Note 29)</u>                                  |  |
| Percentage from total interest income                             |  |
| <u>Interest expenses (Note 30)</u>                                |  |
| Percentage from total interest expenses                           |  |
| <u>Key management (Note 1c)</u>                                   |  |
| Percentage from total personel expenses                           |  |
| <u>Operational expenses (Note 32)</u>                             |  |
| Rent expenses                                                     |  |
| Percentage from total operational expenses                        |  |

- The transaction of *Build, Operate, and Transfer* (BOT) of Artha Graha Building with PT Buanagraha Arthaprima has a term of 40 years (Note 16).
- The Bank has entered into a building rental with PT Buanagraha Arthaprima.

**37. TRANSAKSI DAN SALDO DENGAN PIHAK-PIHAK BERELASI (lanjutan)**

- c. Komitmen dan kontinjensi dengan pihak-pihak berelasi pada tanggal 31 Desember 2021 dan 2020 masing-masing sebesar Rp21.750 dan RpNihil (Catatan 38).

**Sifat Relasi**

Pihak-pihak berelasi adalah perusahaan dan perorangan yang mempunyai keterkaitan kepemilikan atau kepengurusan secara langsung maupun tidak langsung dengan Bank.

**37. TRANSACTIONS AND BALANCES WITH RELATED PARTIES (continued)**

- c. Commitments and contingencies with related parties as of December 31, 2021 and 2020 amounted to Rp21,750 and RpNil respectively (Note 38).

**Nature of Relationship**

Related parties are companies and individuals who directly or indirectly have relationships with the Bank through ownership or management.

| <b>Pihak Berelasi/<br/>Related Parties</b>           | <b>Sifat dari Hubungan/<br/>Nature of Relationship</b>     | <b>Sifat dari Transaksi/<br/>Nature of Transaction</b>                      |
|------------------------------------------------------|------------------------------------------------------------|-----------------------------------------------------------------------------|
| PT Buanagraha Arthaprima                             | Memiliki kesamaan pemegang saham/<br>Has same shareholders | BOT, giro dan deposito berjangka/<br>BOT, demand deposits and time deposits |
| PT Cerana Arthaputra                                 | Pemegang saham Bank/<br>Bank's shareholder                 | Jaminan Perusahaan dan giro/<br>Corporate guarantee and demand deposits     |
| PT Karya Nusantara Permai                            | Pemegang saham Bank/<br>Bank's shareholder                 | Jaminan Perusahaan dan giro/Corporate<br>guarantee and demand deposits      |
| PT Pirus Platinum Murni                              | Pemegang saham Bank/<br>Bank's shareholder                 | Jaminan Perusahaan dan giro/<br>Corporate guarantee and demand deposits     |
| PT Cakra Inti Utama                                  | Pemegang saham Bank/<br>Bank's shareholder                 | Giro dan deposito berjangka/<br>Demand deposits and time deposits           |
| PT Puspita Bisnispuri                                | Pemegang saham Bank/<br>Bank's shareholder                 | Jaminan Perusahaan dan giro/<br>Corporate guarantee and demand deposits     |
| PT Arthamulia Sentosajaya                            | Pemegang saham Bank/<br>Bank's shareholder                 | Jaminan Perusahaan dan giro/<br>Corporate guarantee and demand deposits     |
| PT Agung Sedayu Propertindo                          | Afiliasi/Affiliate                                         | Deposito berjangka/Time deposits                                            |
| PT Andana Utamagraha                                 | Afiliasi/Affiliate                                         | Giro / Demand deposits                                                      |
| PT Electronic City Indonesia Tbk                     | Afiliasi/Affiliate                                         | Giro dan deposito berjangka/<br>Demand deposits and time deposits           |
| PT Erajaya Swasembada Tbk                            | Afiliasi/Affiliate                                         | Giro/ Demand deposits                                                       |
| PT Jakarta International Hotels &<br>Development Tbk | Afiliasi/ Affiliate                                        | Giro dan deposito berjangka/<br>Demand deposits and time deposits           |
| PT Karya Megah Permai                                | Afiliasi/ Affiliate                                        | Giro dan deposito berjangka/<br>Demand deposits and time deposits           |
| PT Makmur Jaya Serasi                                | Afiliasi/ Affiliate                                        | Giro dan deposito berjangka/<br>Demand deposits and time deposits           |
| PT Tunas Satya Prakarsa                              | Afiliasi/ Affiliate                                        | Giro dan deposito berjangka/<br>Demand deposits and time deposits           |
| PT Grahaputra Sentosa                                | Afiliasi/Affiliate                                         | Giro/ Demand Deposits                                                       |
| PT Artha Telekomindo                                 | Afiliasi/Affiliate                                         | Giro dan deposito berjangka/<br>Demand deposits and time deposits           |
| PT Danayasa Arthatama                                | Afiliasi/Affiliate                                         | Giro /Demand deposits                                                       |
| PT Agung Sedayu                                      | Afiliasi/Affiliate                                         | Giro/ Demand deposits                                                       |
| PT Agung Sedayu Permai                               | Afiliasi/Affiliate                                         | Giro dan deposito berjangka/<br>Demand deposits and time deposits           |
| PT Multi Artha Pratama                               | Afiliasi/Affiliate                                         | Giro dan deposito berjangka/<br>Demand deposits and time deposits           |
| PT Global Persada Inti                               | Afiliasi/Affiliate                                         | Giro/ Demand Deposits                                                       |
| PT Artha Propertindo Indonesia                       | Afiliasi/Affiliate                                         | Giro/ Demand Deposits                                                       |
| PT Adinusa Puripratama                               | Afiliasi/Affiliate                                         | Giro dan deposito berjangka/<br>Demand deposits and time deposits           |
| PT Harapan Sinar Sejahtera                           | Afiliasi/Affiliate                                         | Giro/ Demand Deposits                                                       |
| PT Era Sukses Abadi                                  | Afiliasi/Affiliate                                         | -                                                                           |
| PT Catur Kusuma Abadi Sejahtera                      | Afiliasi/Affiliate                                         | Giro dan deposito berjangka/<br>Demand deposits and time deposits           |
| PT Gemilang Inti Persada                             | Afiliasi/Affiliate                                         | -                                                                           |
| PT Artha Graha Network                               | Afiliasi/Affiliate                                         | Giro/ Demand Deposits                                                       |
| PT Detik Amita Sakti                                 | Afiliasi/Affiliate                                         | Giro/ Demand Deposits                                                       |
| PT Lava Pratama Indonesia                            | Afiliasi/Affiliate                                         | Giro/ Demand Deposits                                                       |

**37. TRANSAKSI DAN SALDO DENGAN PIHAK-PIHAK BERELASI (lanjutan)**

**Sifat Relasi (lanjutan)**

| <b>Pihak Berelasi/<br/>Related Parties</b>                                                                     | <b>Sifat dari Hubungan/<br/>Nature of Relationship</b>    | <b>Sifat dari Transaksi/<br/>Nature of Transaction</b>                     |
|----------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|----------------------------------------------------------------------------|
| PT Lentera Dwasatu Propertindo                                                                                 | Afiliasi/Affiliate                                        | Giro/ Demand Deposits                                                      |
| PT Kharisma Arya Paksi                                                                                         | Afiliasi/Affiliate                                        | Giro/ Demand Deposits                                                      |
| PT Kresna Aji Sembada                                                                                          | Afiliasi/Affiliate                                        | Giro/ Demand Deposits                                                      |
| PT Artha Graha General Insurance                                                                               | Afiliasi/Affiliate                                        | Giro dan deposito berjangka/<br>Demand deposits and time deposits          |
| Yayasan Buddha Tzu Chi                                                                                         | Afiliasi/Affiliate                                        | Giro dan deposito berjangka/<br>Demand deposits and time deposits          |
| Dewan Komisaris, Direksi dan Pejabat<br>Eksekutif/ Board of Commissioners,<br>Directors and Executive Officers | Manajemen dan Karyawan Kunci/<br>Management and employees | Giro, tabungan dan deposito berjangka/<br>Demand, saving and time deposits |

Seluruh saldo dan transaksi yang signifikan dengan pihak-pihak berelasi telah diungkapkan dalam catatan atas laporan keuangan.

All balances and significant transactions with related parties are disclosed in the notes to the financial statements.

**38. KOMITMEN DAN KONTINJENSI**

Ikhtisar komitmen dan kontinjensi Bank yang dinyatakan dalam nilai kontrak adalah sebagai berikut:

**38. COMMITMENTS AND CONTINGENCIES**

The summary of the Bank's commitments and contingencies at contractual amounts is as follows:

|                                                            | <b>2021</b>        | <b>2020</b>      |                                                              |
|------------------------------------------------------------|--------------------|------------------|--------------------------------------------------------------|
| <u>Komitmen:</u>                                           |                    |                  | <u>Commitments:</u>                                          |
| Tagihan komitmen:                                          |                    |                  | Commitments receivables:                                     |
| Pembelian spot dan forward valuta asing                    | 244.339            | -                | Purchases of spot and forward foreign currency purchased     |
| Liabilitas komitmen:                                       |                    |                  | Commitments liabilities:                                     |
| Fasilitas kredit yang belum digunakan                      | (757.894)          | (709.355)        | Unused loan facilities                                       |
| L/C yang masih beredar                                     | (17.282)           | (14.051)         | Outstanding irrevocable L/C                                  |
| Penjualan spot dan forward valuta asing                    | (301.426)          | -                | Sale of spot and forward foreign currency                    |
| Liabilitas Komitmen – bersih                               | (832.263)          | (723.406)        | Commitments Liabilities – net                                |
| <u>Kontinjensi:</u>                                        |                    |                  | <u>Contingencies:</u>                                        |
| Tagihan kontinjensi:                                       |                    |                  | Contingent receivables:                                      |
| Pendapatan bunga dalam penyelesaian                        | 6.181              | 6.153            | Past due interest revenues                                   |
| Liabilitas kontinjensi:                                    |                    |                  | Contingent liabilities:                                      |
| Garansi yang diterbitkan                                   | (30.474)           | (38.278)         | Guarantee issued                                             |
| Setoran titipan                                            | (91.037)           | (88.010)         | Deposits                                                     |
| Lain-lain                                                  | (83.862)           | (50.000)         | Others                                                       |
| Liabilitas Kontinjensi – Bersih                            | (199.192)          | (170.135)        | Contingent Liabilities – Net                                 |
| <b>Jumlah Liabilitas Komitmen dan Kontinjensi – bersih</b> | <b>(1.031.455)</b> | <b>(893.541)</b> | <b>Total Commitments and Contingencies Liabilities – net</b> |

Pada tanggal 31 Desember 2021 dan 2020, Bank memiliki saldo transaksi komitmen dan kontinjensi dengan pihak-pihak berelasi masing-masing sebesar Rp21.750 dan RpNihil (Catatan 37).

As of December 31, 2021 and 2020, the Bank has commitments and contingencies transactions balances with related parties amounted to Rp21,750 and RpNil respectively (Note 37).

**39. KREDIT PENERUSAN DARI BANK INDONESIA**

Pada tanggal 12 Mei 1999, Bank dengan Bank Indonesia (BI) menandatangani Perjanjian Kredit Penerusan kepada Pengusaha Kecil dan Pengusaha Mikro (KPKM), dimana BI menunjuk Bank sebagai penyalur Kredit Likuiditas Bank Indonesia (KLBI) untuk KPKM dan menyalurkan kepada debitur. Fasilitas yang diberikan kepada Bank adalah sebesar Rp31.472. Jangka waktu pinjaman kepada debitur adalah 2 (dua) sampai 6 (enam) tahun dan fasilitas kepada Bank akan berakhir pada saat seluruh pinjaman pokok dan bunga yang tercantum dalam perjanjian telah dilunasi. Fasilitas kepada Bank dikenakan bunga sebesar 13% per tahun dan suku bunga KPKM kepada debitur sebesar 16% per tahun.

Bank tidak menanggung risiko kredit atas penyaluran KPKM tersebut.

**40. POSISI DEvisa BERSIH**

Menurut ketentuan Bank Indonesia berdasarkan 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 Bersih Bank Umum tanggal 17 Juli 2003, PDN ditetapkan maksimum sebesar 20% modal.

PDN adalah penjumlahan dari nilai absolut untuk jumlah dari selisih bersih aset dan liabilitas dalam laporan posisi keuangan untuk setiap mata uang asing dengan selisih bersih tagihan dan liabilitas komitmen dan kontinjensi dalam rekening administratif untuk setiap mata uang asing yang semuanya dinyatakan dalam Rupiah.

Pada tanggal 31 Desember 2021 dan 2020, PDN Bank adalah sebagai berikut:

**39. CHANNELING LOANS FROM BANK INDONESIA**

On May 12, 1999, Bank and Bank Indonesia (BI) entered into channeling loans agreement to provide loans to Small and Micro Enterprises (KPKM), where by BI has appointed Bank to channel the Bank Indonesia Liquidity Loan (KLBI) for KPKM and provide the loan to its debtors. This facility amounting to Rp31,472. The loan period to the Bank's debtors for 2 (two) to 6 (six) years and this facility will be expired after all principal and interest as stated in the loan agreement are being settled by the debtors. The facility to the Bank bears interest rate per annum of 13% and interest rate to its debtors for KPKM of 16% per annum.

The Bank is not responsible for credit risk of channeling loans to KPKM.

**40. NET OPEN POSITION**

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 (NOP) for Commercial Bank dated July 17, 2003, NOP is required to maximum of 20% of capital.

NOP is the sum of the absolute values of the net difference between assets and liabilities in the statement of financial position for each foreign currency and the net difference between the receivables and payables both commitments and contingencies in the administrative account for each foreign currency, which are all stated in Rupiah.

As of December 31, 2021 and 2020, the Bank's NOP is as follows:

| Mata Uang                                                        | 2021             |                            |                                                                                      | Currency                                                                |
|------------------------------------------------------------------|------------------|----------------------------|--------------------------------------------------------------------------------------|-------------------------------------------------------------------------|
|                                                                  | Aset/<br>Assets  | Liabilitas/<br>Liabilities | Posisi Devisa<br>Bersih (nilai<br>absolut)/Net Open<br>Position (absolute<br>amount) |                                                                         |
| Keseluruhan (laporan posisi keuangan dan rekening administratif) |                  |                            |                                                                                      | Aggregate (statement of financial position and administrative accounts) |
| Dolar Amerika Serikat                                            | 1.252.169        | 1.270.463                  | 18.294                                                                               | United States Dollar                                                    |
| Dolar Singapura                                                  | 124.582          | 142.278                    | 17.696                                                                               | Singapore Dollar                                                        |
| Poundsterling Inggris                                            | 12.953           | 12                         | 12.941                                                                               | Great Britain Poundsterling                                             |
| Dolar Australia                                                  | 11.967           | -                          | 11.967                                                                               | Australian Dollar                                                       |
| Yen Jepang                                                       | 2.962            | 810                        | 2.152                                                                                | Japanese Yen                                                            |
| Dolar Hong Kong                                                  | 797              | -                          | 797                                                                                  | Hong Kong Dollar                                                        |
| Yuan China                                                       | 2.108            | -                          | 2.108                                                                                | China Yuan                                                              |
| Euro Eropa                                                       | 6.152            | 1.566                      | 4.586                                                                                | European Euro                                                           |
| <b>Jumlah</b>                                                    | <b>1.413.690</b> | <b>1.415.129</b>           | <b>70.541</b>                                                                        | <b>Total</b>                                                            |
| <b>Modal</b>                                                     |                  |                            | <b>3.297.934</b>                                                                     | <b>Capital</b>                                                          |
| <b>Rasio Posisi Devisa Bersih</b>                                |                  |                            | <b>2,14%</b>                                                                         | <b>Net Open Position Ratio</b>                                          |

40. POSISI DEvisa BERSIH (lanjutan)

40. NET OPEN POSITION (continued)

| Mata Uang                                                        | 2020             |                            | Posisi Devisa Bersih<br>(nilai absolut)/Net<br>Open Position<br>(absolute amount) | Currency                                                                |
|------------------------------------------------------------------|------------------|----------------------------|-----------------------------------------------------------------------------------|-------------------------------------------------------------------------|
|                                                                  | Aset/<br>Assets  | Liabilitas/<br>Liabilities |                                                                                   |                                                                         |
| Keseluruhan (laporan posisi keuangan dan rekening administratif) |                  |                            |                                                                                   | Aggregate (statement of financial position and administrative accounts) |
| Dolar Amerika Serikat                                            | 1.197.837        | 1.193.367                  | 4.470                                                                             | United States Dollar                                                    |
| Dolar Singapura                                                  | 166.047          | 165.370                    | 677                                                                               | Singapore Dollar                                                        |
| Poundsterling Inggris                                            | 3.032            | 11                         | 3.021                                                                             | Great Britain Poundsterling                                             |
| Dolar Australia                                                  | 2.339            | 1                          | 2.338                                                                             | Australian Dollar                                                       |
| Yen Jepang                                                       | 1.447            | 892                        | 555                                                                               | Japanese Yen                                                            |
| Dolar Hong Kong                                                  | 1.161            | -                          | 1.161                                                                             | Hong Kong Dollar                                                        |
| Yuan China                                                       | 1.440            | -                          | 1.440                                                                             | China Yuan                                                              |
| Euro Eropa                                                       | 4.156            | 157                        | 3.999                                                                             | European Euro                                                           |
| <b>Jumlah</b>                                                    | <b>1.377.459</b> | <b>1.359.798</b>           | <b>17.661</b>                                                                     | <b>Total</b>                                                            |
| <b>Modal</b>                                                     |                  |                            | <b>2.811.975</b>                                                                  | <b>Capital</b>                                                          |
| <b>Rasio Posisi Devisa Bersih</b>                                |                  |                            | <b>0,63%</b>                                                                      | <b>Net Open Position Ratio</b>                                          |

41. INFORMASI SEGMENT USAHA

41. OPERATING SEGMENT INFORMATION

Segmen Operasi

Operating Segment

Segmen operasi dilaporkan sesuai dengan laporan internal yang disiapkan untuk pengambil keputusan operasional yang bertanggung jawab untuk mengalokasikan sumber daya ke segmen tertentu dan melakukan penilaian atas performanya. Seluruh segmen operasi yang digunakan oleh Bank telah memenuhi kriteria pelaporan berdasarkan PSAK 5 (Revisi 2009), "Segmen Operasi".

Operating segments are reported in accordance with the internal reporting provided to the chief operating decision maker, which is responsible for allocating resources to the reportable segments and assesses its performance. All operating segments used by the Bank meet the definition of a reportable segment under SFAS 5 (Revised 2009), "Operating Segments".

Tidak terdapat pendapatan dari satu konsumen eksternal atau pihak lain yang mencapai 10% atau lebih dari jumlah pendapatan Bank untuk tahun yang berakhir pada tanggal 31 Desember 2021 dan 2020.

There was no revenue from the external customers or other parties that reached 10% or more of the Bank's income for the years ended December 31, 2021 and 2020.

Bank memiliki empat pelaporan segmen. Di bawah ini merupakan penjelasan mengenai operasi dari masing-masing pelaporan segmen yang dimiliki oleh Bank:

The Bank has four reportable segments. The following describes the operations in each of the Bank's reportable segments:

- Produktif - termasuk pinjaman yang diberikan kepada sektor produktif, diantaranya, kredit modal kerja dan investasi.
- Konsumtif - termasuk pinjaman yang diberikan untuk keperluan konsumtif.
- Treasuri - segmen ini terkait dengan kegiatan treasuri Bank termasuk transaksi *money market* dan investasi dalam bentuk penempatan dan efek.
- Lain-lain - termasuk aktivitas *back office* dan divisi yang tidak menghasilkan laba.

- Productive - includes loans disbursed to productive sectors, among others working capital and investment loans.
- Consumer - includes loans disbursed for consumptive purposes.
- Treasury - undertake the Bank's treasury activities which include money market and investment in placements and securities.
- Others - includes all back office processes and non-profit generating divisions in the Bank.

|                                   | 2021                     |                          |                              |                      |                  |                                 |
|-----------------------------------|--------------------------|--------------------------|------------------------------|----------------------|------------------|---------------------------------|
|                                   | Produktif/<br>Productive | Konsumtif/<br>Consumer   | Treasuri/<br>Treasury        | Lain-lain/<br>Others | Jumlah/<br>Total |                                 |
| Pendapatan bunga                  | 968.480                  | 203.052                  | 362.490                      | -                    | 1.534.022        | Interest income                 |
| Jumlah aset                       | 8.476.965                | 3.003.008                | 10.027.755                   | 4.620.092            | 26.127.820       | Total assets                    |
| Cadangan kerugian penurunan nilai | (623.309)                | (39.759)                 | (1.544)                      | (372.377)            | (1.036.989)      | Allowance for Impairment losses |
|                                   | Deposito/<br>Deposits    | Giro/<br>Demand deposits | Tabungan/<br>Saving deposits | Non DPK/<br>Non DPK  | Jumlah/<br>Total |                                 |
|                                   |                          |                          |                              |                      |                  |                                 |
| Beban bunga                       | (672.877)                | (36.723)                 | (13.136)                     | (43.529)             | (766.265)        | Interest expenses               |
| Jumlah liabilitas                 | 13.604.596               | 5.804.329                | 1.597.031                    | 1.167.915            | 22.173.871       | Total liabilities               |

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2021**  
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**NOTES TO FINANCIAL STATEMENTS (continued)**  
**As of and For the Year Ended**  
**December 31, 2021**  
**(Expressed in million Rupiah, unless otherwise specified)**

**41. INFORMASI SEGMENT USAHA (lanjutan)**

**Segmen Operasi (lanjutan)**

| 2020                              |                          |                          |                              |                      |                  |                                 |
|-----------------------------------|--------------------------|--------------------------|------------------------------|----------------------|------------------|---------------------------------|
|                                   | Produktif/<br>Productive | Konsumtif/<br>Consumer   | Treasuri/<br>Treasury        | Lain-lain/<br>Others | Jumlah/<br>Total |                                 |
| Pendapatan bunga                  | 1.147.535                | 215.067                  | 325.426                      | -                    | 1.688.028        | Interest income                 |
| Jumlah aset                       | 9.451.986                | 2.990.529                | 12.458.477                   | 5.625.973            | 30.526.965       | Total assets                    |
| Cadangan kerugian penurunan nilai | (428.334)                | (31.598)                 | (613)                        | (155.480)            | (616.025)        | Allowance for impairment losses |
|                                   | Deposito/<br>Deposits    | Giro/<br>Demand deposits | Tabungan/<br>Saving deposits | Non DPK/<br>Non DPK  | Jumlah/<br>Total |                                 |
| Beban bunga                       | (963.430)                | (38.278)                 | (22.849)                     | (31.684)             | (1.056.241)      | Interest expenses               |
| Jumlah liabilitas                 | 19.195.919               | 4.791.304                | 1.513.106                    | 1.467.101            | 26.967.430       | Total liabilities               |

**Segmen Geografis**

Bank beroperasi di dua wilayah geografis utama yaitu Daerah Khusus Ibukota Jakarta (DKI Jakarta) dan diluar DKI Jakarta.

Berikut ini adalah informasi segmen berdasarkan segmen geografis:

**41. OPERATING SEGMENT INFORMATION (continued)**

**Operating Segment (continued)**

**Geographical Segment**

The Bank is operating in two main geographic areas which consists of Special District of Jakarta (DKI Jakarta) and outside DKI Jakarta.

The following is segment information based on geographic segments:

| 2021                                     |                     |               |                       |                       |                           |                   |                  |                                            |
|------------------------------------------|---------------------|---------------|-----------------------|-----------------------|---------------------------|-------------------|------------------|--------------------------------------------|
| Keterangan                               | Jakarta/<br>Jakarta | Jawa/<br>Java | Sumatera/<br>Sumatera | Sulawesi/<br>Sulawesi | Kalimantan/<br>Kalimantan | Lainnya/<br>Other | Jumlah/<br>Total | Description                                |
| Pendapatan:                              |                     |               |                       |                       |                           |                   |                  | Income:                                    |
| Pendapatan bunga dan operasional lainnya | 1.581.951           | 57.091        | 79.494                | 56.322                | 40.337                    | 25.556            | 1.840.751        | Interest income and other operating income |
| Beban:                                   |                     |               |                       |                       |                           |                   |                  | Expenses:                                  |
| Beban bunga dan operasional lainnya      | (1.630.878)         | (157.347)     | (149.881)             | (58.847)              | (12.946)                  | (34.763)          | (2.044.662)      | Interest and other operating expenses      |
| Laba operasional                         | (48.927)            | (100.256)     | (70.387)              | (2.525)               | 27.391                    | (9.207)           | (203.911)        | Income from operations                     |
| Laba tahun berjalan                      | (248.054)           | (21.359)      | 52.508                | 21.309                | 24.769                    | 2.764             | (168.063)        | Profit for the current year                |
| Jumlah aset                              | 19.789.796          | 2.011.245     | 2.860.258             | 830.939               | 156.231                   | 479.351           | 26.127.820       | Total assets                               |
| 2020                                     |                     |               |                       |                       |                           |                   |                  |                                            |
| Keterangan                               | Jakarta/<br>Jakarta | Jawa/<br>Java | Sumatera/<br>Sumatera | Sulawesi/<br>Sulawesi | Kalimantan/<br>Kalimantan | Lainnya/<br>Other | Jumlah/<br>Total | Description                                |
| Pendapatan:                              |                     |               |                       |                       |                           |                   |                  | Income:                                    |
| Pendapatan bunga dan operasional lainnya | 1.357.390           | 142.035       | 77.927                | 91.788                | 42.760                    | 92.001            | 1.803.901        | Interest income and other operating income |
| Beban:                                   |                     |               |                       |                       |                           |                   |                  | Expenses:                                  |
| Beban bunga dan operasional lainnya      | (1.651.538)         | (36.381)      | (18.147)              | (20.242)              | (21.447)                  | (13.270)          | (1.761.025)      | Interest and other operating expenses      |
| Laba operasional                         | (294.148)           | 105.654       | 59.780                | 71.546                | 21.313                    | 78.731            | 42.876           | Income from operations                     |
| Laba tahun berjalan                      | (314.660)           | 105.305       | 59.921                | 71.537                | 21.310                    | 77.958            | 21.371           | Profit for the current year                |
| Jumlah aset                              | 23.042.944          | 2.664.913     | 2.998.135             | 1.010.350             | 173.699                   | 636.924           | 30.526.965       | Total assets                               |

**42. JAMINAN PEMERINTAH TERHADAP KEWAJIBAN PEMBAYARAN BANK UMUM**

Berdasarkan Keputusan Presiden No. 26 Tahun 1998 yang dilaksanakan melalui Keputusan Menteri Keuangan tanggal 28 Januari 1998 dan Surat Keputusan Bersama Direksi Bank Indonesia dan Ketua Badan Penyehatan Perbankan Nasional (SKB BI dan BPPN) No. 30/270/KEP/DIR dan No.1/BPPN/1998 tanggal 6 Maret 1998, Pemerintah telah menjamin kewajiban tertentu dari seluruh bank umum yang berbadan hukum Indonesia.

Berdasarkan perubahan terakhir yang terdapat pada Keputusan Menteri Keuangan No. 179/KMK.017/2000 tanggal 26 Mei 2000, jaminan tersebut berlaku sejak tanggal 26 Januari 1998 sampai dengan 31 Januari 2001 dan dapat diperpanjang dengan sendirinya setiap 6 (enam) bulan berikutnya secara terus-menerus, kecuali apabila dalam waktu 6 (enam) bulan sebelum berakhirnya jangka waktu Program Penjaminan atau jangka waktu perpanjangannya, Menteri Keuangan mengumumkan pengakhiran dan atau perubahan Program Penjaminan tersebut untuk diketahui oleh umum. Atas penjaminan ini, Pemerintah membebankan premi yang dihitung berdasarkan persentase tertentu sesuai ketentuan yang berlaku.

Sesuai dengan Peraturan Menteri Keuangan No.17/PMK.05/2005 tanggal 3 Maret 2005, terhitung sejak tanggal 18 April 2005 jenis kewajiban bank umum yang dijamin berdasarkan Program Penjaminan Pemerintah meliputi giro, tabungan, deposito berjangka dan pinjaman yang diterima dari bank lain dalam bentuk transaksi pasar uang antar bank.

Program Penjaminan Pemerintah melalui Unit Pelaksana Penjaminan Pemerintah (UP3) telah berakhir pada tanggal 22 September 2005, sebagaimana dinyatakan dalam Peraturan Menteri Keuangan No. 68/PMK.05/2005 tanggal 10 Agustus 2005 tentang "Perhitungan dan Pembayaran Premi Program Penjaminan Pemerintah terhadap Kewajiban Pembayaran Bank Umum" untuk periode 1 Juli sampai dengan 21 September 2005. Sebagai pengganti UP3, Pemerintah telah membentuk lembaga independen yaitu Lembaga Penjamin Simpanan (LPS) berdasarkan Undang-undang 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 salinan Peraturan LPS No. 1/PLPS/2006 tanggal 9 Maret 2006 tentang "Program Penjaminan Simpanan" diatur besarnya saldo yang dijamin untuk setiap nasabah pada satu bank adalah paling tinggi sebesar Rp100 juta.

Sesuai dengan Peraturan Pemerintah No. 66 Tahun 2008 tanggal 13 Oktober 2008 tentang "Besaran Nilai Simpanan yang Dijamin Lembaga Penjamin Simpanan" maka nilai simpanan setiap nasabah pada satu bank yang dijamin oleh Pemerintah naik menjadi sebesar Rp2 miliar (Rupiah penuh) dari semula Rp100 juta (Rupiah penuh), efektif sejak tanggal tersebut di atas.

**42. GOVERNMENT GUARANTEE ON OBLIGATIONS PAYMENT OF COMMERCIAL BANKS**

Based on Decree of President of Republic Indonesia No. 26 of 1998 as implemented through the Decree of Minister of Finance dated January 28, 1998 and the Joint Decree between Bank Indonesia Board of Directors and Chairman of the Indonesian Bank Restructuring Agency (SKB BI and IBRA) No. 30/270/KEP/DIR and No. 1/IBRA/1998 dated March 6, 1998, the Government has guaranteed certain obligations of all commercial banks incorporated in Indonesia.

Based on the latest amendment that are stated in the Decree of the Minister of Finance No. 179/KMK.017/2000 dated May 26, 2000, this guarantee is valid from the date of January 26, 1998 until January 31, 2001 and may be extended automatically every 6 (six) months continuously, unless within six (6) months before the expiration of a period Guarantee Program or its extension, the Minister of Finance announced the termination or alteration of the Guarantee Program to be known by the public. For this guarantee, the Government charges premium is calculated based on a certain percentage according to applicable regulations.

According to the Minister of Finance Regulation No.17/PMK.05/2005 dated March 3, 2005, starting from April 18, 2005, commercial bank obligations guaranteed by Government Guarantee Program included demand deposits, savings deposits, time deposits and borrowings from other banks in the form of inter-bank money market transactions.

The Government Guarantee Program through Government Guarantee Implementer Unit (UP3) expired on September 22, 2005, as stated in the Minister of Finance Regulation No. 68/PMK.05/2005 dated August 10, 2005 concerning "Premium Calculation and Payment of Government Guarantee Program on Commercial Bank Payment Obligations" for the period of July 1 up to September 21, 2005. As a successor of Government Guarantee Program, the Government has established an independent institution that is Deposit Insurance Corporation (DIC) according to Law No. 24 Year 2004 dated September 22, 2004 about "Deposit Insurance Corporation", which DIC guarantees public funds including funds from other banks in form of demand deposits, time deposits, certificates of deposits, saving deposits, and or other similar forms with it.

According the copied of DIC Regulation No. 1/PLPS/2006 dated March 9, 2006 concerning "Deposits Guarantee Program", set the amount of the balance guaranteed for each customer on a bank is a maximum of Rp100 million.

According to Government Regulation No.66 Year 2008 dated October 13, 2008 concerning "The amount of the Deposits that Guaranteed by Deposits Insurance Corporation" the value of each customer deposits in one bank that guaranteed by the Government raise to Rp2 billion (full Rupiah amount) from Rp100 million (full Rupiah amount), which effective since the date stated above.



**42. JAMINAN PEMERINTAH TERHADAP KEWAJIBAN PEMBAYARAN BANK UMUM (lanjutan)**

Tingkat suku bunga penjaminan LPS untuk simpanan dalam Rupiah dan Dolar Amerika Serikat masing-masing sebesar 3,5% dan 0,25% pada tanggal 31 Desember 2021 dan 4,5% dan 1,0% pada tanggal 31 Desember 2020.

Beban premi penjaminan yang dibayar kepada LPS untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2021 dan 2020 masing-masing sebesar Rp52.215 dan Rp41.409 (Catatan 32).

**43. MANAJEMEN RISIKO**

**I Kerangka Manajemen Risiko**

Dalam menerapkan manajemen risiko, Bank Artha Graha Internasional selalu berupaya untuk melaksanakan strategi operasional yang selaras dengan:

- Pertumbuhan bisnis dan peningkatan pangsa pasar kredit, serta portofolio pendanaan.
- Peningkatan efisiensi operasional Bank.
- Menjaga tingkat kebutuhan likuiditas dan modal minimum sesuai ketentuan regulator; dan
- Implementasi manajemen risiko yang berorientasi bisnis.

Untuk mencapai hal tersebut, dibutuhkan kerangka dasar manajemen risiko yang kuat, yaitu suatu kesatuan dari proses manajemen risiko dalam pengelolaan bisnis serta kegiatan operasional Bank.

Bank Artha Graha Internasional telah memiliki kerangka dasar manajemen risiko yang mencakup keseluruhan lingkup aktivitas usaha, transaksi dan produk Bank, termasuk produk dan aktivitas baru.

Hal tersebut berdasarkan pada prinsip-prinsip dasar pengelolaan risiko yang berlaku dengan menjaga keseimbangan antara fungsi pengendalian usaha yang efektif, kebijakan yang jelas dalam pengelolaan risiko, dan target bisnis yang ditetapkan sebelumnya.

Kerangka dasar manajemen risiko tersebut dilaksanakan sesuai dengan Peraturan Otoritas Jasa Keuangan No.18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum, yang terdiri dari:

**1. Pengawasan aktif Direksi dan Dewan Komisaris dan Direksi**

- Penerapan manajemen risiko melibatkan pengawasan aktif oleh Direksi dan Dewan Komisaris Bank. Pengawasan dilakukan sesuai tugas dan tanggung jawab yang diemban dan dilakukan secara berkala dan konsisten, sekurang-kurangnya setiap bulan. Dalam hal ini, Dewan Komisaris bertanggung jawab untuk melakukan pengawasan terhadap penerapan manajemen risiko secara menyeluruh, termasuk memberikan persetujuan atas kebijakan, memberikan batasan risiko sebagai acuan pengambilan risiko oleh Bank, serta melakukan pengawasan atas pelaksanaannya. Dalam melaksanakan tanggung jawab tersebut, Dewan Komisaris dibantu oleh Komite Audit, Komite Pemantau Risiko, serta Komite Remunerasi dan Nominasi.

**42. GOVERNMENT GUARANTEE ON OBLIGATIONS PAYMENT OF COMMERCIAL BANKS (continued)**

*DIC interest rate for deposits in Rupiah and United States Dollar amounted to 3.5% and 0.25% December 31, 2021 and 4.50% and 1.0% as of December 31, 2020 respectively.*

*Insurance premium expense paid to DIC for the years ended December 31, 2021 and 2020 amounted to Rp52,215 and Rp41,409 respectively (Note 32).*

**43. RISK MANAGEMENT**

**I Risk management Framework**

*In implementing risk management, Bank Artha Graha Internasional always strives to implement operational strategies that are aligned with:*

- *Business growth and an increase in credit market share, and funding portfolios.*
- *Improve the efficiency of the Bank's operations.*
- *Maintain the minimum level of liquidity and capital requirements in accordance with regulatory requirements; and*
- *Implementation of business-oriented risk management.*

*To achieve this, a strong basic risk management framework is needed, which is a unity of the risk management process in business management and Bank operations.*

*Bank Artha Graha Internasional has a basic risk management framework that covers the entire scope of business activities, transactions and products of the Bank, including new products and activities.*

*This is based on the basic principles of risk management that apply by maintaining a balance between the effective business control function, clear policies on risk management, and business targets that are set in advance.*

*The basic framework for risk management is carried out in accordance with Financial Services Authority Regulation No.18/POJK.03/2016 concerning Application of Risk Management for Commercial Banks, which consists of:*

**1. Active supervision by the Directors and the Board of Commissioners and Directors**

- *The implementation of risk management involves active supervision by the Directors and Board of Commissioners of the Bank. Supervision is carried out according to the duties and responsibilities assumed and carried out regularly and consistently, at least every month. In this case, the Board of Commissioners is responsible for supervising the implementation of risk management as a whole, including giving approval to policies, providing risk limits as a reference for taking risk by the Bank, and conducting oversight of its implementation. In carrying out these responsibilities, the Board of Commissioners is assisted by the Audit Committee, the Risk Monitoring Committee, and the Remuneration and Nomination Committee.*

**43. MANAJEMEN RISIKO (lanjutan)**

**I Kerangka Manajemen Risiko (lanjutan)**

- Sedangkan, Direksi bertanggungjawab untuk melakukan pengelolaan risiko, memastikan efektivitas manajemen risiko, memastikan kepatuhan terhadap *risk appetite*, mengembangkan budaya manajemen risiko, serta memberikan perhatian khusus pada area risiko tertentu. Dalam melaksanakan tanggung jawab tersebut, Direksi telah membentuk komite yang membantu pelaksanaan tugas dan tanggung jawabnya, yang terdiri dari Komite Manajemen Risiko, Komite Kredit, *Asset and Liability Committee* (ALCO), serta Komite Pemantau Teknologi Informasi. Selain itu, Direksi juga telah membentuk satuan dan Direktorat lain, yaitu Satuan Kerja Audit Internal (SKAI), dan Direktorat SKMR & Kepatuhan.

**2. Kecukupan kebijakan dan prosedur Manajemen Risiko serta penetapan limit Risiko**

- Kebijakan dan prosedur manajemen risiko Bank Artha Graha Internasional telah disusun berdasarkan seluruh aktivitas Bank serta produk dan jasa layanan yang diberikan. Hal tersebut ditetapkan secara jelas dengan cakupan yang selaras dengan Visi, Misi serta strategi bisnis Bank. Adapun kebijakan pedoman dan prosedur manajemen risiko yang dikeluarkan oleh Bank merupakan bagian dari sistem dan prosedur yang wajib dipatuhi oleh seluruh jajaran Bank.
- Dalam menetapkan kebijakan dan prosedur manajemen risiko, Bank menetapkan limit risiko yang telah diusulkan oleh unit-unit kerja operasional dan disampaikan kepada Direktorat SKMR & Kepatuhan untuk dianalisis. Kajian manajemen risiko akan direkomendasikan kepada Komite Manajemen Risiko untuk diusulkan kepada Direksi guna pengambilan keputusan. Hasil penetapan limit risiko tersebut dituangkan dalam kebijakan, pedoman dan prosedur manajemen risiko agar dapat dikelola secara tepat.
- Guna memastikan kecukupannya, kebijakan, prosedur dan limit risiko senantiasa diawasi dan di-review secara periodik oleh unit-unit kerja operasional dan pelaksana fungsi manajemen risiko. Proses *review* yang dilakukan memperhatikan perubahan seluruh aspek internal dan eksternal Bank, termasuk perubahan ketentuan perbankan oleh regulator sehingga sejalan dengan perkembangan bisnis Bank dan ketentuan regulator yang berlaku. Selain itu, proses *review* penetapan limit yang terkait dengan setiap jenis risiko dilakukan dengan mempertimbangkan perkembangan bisnis, kompleksitas aktivitas, karakteristik produk atau jasa, data historis, maupun kecukupan modal yang tersedia.

**43. RISK MANAGEMENT (continued)**

**I Risk management Framework (continued)**

- Meanwhile, the Board of Directors is responsible for managing risk, ensuring the effectiveness of risk management, ensuring compliance with *risk appetite*, developing a risk management culture, and paying special attention to certain risk areas. In carrying out these responsibilities, the Board of Directors has formed a committee that helps carry out its duties and responsibilities, which consists of the Risk management Committee, the Credit Committee, the Asset and Liability Committee (ALCO), and the Information Technology Monitoring Committee. In addition, the Board of Directors has also formed other units and Directorates, namely the Internal Audit Work Unit (SKAI), the Directorate of Risk management (SKMR – EMR) and Direktorat Kepatuhan dan Kredit Review.

**2. Adequacy of Risk management policies and procedures and determination of Risk limits**

- Bank Artha Graha Internasional's risk management policies and procedures have been prepared based on all Bank activities and products and services provided. This is clearly defined with coverage that is in line with the Bank's Vision, Mission and business strategy. The risk management guidelines and procedures issued by the Bank are part of the system and procedures that must be complied with by all levels of the Bank.
- In setting risk management policies and procedures, the Bank sets risk limits that have been proposed by operational work units and submitted to the Directorate of Risk management for analysis. The risk management review will be recommended to the Risk management Committee to be proposed to the Directors for decision making. The results of the determination of risk limits are outlined in risk management policies, guidelines and procedures so that they can be managed appropriately.
- To ensure its adequacy, policies, procedures and risk limits are constantly monitored and periodically reviewed by operational work units and implementing risk management functions. The review process carried out considers changes in all internal and external aspects of the Bank, including changes in banking regulations by regulators so that it is in line with the development of the Bank's business and applicable regulatory provisions. In addition, the process of reviewing limit setting related to each type of risk is carried out by considering business development, complexity of activities, characteristics of products or services, historical data, and available capital adequacy.

43. MANAJEMEN RISIKO (lanjutan)

I Kerangka Manajemen Risiko (lanjutan)

3. Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian Risiko, serta sistem informasi Manajemen Risiko

- Proses manajemen risiko, yakni identifikasi, pengukuran, pemantauan dan pengendalian risiko, mulai dilakukan pada masing-masing unit kerja, di mana risiko tersebut melekat, sesuai dengan kebijakan terkait. Sedangkan, Direktorat SKMR & Kepatuhan berperan dalam menetapkan kebijakan dan prosedur manajemen risiko disertai dengan cara dan metodologinya, serta melakukan serangkaian proses untuk mengumpulkan, menganalisa, dan menguji pengukuran serta melaporkan risiko yang disampaikan para pemilik risiko tersebut. Laporan hasil Direktorat SKMR & Kepatuhan, yang dimuat dalam Laporan Profil Risiko, disampaikan kepada Direksi dan Komite Manajemen Risiko secara bulanan, serta kepada Otoritas Jasa Keuangan secara triwulanan dengan tepat waktu. Penyampaian laporan tersebut disertai dengan penyampaian beberapa jenis laporan lainnya kepada manajemen terkait.

Adapun penerapan proses manajemen risiko tersebut dijelaskan sebagai berikut:

*Front office*, merupakan jabatan kerja operasional yang dimiliki oleh Bank dalam melaksanakan transaksi secara langsung, sesuai dengan tugas dan tanggung jawabnya masing-masing, serta mengelola portofolio Bank, dengan tetap memperhatikan konsep yang ditetapkan oleh manajemen risiko, yaitu:

- a. *Account Officer*, Pimpinan Cabang, Direktorat Korporasi Komersil dan FI : melakukan analisis kredit, *rating* kredit, pengawasan kredit (*account supervisory*), pengelolaan kredit (*account maintenance*), dan monitoring kredit;
- b. Direktorat *Treasury*, yaitu *Dealer* dan *Treasury Sales*: melakukan pengelolaan dan pengawasan risiko pasar dan risiko likuiditas; dan
- c. Unit kerja operasional lainnya, yaitu *Customer Service*, *Teller* dan Kepala Kantor Layanan : melakukan pengelolaan dan pengawasan risiko operasional di Kantor Layanan.

Dalam rangka menerapkan prinsip kehati-hatian (*prudential principles*) dan penerapan sistem peringatan dini (*early warning system*), Direktorat SKMR & Kepatuhan dilibatkan dalam siklus proses aktivitas *front office*, dengan cara:

43. RISK MANAGEMENT (continued)

I Risk management Framework (continued)

3. Adequacy of the process of identifying, measuring, monitoring and controlling Risk, as well as the Risk management information system

- The risk management process, i.e. identification, measurement, monitoring and risk control, starts to be carried out in each work unit, where the risk is inherent, in accordance with the relevant policies. Meanwhile, the Directorate of Risk management plays a role in establishing policies and procedures for risk management accompanied by the method and methodology, as well as carrying out a Series of processes to collect, analyze, and test measurements and report risks presented by the risk owners. Reports on the results of the Directorate of Risk management, which are published in the Risk Profile Report, are submitted to the Directors and Risk management Committee on a monthly basis, as well as to the Financial Services Authority on a quarterly basis in a timely manner. Submission of the report is accompanied by the submission of several other types of reports to related management.

The application of the risk management process is explained as follows:

*Front office*, is an operational work position owned by the Bank in carrying out transactions directly, in accordance with their respective duties and responsibilities, as well as managing the Bank's portfolio, with due regard to the concepts set by risk management, namely:

- a. *Account Officers*, *Branch Managers* Direktorat Korporasi Komersil dan FI : conducting credit analysis, credit rating, credit supervision (*account supervisory*), credit management (*account maintenance*), and credit monitoring;
- b. *Treasury Directorate*, namely *Dealer* and *Treasury Marketing Unit*: carry out management and supervision of market risk and liquidity risk; and
- c. *Other operational work units*, namely *Customer Service*, *Tellers* and *Heads of Service Offices*: carry out operational risk management and supervision at the Service Office.

In order to apply the prudential principles and the application of an early warning system, the Directorate of Risk management is involved in the process cycle of front office activities, by:

**43. MANAJEMEN RISIKO (lanjutan)**

**I Kerangka Manajemen Risiko (lanjutan)**

**3. Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko, serta sistem informasi manajemen risiko (lanjutan)**

- a. Melakukan *review* independen kredit terhadap calon debitur sesuai batasan/limit dan ketentuan yang ditetapkan oleh Direksi;
- b. Melakukan identifikasi dan penilaian risiko atas setiap permohonan penyimpangan dari ketentuan operasi yang diajukan oleh unit kerja operasional sesuai batasan/limit dan ketentuan yang ditetapkan oleh Direksi; dan
- c. Melakukan kajian risiko atas setiap rencana penerbitan produk atau aktivitas baru dan menganalisa risiko atas proses *User Acceptance Test* (UAT) untuk pengembangan produk atau aktivitas yang telah ada maupun rencana penerbitan produk atau aktivitas baru, serta memberikan rekomendasi berupa saran dan masukan terhadap setiap *draft* kebijakan dan prosedur yang akan diterbitkan oleh Bank.

*Middle office* (unit manajemen risiko) merupakan bagian pendukung operasional yang diantaranya melakukan pengaturan dan penyusunan pedoman/prosedur operasional serta pengawasan operasional, serta melakukan manajemen portofolio secara *bank wide*, yaitu:

- Direktorat SKMR & Kepatuhan
- a) Mengembangkan prosedur dan alat untuk identifikasi, pengukuran, pemantauan, dan pengendalian risiko.
- b) Mendesain dan menerapkan perangkat yang dibutuhkan dalam penerapan manajemen risiko.
- c) Memantau atas implementasi kebijakan, strategi, dan kerangka manajemen risiko yang direkomendasikan oleh Komite Manajemen Risiko dan yang telah disetujui oleh Direksi bersama Komisaris.
- d) Memantau posisi/eksposur risiko secara keseluruhan (portofolio), maupun per jenis risiko termasuk pemantauan kepatuhan terhadap toleransi risiko dan limit risiko yang ditetapkan oleh Direksi.
- e) Melakukan *stress testing* guna mengetahui dampak dari implementasi kebijakan dan strategi manajemen risiko terhadap portofolio atau kinerja Bank secara keseluruhan.
- f) Memberikan rekomendasi kepada unit kerja bisnis dan/atau kepada Komite Manajemen Risiko terkait penerapan manajemen risiko antara lain mengenai besaran atau maksimum eksposur risiko yang dapat dipelihara Bank.

**43. RISK MANAGEMENT (continued)**

**I Risk management Framework (continued)**

**3. Adequacy of risk identification, measurement, monitoring and control processes, and risk management information systems (continued)**

- a. Conducting an independent credit review of prospective debtors in accordance with the limits and limits set by the Directors;
- b. Identifying and assessing risk for each request for deviation from the operational provisions submitted by the operational work unit in accordance with the limits/limits and conditions set by the Directors; and
- c. Conduct a risk assessment of each new product or activity issuance plan and analyze the risk of the User Acceptance Test (UAT) process for the development of existing products or activities or plans for the issuance of new products or activities, and provide recommendations in the form of suggestions and input on each draft policy and procedures to be issued by the Bank.

*Middle office* (risk management unit) is a part of operational support which includes conducting and preparing operational guidelines/procedures and operational supervision, as well as carrying out portfolio management on a bank wide basis, namely:

- Directorate of Risk management
- a) Develop procedures and tools for identification, measurement, monitoring and risk control.
- b) Design and implement the tools needed in the application of risk management.
- c) Monitor the implementation of policies, strategies and risk management framework recommended by the Risk management Committee and which has been approved by the Board of Directors together with the Board of Commissioners.
- d) Monitor overall risk position/exposure (portfolio), as well as by type of risk including monitoring compliance with risk tolerance and risk limits set by the Directors.
- e) Conduct stress testing to determine the impact of the implementation of risk management policies and strategies on the portfolio or the Bank's overall performance.
- f) Providing recommendations to business units and/or to the Risk management Committee related to the implementation of risk management, including the amount or maximum risk exposure that can be maintained by the Bank.

**43. MANAJEMEN RISIKO (lanjutan)**

**I Kerangka Manajemen Risiko (lanjutan)**

**3. Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko, serta sistem informasi manajemen risiko (lanjutan)**

- Sub Direktorat Sistem dan Prosedur, berperan dalam mempersiapkan pedoman dan prosedur operasional Bank.

*Back office* merupakan bagian akhir dari proses operasional yang diantaranya melakukan penyelesaian transaksi dan pengambilan keputusan diantaranya:

- Direktorat SKMR & Kepatuhan
  - a) Memberikan masukan kepada Komite Manajemen Risiko dalam penyusunan kebijakan, pedoman, strategi, dan kerangka manajemen risiko;
  - b) Menyusun dan menyampaikan laporan profil risiko kepada Direksi, Komite Manajemen Risiko dan Komite Pemantau Risiko secara bulanan dan kepada regulator secara triwulanan. Frekuensi laporan akan ditingkatkan apabila kondisi pasar berubah dengan cepat;
  - c) Melaksanakan kaji ulang secara berkala dengan frekuensi yang disesuaikan dengan kebutuhan Bank, untuk memastikan:
    - Kecukupan kerangka manajemen risiko;
    - Keakuratan metodologi penilaian risiko; dan
    - Kecukupan sistem informasi manajemen risiko.
- Direktorat Bisnis dan Komite Kredit: melakukan pengelolaan batas limit risiko kredit dan penagihan kredit bermasalah oleh Remedial;
- Direktorat Operasi, yaitu Sub Direktorat *Treasury Operation and Exim*: melakukan pengelolaan risiko *settlement*.

Sistem informasi manajemen risiko

- Sistem informasi manajemen risiko harus mendukung pelaksanaan pelaporan kepada Bank Indonesia dan/atau Otoritas Jasa Keuangan serta manajemen sebagai dasar pengambilan keputusan.

**43. RISK MANAGEMENT (continued)**

**I Risk management Framework (continued)**

**3. Adequacy of risk identification, measurement, monitoring and control processes, and risk management information systems (continued)**

- Sub Directorate of Systems and Procedures, plays a role in preparing the guidelines and operational procedures of the Bank.

The back office is the final part of the operational process which includes completing transactions and making decisions including:

- Directorate of Risk management
  - a) Provide input to the Risk management Committee in the preparation of policies, guidelines, strategies, and risk management frameworks;
  - b) Prepare and submit risk profile reports to the Board of Directors, the Risk management Committee and the Risk Monitoring Committee on a monthly basis and to regulators on a quarterly basis. Report frequency will be increased if market conditions change quickly;
  - c) Carry out periodic reviews with a frequency that is tailored to the needs of the Bank, to ensure:
    - Adequacy of the risk management framework;
    - The accuracy of the risk assessment methodology; and
    - Adequacy of risk management information systems.
- Credit Directorate and Credit Committee: manage Remedial credit risk limits and collection of problem loans;
- Directorate of Operations, namely the Sub Directorate of Treasury Operations and Exim: conducts settlement risk management.

Risk management information system

- The risk management information system must support the implementation of reporting to Bank Indonesia and/or the Financial Services Authority and management as a basis for decision making.

**43. MANAJEMEN RISIKO (lanjutan)**

**I Kerangka Manajemen Risiko (lanjutan)**

**3. Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko, serta sistem informasi manajemen risiko (lanjutan)**

Sistem informasi manajemen risiko (lanjutan)

- Direktorat SKMR & Kepatuhan menyusun laporan profil risiko secara berkala kepada Otoritas Jasa Keuangan, Direksi, Komite Manajemen Risiko dan Komite Pemantau Risiko. Selain itu melaporkan pemantauan dan hasil perhitungan *stress testing* kepada Direksi, Komite Manajemen Risiko dan Komite Pemantau Risiko secara berkala dalam rangka mitigasi risiko dan menetapkan tindakan yang diperlukan.
- Kecukupan cakupan informasi yang dihasilkan dari sistem informasi manajemen risiko harus direview secara berkala untuk memastikan bahwa cakupan tersebut telah memadai sesuai perkembangan tingkat kompleksitas kegiatan usaha Bank.

**4. Sistem pengendalian internal yang menyeluruh**

Sistem pengendalian intern Bank yang handal dan efektif menjadi tanggung jawab dari seluruh unit kerja operasional dan unit kerja pendukung serta Satuan Kerja Audit Intern (SKAI).

Fungsi yang menjalankan pengawasan dalam pengendalian intern diantaranya:

- a. Pengawasan melekat oleh Unit Kontrol untuk pengawasan kepatuhan Bank terhadap ketentuan internal Bank.
- b. Pengawasan melekat oleh Direktorat SKMR & Kepatuhan untuk pengawasan kepatuhan Bank terhadap ketentuan eksternal Bank.
- c. Direktorat SKMR & Kepatuhan melaksanakan kaji ulang secara berkala dengan frekuensi yang disesuaikan kebutuhan Bank, untuk memastikan:
  - Kecukupan kerangka manajemen risiko.
  - Keakuratan metodologi penilaian risiko.
  - Kecukupan sistem informasi manajemen risiko.
- d. Satuan Kerja Audit Intern (SKAI) melakukan:
  - Kaji ulang penerapan manajemen risiko secara berkala.
  - Pemeriksaan sampling secara periodik dan berdasarkan basis risiko.

Kerangka dasar manajemen risiko tersebut direviu secara periodik dan jika diperlukan dapat direvisi sesuai dengan perkembangan kompleksitas usaha dan risiko Bank, ketentuan Bank Indonesia dan/atau berdasarkan "best practices" perbankan terkini.

**43. RISK MANAGEMENT (continued)**

**I Risk management Framework (continued)**

**3. Adequacy of risk identification, measurement, monitoring and control processes, and risk management information systems (continued)**

Risk management information system (continued)

- The Risk management Directorate prepares regular risk profile reports to the Financial Services Authority, Directors, Risk management Committee and Risk Monitoring Committee. Besides reporting the monitoring and the results of stress testing calculations to the Directors, Risk management Committee and Risk Monitoring Committee on a regular basis in order to mitigate risk and determine the actions needed.
- The adequacy of the scope of information generated from the risk management information system must be reviewed periodically to ensure that the coverage is adequate in accordance with the development of the level of complexity of the Bank's business activities.

**4. A comprehensive internal control system**

A reliable and effective Bank internal control system is the responsibility of all operational work units and supporting work units as well as the Internal Audit Work Unit (SKAI).

Functions that carry out supervision in internal control include:

- a. Supervision is attached by the Control Unit to supervise the Bank's compliance with the Bank's internal regulations.
- b. Inherent supervision by the Compliance Directorate for supervision of Bank compliance with external provisions of the Bank.
- c. The Risk management Directorate conducts periodic reviews with a frequency that is adjusted to the needs of the Bank, to ensure:
  - Adequacy of the risk management framework.
  - The accuracy of the risk assessment methodology.
  - Adequacy of risk management information systems.
- d. The Internal Audit Work Unit (SKAI) carries out:
  - Periodically review the application of risk management
  - Periodic sampling checks and based on risk basis.

The basic framework for risk management is reviewed periodically and if necessary it can be revised in accordance with the development of Bank business complexity and risk, Bank Indonesia regulations and/or based on the latest banking "best practices".

**43. MANAJEMEN RISIKO (lanjutan)**

**II Struktur Organisasi**

Sebagaimana telah dijelaskan sebelumnya, pengelolaan manajemen risiko di tingkat Direksi secara khusus menjadi tanggung jawab Direktorat SKMR & Kepatuhan yang berada di bawah Direktur Kepatuhan dan Manajemen Risiko. Direktorat SKMR & Kepatuhan dibagi menjadi 5 Sub Direktorat, yaitu Sub Direktorat Kepatuhan Operasional & APUPPT yang beranggotakan 11 orang, Sub Direktorat Kepatuhan Kredit yang beranggotakan 10 orang, Sub Direktorat Kontrol yang beranggotakan 43 orang, Sub Direktorat *Risk Policy & Scoring Model* yang beranggotakan 5 orang dan Sub Direktorat Portfolio Manajemen yang beranggotakan 5 orang.

Penetapan struktur organisasi manajemen risiko tersebut diharapkan dapat lebih meningkatkan kedalaman, sensitivitas, dan kualitas penerapan proses manajemen risiko dari segi identifikasi, kajian, analisa, review, penilaian, pengukuran, penelitian, pemantauan dan pengendalian risiko yang dikelola oleh Bank.

**III Profil Risiko**

PT Bank Artha Graha Internasional Tbk menyadari bahwa semua kegiatan bisnis atau transaksi Bank, baik yang berasal dari aset maupun pasiva, dapat berpotensi menimbulkan berbagai jenis risiko. Oleh karenanya, Bank telah mengidentifikasi risiko-risiko yang dihadapi, yang meliputi risiko kredit, risiko pasar, risiko likuiditas, risiko operasional, risiko hukum, risiko strategik, risiko kepatuhan, dan risiko reputasi.

Dalam mengelola risiko-risiko tersebut, Bank Artha Graha Internasional secara bertahap dan berkelanjutan melakukan berbagai pengembangan dan penyempurnaan aspek dan komponen penerapan manajemen risiko, sesuai dengan mengenai Penerapan Manajemen Risiko pada Perbankan Nasional. Pengembangan dan penyempurnaan tersebut antara lain terkait dengan kebijakan dan prosedur manajemen risiko, kajian/analisa risiko, pengukuran/penilaian risiko, pengelolaan database risiko dan budaya risiko (*risk culture*).

Sebagai bagian dari implementasi regulasi Basel terkini, Bank telah mempersiapkan untuk penggunaan metode internal dalam pengukuran risiko sebagai berikut:

- Untuk mendukung proses perhitungan alokasi modal risiko kredit, Bank telah mempersiapkan infrastruktur dan metodologi *Internal Rating Based Approach* (IRBA) melalui implementasi aplikasi *Credit Risk Rating* (CRR). Bank juga telah mengumpulkan database risiko kredit dan menyempurnakan proses serta prosedur internal sehingga Bank diharapkan dapat memperoleh data yang akurat dan terpercaya untuk menunjang perhitungan sesuai dengan metodologi IRBA yang akan digunakan.

**43. RISK MANAGEMENT (continued)**

**II Organizational structure**

As previously explained, risk management at the Board of Directors level is specifically the responsibility of the SKMR & Compliance Directorate, which is under the Compliance and Risk management Director. The SKMR & Compliance Directorate is divided into 5 Sub-Directorates, namely the Operational Compliance & APUPPT Sub-Directorate with 11 members, Credit Compliance Sub-Directorate with 10 members, Control Sub-Directorate with 43 members, Risk Policy & Scoring Model Sub-Directorate with 5 members and the Sub-Directorate of Portfolio Management consisting of 5 people.

The determination of the risk management organizational structure is expected to further enhance the depth, sensitivity, and quality of the application of the risk management process in terms of identification, study, analysis, review, assessment, measurement, research, monitoring and risk control managed by the Bank.

**III Risk Profile**

PT Bank Artha Graha Internasional Tbk realizes that all business activities or Bank transactions, both from assets and liabilities, can potentially lead to various types of risks. Therefore, the Bank has identified the risks faced, which include credit risk, market risk, liquidity risk, operational risk, legal risk, strategic risk, compliance risk, and reputation risk.

In managing these risks, Bank Artha Graha Internasional has gradually and continuously carried out various development and improvement of aspects and components in implementing risk management, in accordance with the Implementation of Risk management in National Banking. These developments and improvements are related to risk management policies and procedures, risk assessment/analysis, risk measurement/assessment, risk database management and risk culture.

As part of the implementation of the latest Basel regulations, the Bank has prepared for the use of internal methods in measuring risk as follows:

- To support the credit risk capital allocation process, the Bank has prepared the Internal Rating Based Approach (IRBA) infrastructure and methodology through the implementation of the Credit Risk Rating (CRR) application. The Bank has also collected a credit risk database and refined internal processes and procedures so that the Bank is expected to obtain accurate and reliable data to support calculations in accordance with the IRBA methodology to be used.



**43. MANAJEMEN RISIKO (lanjutan)**

**III Profil Risiko (lanjutan)**

- Bank telah melakukan pengembangan dan simulasi metodologi perhitungan kebutuhan modal internal untuk menutupi risiko pasar dengan menggunakan metode internal VaR (*Value at Risk*) yaitu model *Variance co Variance* dan *Historical Simulation* melalui aplikasi *Market Risk Measurement* (MRM).
- Bank telah melakukan pengelolaan pencatatan data kerugian dan potensi kerugian yang terjadi pada Satuan Kerja Operasional (*Risk taking unit*) secara periodik melalui aplikasi *Tools Loss Event* (TLE) dan *Potential Loss Event* (PLE) yang telah diimplementasikan secara *online* di seluruh cabang. Pengelolaan data kerugian tersebut sebagai salah satu data input dalam penilaian parameter Profil Risiko Operasional yang dipetakan sesuai frekuensi kejadian dan dampaknya. Aplikasi TLE akan dikembangkan Bank menjadi perhitungan modal dengan menggunakan pendekatan standar.

**1. Risiko Kredit**

Risiko kredit adalah risiko akibat kegagalan debitur dan/atau pihak lain dalam memenuhi kewajiban kepada Bank. Risiko kredit dikelola baik pada tingkat transaksi (*individual*) maupun portofolio serta pelaksanaan *stress testing*. Pengelolaan risiko kredit dirancang untuk menjaga independensi dan integritas proses penilaian risiko serta diversifikasi risiko kredit.

**a. Risiko kredit maksimum**

Untuk aset keuangan yang diakui di laporan posisi keuangan, eksposur maksimum terhadap risiko kredit sama dengan nilai tercatat. Untuk bank garansi dan *irrevocable L/C*, eksposur maksimum terhadap risiko kredit adalah nilai maksimum yang harus dibayarkan oleh Bank jika liabilitas atas bank garansi dan *irrevocable L/C* terjadi.

Tabel berikut menyajikan eksposur maksimum Bank terhadap risiko kredit untuk instrumen keuangan pada laporan posisi keuangan dan rekening administratif, tanpa memperhitungkan agunan yang dimiliki atau perlindungan kredit lainnya.

**43. RISK MANAGEMENT (continued)**

**III Risk Profile (continued)**

- The Bank has developed and simulated the methodology for calculating internal capital requirements to cover market risk by using *Value at Risk* internal methods, namely the *Variance co Variance* and *Historical Simulation* models through the application of *Market Risk Measurement* (MRM).
- The Bank has managed to record data on loss and potential losses that occur at the Risk taking unit periodically through the *Tools Loss Event* (TLE) and *Potential Loss Event* (PLE) applications that have been implemented online in all branches. The management of loss data is one of the input data in the assessment of *Operational Risk Profile* parameters mapped according to the frequency of events and their impact. The TLE application will be developed by the Bank into a capital calculation using a standardized approach.

**1. Credit Risk**

Credit risk is a risk due to the failure of the debtor and/or other parties to fulfill obligations to the Bank. Credit risk is managed at both the transaction (*individual*) and portfolio levels as well as implementing *stress testing*. Credit risk management is designed to maintain the independence and integrity of the risk assessment process and diversification of credit risk.

**a. Maximum credit risk**

For financial assets recognized in the statement of financial position, the maximum exposure to credit risk is equal to the carrying amount. For bank guarantees and *irrevocable L/C*, the maximum exposure to credit risk is the maximum value that must be paid by the Bank if liabilities on bank guarantees and *irrevocable L/C* occur.

The following table presents the Bank's maximum exposure to credit risk for financial instruments in the statement of financial position and administrative accounts, without taking into account the collateral held or other credit protection.

43. MANAJEMEN RISIKO (lanjutan)

III Profil Risiko (lanjutan)

1. Risiko Kredit (lanjutan)

a. Risiko kredit maksimum (lanjutan)

|                                                   | 2021              | 2020              |
|---------------------------------------------------|-------------------|-------------------|
| <b>Laporan posisi keuangan</b>                    |                   |                   |
| Giro pada Bank Indonesia                          | 1.532.310         | 926.163           |
| Giro pada Bank lain                               | 720.754           | 559.150           |
| Penempatan pada Bank Indonesia dan Bank lain      | 1.973.527         | 1.097.187         |
| Efek-efek                                         | 2.840.391         | 1.653.028         |
| Efek-efek yang dibeli dengan janji dijual kembali | 2.700.351         | 8.079.171         |
| Tagihan derivatif                                 | 2.049             | -                 |
| Pendapatan bunga yang masih akan diterima         | 344.590           | 291.889           |
| Kredit yang diberikan                             | 11.479.972        | 12.442.514        |
| Tagihan akseptasi                                 | 259.917           | 144.390           |
| Penyertaan saham                                  | 6                 | 137               |
| Aset lain-lain:                                   |                   |                   |
| Setoran jaminan dan tagihan                       | 193.111           | 231.010           |
| <b>Jumlah</b>                                     | <b>22.046.978</b> | <b>25.424.639</b> |

Tabel berikut menyajikan eksposur maksimum Bank terhadap risiko kredit untuk instrumen keuangan pada laporan posisi keuangan dan rekening administratif, tanpa memperhitungkan agunan yang dimiliki CKPN atau perlindungan kredit lainnya.

|                                       | 2021             | 2020             |
|---------------------------------------|------------------|------------------|
| <b>Rekening administrative</b>        |                  |                  |
| Fasilitas kredit yang belum digunakan | (757.894)        | (709.355)        |
| Garansi yang diterbitkan              | (30.474)         | (38.278)         |
| L/C yang masih beredar                | (17.282)         | (14.051)         |
| <b>Jumlah</b>                         | <b>(805.650)</b> | <b>(761.684)</b> |

43. RISK MANAGEMENT (continued)

III Risk Profile (continued)

1. Credit Risk (continued)

a. Maximum credit risk (continued)

|                                                |
|------------------------------------------------|
| <b>Statement of financial position</b>         |
| Current accounts with Bank Indonesia           |
| Current accounts with other Banks              |
| Placements with Bank Indonesia and other Banks |
| Marketable securities                          |
| Securities purchased under agreement to resell |
| Derivative receivables                         |
| Accrued interest receivables                   |
| Loans                                          |
| Acceptance receivables                         |
| Investment in shares of stock                  |
| Other assets:                                  |
| Guarantee deposits and receivables             |
| <b>Total</b>                                   |

The following table presents the Bank's maximum exposure to credit risk of on statement of financial position and off statement of financial position items, without taking into account any collateral held or other credit enhancement.

|                                |
|--------------------------------|
| <b>Administrative accounts</b> |
| Unused loan commitments        |
| Guarantee issued               |
| Outstanding irrevocable L/C    |
| <b>Total</b>                   |

**43. MANAJEMEN RISIKO (lanjutan)**

**III Profil Risiko (lanjutan)**

**1. Risiko Kredit (lanjutan)**

**b. Risiko kredit konsentrasi**

Pengungkapan konsentrasi risiko kredit maksimum berdasarkan sektor industri adalah sebagai berikut:

**43. RISK MANAGEMENT (continued)**

**III Risk Profile (continued)**

**1. Credit Risk (continued)**

**b. Concentration credit risk**

The disclosure on the maximum credit risk concentration by industry sectors as follows:

| 2021                                              |                           |                  |                                                                               |                                          |                                                   |                                                                                    |                   |
|---------------------------------------------------|---------------------------|------------------|-------------------------------------------------------------------------------|------------------------------------------|---------------------------------------------------|------------------------------------------------------------------------------------|-------------------|
|                                                   | Pemerintah/<br>Government | Bank/<br>Bank    | Lembaga<br>Keuangan<br>Bukan<br>Bank/<br>Non Bank<br>Financial<br>Institution | Industri<br>Pengolahan/<br>Manufacturing | Jasa-jasa<br>Dunia<br>Usaha/<br>Trade<br>Services | Perusahaan<br>Lainnya dan<br>Perseorangan/<br>Other<br>Companies and<br>Individual | Jumlah/<br>Total  |
| Giro pada Bank Indonesia                          | 1.532.310                 | -                | -                                                                             | -                                        | -                                                 | -                                                                                  | 1.532.310         |
| Giro pada bank lain                               | -                         | 720.754          | -                                                                             | -                                        | -                                                 | -                                                                                  | 720.754           |
| Penempatan pada Bank Indonesia dan bank lain      | 1.973.527                 | -                | -                                                                             | -                                        | -                                                 | -                                                                                  | 1.973.527         |
| Efek-efek                                         | 1.423.567                 | 72.000           | -                                                                             | -                                        | -                                                 | 1.344.824                                                                          | 2.840.391         |
| Efek-efek yang dibeli dengan janji dijual kembali | -                         | 2.700.351        | -                                                                             | -                                        | -                                                 | -                                                                                  | 2.700.351         |
| Tagihan derivatif                                 | -                         | 2.049            | -                                                                             | -                                        | -                                                 | -                                                                                  | 2.049             |
| Pendapatan bunga yang masih harus diterima        | -                         | -                | 104                                                                           | 5.677                                    | 65.693                                            | 273.116                                                                            | 344.590           |
| Kredit yang diberikan                             | -                         | -                | 21.422                                                                        | 1.130.704                                | 511.512                                           | 9.816.334                                                                          | 11.479.972        |
| Tagihan akseptasi                                 | -                         | -                | -                                                                             | -                                        | -                                                 | 259.917                                                                            | 259.917           |
| Penyertaan saham                                  | -                         | -                | -                                                                             | -                                        | -                                                 | 6                                                                                  | 6                 |
| Aset lain-lain:                                   |                           |                  |                                                                               |                                          |                                                   |                                                                                    |                   |
| Setoran jaminan dan tagihan                       | -                         | -                | -                                                                             | -                                        | -                                                 | 193.111                                                                            | 193.111           |
| <b>Jumlah</b>                                     | <b>4.929.404</b>          | <b>3.495.154</b> | <b>21.526</b>                                                                 | <b>1.136.381</b>                         | <b>577.205</b>                                    | <b>11.887.308</b>                                                                  | <b>22.046.978</b> |
| 2020                                              |                           |                  |                                                                               |                                          |                                                   |                                                                                    |                   |
|                                                   | Pemerintah/<br>Government | Bank/<br>Bank    | Lembaga<br>Keuangan<br>Bukan<br>Bank/<br>Non Bank<br>Financial<br>Institution | Industri<br>Pengolahan/<br>Manufacturing | Jasa-jasa<br>Dunia<br>Usaha/<br>Trade<br>Services | Perusahaan<br>Lainnya dan<br>Perseorangan/<br>Other<br>Companies and<br>Individual | Jumlah/<br>Total  |
| Giro pada Bank Indonesia                          | 926.163                   | -                | -                                                                             | -                                        | -                                                 | -                                                                                  | 926.163           |
| Giro pada bank lain                               | -                         | 559.150          | -                                                                             | -                                        | -                                                 | -                                                                                  | 559.150           |
| Penempatan pada Bank Indonesia dan bank lain      | 1.097.187                 | -                | -                                                                             | -                                        | -                                                 | -                                                                                  | 1.097.187         |
| Efek-efek                                         | 1.279.454                 | -                | -                                                                             | -                                        | -                                                 | 373.574                                                                            | 1.653.028         |
| Efek-efek yang dibeli dengan janji dijual kembali | -                         | 8.079.171        | -                                                                             | -                                        | -                                                 | -                                                                                  | 8.079.171         |
| Tagihan derivatif                                 | -                         | -                | -                                                                             | -                                        | -                                                 | -                                                                                  | -                 |
| Pendapatan bunga yang masih harus diterima        | 20.945                    | -                | 736                                                                           | 6.285                                    | 43.250                                            | 220.673                                                                            | 291.889           |
| Kredit yang diberikan                             | -                         | -                | 139.283                                                                       | 1.070.385                                | 512.763                                           | 10.720.083                                                                         | 12.442.514        |
| Tagihan akseptasi                                 | -                         | -                | -                                                                             | -                                        | -                                                 | 144.390                                                                            | 144.390           |
| Penyertaan saham                                  | -                         | -                | -                                                                             | -                                        | -                                                 | 137                                                                                | 137               |
| Aset lain-lain:                                   |                           |                  |                                                                               |                                          |                                                   |                                                                                    |                   |
| Setoran jaminan dan tagihan                       | -                         | -                | -                                                                             | -                                        | -                                                 | 231.010                                                                            | 231.010           |
| <b>Jumlah</b>                                     | <b>3.323.749</b>          | <b>8.638.321</b> | <b>140.019</b>                                                                | <b>1.076.670</b>                         | <b>556.013</b>                                    | <b>11.689.867</b>                                                                  | <b>25.424.639</b> |

43. MANAJEMEN RISIKO (lanjutan)

III Profil Risiko (lanjutan)

1. Risiko Kredit (lanjutan)

b. Risiko kredit konsentrasi (lanjutan)

Eksposur risiko kredit atas komitmen dan kontinjensi adalah sebagai berikut:

|                                |        | 2021                      |               |                                                                               |                                          |                                                   |                                                                                    |                  |                             |  |
|--------------------------------|--------|---------------------------|---------------|-------------------------------------------------------------------------------|------------------------------------------|---------------------------------------------------|------------------------------------------------------------------------------------|------------------|-----------------------------|--|
|                                |        | Pemerintah/<br>Government | Bank/<br>Bank | Lembaga<br>Keuangan<br>Bukan<br>Bank/<br>Non Bank<br>Financial<br>Institution | Industri<br>Pengolahan/<br>Manufacturing | Jasa-jasa<br>Dunia<br>Usaha/<br>Trade<br>Services | Perusahaan<br>Lainnya dan<br>Perseorangan/<br>Other<br>Companies and<br>Individual | Jumlah/<br>Total |                             |  |
| Fasilitas yang belum digunakan | Kredit | -                         | -             | 100.000                                                                       | 308.537                                  | -                                                 | 349.357                                                                            | 757.894          | Unused loan facilities      |  |
| Garansi yang diterbitkan       |        | 15.164                    | -             | -                                                                             | 9.553                                    | 43                                                | 5.714                                                                              | 30.474           | Guarantee Issued            |  |
| L/C yang masih beredar         |        | -                         | -             | -                                                                             | -                                        | -                                                 | 17.282                                                                             | 17.282           | Outstanding Irrevocable L/C |  |
| <b>Jumlah</b>                  |        | <b>15.164</b>             | <b>-</b>      | <b>100.000</b>                                                                | <b>318.090</b>                           | <b>43</b>                                         | <b>372.353</b>                                                                     | <b>805.650</b>   | <b>Total</b>                |  |

|                                |        | 2020                      |               |                                                                               |                                          |                                                   |                                                                                    |                  |                             |  |
|--------------------------------|--------|---------------------------|---------------|-------------------------------------------------------------------------------|------------------------------------------|---------------------------------------------------|------------------------------------------------------------------------------------|------------------|-----------------------------|--|
|                                |        | Pemerintah/<br>Government | Bank/<br>Bank | Lembaga<br>Keuangan<br>Bukan<br>Bank/<br>Non Bank<br>Financial<br>Institution | Industri<br>Pengolahan/<br>Manufacturing | Jasa-jasa<br>Dunia<br>Usaha/<br>Trade<br>Services | Perusahaan<br>Lainnya dan<br>Perseorangan/<br>Other<br>Companies and<br>Individual | Jumlah/<br>Total |                             |  |
| Fasilitas yang belum digunakan | Kredit | -                         | -             | 107.500                                                                       | 282.349                                  | 6.297                                             | 313.209                                                                            | 709.355          | Unused loan facilities      |  |
| Garansi yang diterbitkan       |        | 22.216                    | -             | -                                                                             | 9.553                                    | 44                                                | 6.465                                                                              | 38.278           | Guarantee Issued            |  |
| L/C yang masih beredar         |        | -                         | -             | -                                                                             | -                                        | -                                                 | 14.051                                                                             | 14.051           | Outstanding Irrevocable L/C |  |
| <b>Jumlah</b>                  |        | <b>22.216</b>             | <b>-</b>      | <b>107.500</b>                                                                | <b>291.902</b>                           | <b>6.341</b>                                      | <b>333.725</b>                                                                     | <b>761.684</b>   | <b>Total</b>                |  |

Pengungkapan konsentrasi risiko kredit maksimum berdasarkan letak geografis adalah sebagai berikut:

The disclosure on the maximum credit risk concentration by geography is as follows:

|                                                   |  | 2021                                       |                                          |                   |                                                |  |
|---------------------------------------------------|--|--------------------------------------------|------------------------------------------|-------------------|------------------------------------------------|--|
|                                                   |  | DKI Jakarta/Special<br>District of Jakarta | Luar DKI Jakarta/<br>Outside DKI Jakarta | Jumlah/<br>Total  |                                                |  |
| <b>ASET</b>                                       |  |                                            |                                          |                   | <b>ASSETS</b>                                  |  |
| Giro pada Bank Indonesia                          |  | 1.532.310                                  | -                                        | 1.532.310         | Current accounts with Bank Indonesia           |  |
| Giro pada bank lain                               |  | 720.509                                    | 245                                      | 720.754           | Current accounts with other banks              |  |
| Penempatan pada Bank Indonesia dan bank lain      |  | 1.973.527                                  | -                                        | 1.973.527         | Placements with Bank Indonesia and other banks |  |
| Efek-efek                                         |  | 2.840.391                                  | -                                        | 2.840.391         | Marketable securities                          |  |
| Efek-efek yang dibeli dengan janji dijual kembali |  | 2.700.351                                  | -                                        | 2.700.351         | Securities purchased under agreement to resell |  |
| Tagihan derivatif                                 |  | 2.049                                      | -                                        | 2.049             | Derivative receivables                         |  |
| Pendapatan bunga yang masih akan diterima         |  | 337.058                                    | 7.532                                    | 344.590           | Accrued interest receivables                   |  |
| Kredit yang diberikan                             |  | 9.488.756                                  | 1.991.216                                | 11.479.972        | Loans                                          |  |
| Tagihan akseptasi                                 |  | 259.917                                    | -                                        | 259.917           | Acceptance receivables                         |  |
| Penyertaan saham                                  |  | 6                                          | -                                        | 6                 | Investment in shares of stock                  |  |
| Aset lain-lain:                                   |  |                                            |                                          |                   | Other assets:                                  |  |
| Setoran jaminan dan Tagihan                       |  | 53.862                                     | 139.249                                  | 193.111           | Guarantee deposits and receivables             |  |
| <b>Jumlah Aset</b>                                |  | <b>19.908.736</b>                          | <b>2.138.242</b>                         | <b>22.046.978</b> | <b>Total Assets</b>                            |  |

**43. MANAJEMEN RISIKO (lanjutan)**

**43. RISK MANAGEMENT (continued)**

**III Profil Risiko (lanjutan)**

**III Risk Profile (continued)**

**1. Risiko Kredit (lanjutan)**

**1. Credit Risk (continued)**

**b. Risiko kredit konsentrasi (lanjutan)**

**b. Concentration credit risk (continued)**

|                                                   | 2020                                    |                                      |                   |                                                |
|---------------------------------------------------|-----------------------------------------|--------------------------------------|-------------------|------------------------------------------------|
|                                                   | DKI Jakarta/Special District of Jakarta | Luar DKI Jakarta/Outside DKI Jakarta | Jumlah/Total      |                                                |
| <b>ASET</b>                                       |                                         |                                      |                   | <b>ASSETS</b>                                  |
| Giro pada Bank Indonesia                          | 926.163                                 | -                                    | 926.163           | Current accounts with Bank Indonesia           |
| Giro pada bank lain                               | 558.915                                 | 235                                  | 559.150           | Current accounts with other banks              |
| Penempatan pada Bank Indonesia dan bank lain      | 1.097.187                               | -                                    | 1.097.187         | Placements with Bank Indonesia and other banks |
| Efek-efek                                         | 1.653.028                               | -                                    | 1.653.028         | Marketable securities                          |
| Efek-efek yang dibeli dengan janji dijual kembali | 8.079.171                               | -                                    | 8.079.171         | Securities purchased under agreement to resell |
| Tagihan derivatif                                 | -                                       | -                                    | -                 | Derivative receivables                         |
| Pendapatan bunga yang masih akan diterima         | 278.864                                 | 13.025                               | 291.889           | Accrued interest receivables                   |
| Kredit yang diberikan                             | 10.120.986                              | 2.321.528                            | 12.442.514        | Loans                                          |
| Tagihan akseptasi                                 | 144.390                                 | -                                    | 144.390           | Acceptance receivables                         |
| Penyertaan saham                                  | 137                                     | -                                    | 137               | Investment in shares of stock                  |
| Aset lain-lain:                                   |                                         |                                      |                   | Other assets:                                  |
| Setoran jaminan dan Tagihan                       | 104.227                                 | 126.783                              | 231.010           | Guarantee deposits and receivables             |
| <b>Jumlah Aset</b>                                | <b>22.963.068</b>                       | <b>2.461.571</b>                     | <b>25.424.639</b> | <b>Total Assets</b>                            |

Eksposur risiko kredit atas rekening administratif adalah sebagai berikut:

Credit risk exposure in the administrative accounts are as follows:

|                                       | 2021                                    |                                      |                |                             |
|---------------------------------------|-----------------------------------------|--------------------------------------|----------------|-----------------------------|
|                                       | DKI Jakarta/Special District of Jakarta | Luar DKI Jakarta/Outside DKI Jakarta | Jumlah/Total   |                             |
| Fasilitas kredit yang belum digunakan | 283.833                                 | 474.061                              | 757.894        | Unused loan commitments     |
| L/C yang masih beredar                | 17.282                                  | -                                    | 17.282         | Outstanding irrevocable L/C |
| Garansi yang diterbitkan              | 18.859                                  | 11.616                               | 30.475         | Guarantee issued            |
| <b>Jumlah</b>                         | <b>319.974</b>                          | <b>485.677</b>                       | <b>805.651</b> | <b>Total</b>                |

|                                       | 2020                                    |                                      |                  |                             |
|---------------------------------------|-----------------------------------------|--------------------------------------|------------------|-----------------------------|
|                                       | DKI Jakarta/Special District of Jakarta | Luar DKI Jakarta/Outside DKI Jakarta | Jumlah/Total     |                             |
| Fasilitas kredit yang belum digunakan | 914.067                                 | 378.360                              | 1.292.427        | Unused loan commitments     |
| L/C yang masih beredar                | 14.051                                  | -                                    | 14.051           | Outstanding irrevocable L/C |
| Garansi yang diterbitkan              | 18.885                                  | 19.428                               | 38.313           | Guarantee issued            |
| <b>Jumlah</b>                         | <b>947.003</b>                          | <b>397.788</b>                       | <b>1.344.791</b> | <b>Total</b>                |

Pengungkapan konsentrasi risiko kredit maksimum berdasarkan sektor ekonomi adalah sebagai berikut:

The disclosure on the maximum credit risk concentration by debtor classification is as follows:

| Sektor Ekonomi              | 2021              |                | 2020              |                | Economic Sector                  |
|-----------------------------|-------------------|----------------|-------------------|----------------|----------------------------------|
|                             | Rp                | %              | Rp                | %              |                                  |
| Jasa                        | 511.512           | 4,46%          | 512.763           | 4,12%          | Services                         |
| Pertanian dan pertambangan  | 483.558           | 4,21%          | 669.469           | 5,38%          | Agribusiness and Mining          |
| Konstruksi                  | 1.138.407         | 9,92%          | 1.627.543         | 13,08%         | Constructions                    |
| Perdagangan                 | 452.423           | 3,94%          | 1.491.567         | 11,99%         | Trading                          |
| Industri                    | 1.130.705         | 9,85%          | 1.070.385         | 8,60%          | Industry                         |
| Restoran dan hotel          | 1.027.291         | 8,95%          | 759.733           | 6,11%          | Restaurant and hotel             |
| Transportasi dan komunikasi | 775.674           | 6,76%          | 583.820           | 4,69%          | Transportation and Communication |
| Lainnya                     | 5.960.402         | 51,91%         | 5.727.234         | 46,03%         | Others                           |
| <b>Jumlah</b>               | <b>11.479.972</b> | <b>100,00%</b> | <b>12.442.514</b> | <b>100,00%</b> | <b>Total</b>                     |

43. MANAJEMEN RISIKO (lanjutan)

III Profil Risiko (lanjutan)

1. Risiko Kredit (lanjutan)

b. Risiko kredit konsentrasi (lanjutan)

Pengungkapan konsentrasi risiko kredit maksimum berdasarkan kelompok debitur adalah sebagai berikut:

| Kategori Debitur | 2021              |                |
|------------------|-------------------|----------------|
|                  | Rp                | %              |
| Komersial        | 8.476.965         | 73,84%         |
| Konsumen         | 3.003.007         | 26,16%         |
| <b>Jumlah</b>    | <b>11.479.972</b> | <b>100,00%</b> |

Pengungkapan risiko kredit maksimum adalah sebelum efek mitigasi melalui *master netting* dan/atau perjanjian jaminan. Apabila instrumen keuangan yang dicatat berdasarkan nilai wajar, angka yang ditunjukkan mencerminkan pengungkapan risiko kredit saat ini tetapi bukan pengungkapan risiko maksimal yang dapat timbul di masa yang akan datang sebagai akibat perubahan nilai.

Bank telah mengimplementasikan *credit risk management* yang mencakup penetapan prosedur dan kebijakan kredit, pengaturan limit dan mengevaluasinya secara berkala, penggunaan *Credit Risk Rating* (CRR) untuk kredit produktif dengan segmen Korporasi, Non Korporasi (*Retail/ Usaha Kecil Menengah/UKM*), dan Mikro (*Kredit Wirausaha/KWu*), serta kredit konsumtif (*karyawan dan non karyawan*), mengevaluasi kebijakan dan prosedur untuk memastikan bahwa seluruh risiko yang mungkin timbul dari pemberian kredit telah tercakup, menerapkan prinsip "*Four Eyes Principles*" secara konsisten, serta pelaksanaan *reviu independen* terhadap permohonan kredit dalam batasan tertentu dan debitur existing secara *sampling* serta portofolio kredit berdasarkan BMPK, sektor ekonomi dan sektor geografis secara periodik.

Bank telah melaksanakan pengelolaan portofolio profil risiko kredit secara konsisten dan berkelanjutan serta melaporkannya kepada Dewan Komisaris dan Direksi secara berkala (bulanan).

Dalam rangka memitigasi risiko kredit, berikut ini adalah upaya yang dilakukan Bank secara berkala:

- 1) Menentukan batas eksposur pada industri/sektor ekonomi pasar sasaran;
- 2) Melakukan tinjauan risiko kredit berdasarkan jenis industri/sektor ekonomi tertentu, khususnya yang akan dibiayai oleh Bank;
- 3) Melakukan *stress test* dengan menerapkan skenario peningkatan rasio *Non-Performing Loan* (NPL) dan pelaksanaan *write-off* secara *bank wide*.

43. RISK MANAGEMENT (continued)

III Risk Profile (continued)

1. Credit Risk (continued)

b. Concentration credit risk (continued)

The disclosure on the maximum credit risk concentration by debtor classification is as follows:

| Debtor Classification | 2020              |                |
|-----------------------|-------------------|----------------|
|                       | Rp                | %              |
| Commercial            | 9.451.985         | 75,97%         |
| Consumer              | 2.990.529         | 24,03%         |
| <b>Total</b>          | <b>12.442.514</b> | <b>100,00%</b> |

The disclosures of maximum credit risks are before the effect of mitigation through *master netting* and/or collateral agreements. If financial instruments are recorded at fair value, the balance representing the current credit risk exposure but not the maximum risk exposure that could arise in the future as a result of changes in value.

The Bank has implemented *credit risk management* which covers setting up procedures and credit policies, set-up a limit and conduct regular evaluation, implement *Credit Risk Rating* for productive loan of Corporate, Non Corporate (*Retail/Small and Medium Enterprises/SME*), and Micro (*Entrepreneur loans*), and consumer credit (*employees and nonemployees*), evaluates credit policies and procedures to ensure that all potential risks have been covered, and applies the "*Four Eyes Principles*" consistently, and the implementation of an independent review of loan application within certain limits and existing borrowers based on *sampling method* and credit portfolio based on *Legal Lending Limits*, economic sector and geographic sector periodically.

The Bank has managed its loan portfolio risk profile continuously in a consistent manner and reports to Boards of Commissioners and Director regularly (monthly).

In order to mitigate credit risk, the Bank has performed regular activity as follows:

- 1) Determining exposure limits on target market industries/economic sector;
- 2) Reviewing credit risk based on certain industry type/economic sector, especially for those which is financed by the Bank;
- 3) Performing a stress test scenario with their crease of ratio of Non-Performing Loan(NPL) and them plementation of write-off in bank wide.

**43. MANAJEMEN RISIKO (lanjutan)**

**III Profil Risiko (lanjutan)**

1. Risiko Kredit (lanjutan)

b. Risiko kredit konsentrasi (lanjutan)

Metode pemberian kredit Bank meliputi:

- 1) Penetapan pagu kredit secara keseluruhan pada tingkat debitur/*counterparties* dan kelompok debitur/*counterparties* baik terkait maupun tidak terkait dengan Bank untuk eksposur yang tercatat dalam laporan posisi keuangan dan rekening administratif;
- 2) Penilaian terhadap prospek usaha dan kinerja keuangan debitur/*counterparties*;
- 3) Kemampuan untuk membayar kembali dan integritas debitur/*counterparties*;
- 4) Penggunaan agunan; dan
- 5) Penilaian kondisi makro ekonomi dan industri.

Bank juga mengembangkan serta menerapkan *Risk Governance* sebagai bagian dalam pengendalian internal perkreditan sebagai berikut:

- 1) Lini pertama (pilar bisnis dan pendukung) terutama bertanggungjawab mengelola risiko kredit yang merupakan bagian dari aktivitasnya sehari-hari.
- 2) Lini kedua menyediakan sumber daya yang diperlukan untuk mengembangkan kerangka kerja risiko kredit, kebijakan, metodologi dan perangkat risiko kredit dalam pengelolaan risiko kredit yang bersifat material secara keseluruhan.
- 3) Lini ketiga melibatkan audit internal dan pengendalian internal, yang secara independen bertugas untuk melakukan pemeriksaan terhadap kepatuhan, kecukupan dan efektivitas proses manajemen risiko kredit.

Untuk mempercepat proses pemberian kredit, Bank mengimplementasikan aplikasi *Credit Risk Rating* (CRR) sebagai suatu perangkat untuk melakukan penilaian awal terhadap kemungkinan kemampuan bayar/kegagalan bayar debitur atas permohonan kreditnya di masa mendatang yang dideskripsikan melalui perolehan *rating* debitur.

**43. RISK MANAGEMENT (continued)**

**III Risk Profile (continued)**

1. Credit Risk (continued)

b. Concentration credit risk (continued)

*The Bank's loan granting process includes:*

- 1) *Set-up overall credit limits at borrowers and counterparty level, and a group of related borrowers and counterparties for both on statement of financial position and administrative accounts exposures;*
- 2) *Evaluation of business prospects and financial performance of the debtors/counterparties;*
- 3) *Repayment capacity and integrity of the debtors/counterparties;*
- 4) *Use of collateral; and*
- 5) *Assessment of macro economic and industry conditions.*

*The Bank also develops and implements Risk Governance principle as part of credit internal control as follows:*

- 1) *The first line (Business and Support Pillars) is primarily responsible for managing credit risk which is its daily activities.*
- 2) *The second line provides needed resources for developing credit risk frameworks, policies, methodologies and tools for the management of material risks taken by the Bank as a whole.*
- 3) *The third line includes internal audit and internal control, which is independently conducting an examination on compliance, adequacy and effectiveness of risk management processes.*

*To accelerate the process of credit granting, the Bank implements the application of Credit Risk Rating (CRR) as a tool for preliminary assessment of the feasibility/default by the debtor to repay its credit proposal in the future which is described through the rating of debtors.*



**43. MANAJEMEN RISIKO (lanjutan)**

**III Profil Risiko (lanjutan)**

**1. Risiko Kredit (lanjutan)**

**b. Risiko kredit konsentrasi (lanjutan)**

Untuk memfasilitasi penilaian risiko dari debitur Korporasi, Non Korporasi (*Retail/Usaha Kecil Menengah/UKM*) dan Mikro (*Kredit Wirausaha/KWu*), serta debitur konsumtif (*karyawan dan non karyawan*) Bank melakukan pemantauan terhadap seluruh aspek penilaian dari debitur dan sektor industrinya termasuk migrasi *rating* debitur secara berkala (*triwulan*). Satuan Kerja Manajemen Risiko (*SKMR*) melakukan pemantauan terhadap kualitas kinerja dari debitur secara sampling khususnya debitur inti Bank dengan melakukan *reviu* independen secara periodik (*semester*) dan pemantauan portofolio yang dimiliki Bank secara berkesinambungan. Informasi yang relevan disampaikan kepada unit bisnis untuk mendukung pelaksanaan penilaian risiko kredit Bank yang efektif.

Bank mengukur, menilai dan memantau risiko kredit untuk setiap debitur baik secara individual maupun obligor, sektor ekonomi, sektor geografi, maupun seluruh portofolio kredit. Bank telah menetapkan standar dan prosedur untuk mendukung terciptanya suatu proses pemberian kredit yang sehat dan hati-hati dengan mempertimbangkan risiko dan perolehan hasil.

**Jaminan dan perlindungan kredit lainnya**

Nilai dan jenis jaminan yang dibutuhkan tergantung pada penilaian risiko kredit dari debitur/*counterparty*. Kebijakan dan pedoman tentang jenis jaminan dan parameter penilaian jaminan telah diimplementasikan oleh Bank.

Umumnya agunan diperlukan dalam setiap pemberian kredit sebagai sumber terakhir pelunasan kredit dan sebagai salah satu bentuk mitigasi risiko kredit jika debitur/*counterparty* gagal bayar (*macet*). Sumber utama pelunasan kredit adalah dari hasil usaha debitur. Agunan yang dapat diterima oleh Bank dibagi atas 2 (dua) kelompok besar yaitu:

- 1) Agunan tunai, yaitu deposito/tabungan/rekening giro/ setoran margin/ dana tunai yang diblokir atau dibukukan pada rekening penampungan yang disimpan serta dicatat pada Bank dan *Stand-By L/C* yang diterbitkan oleh bank berperingkat (*prime bank*);
- 2) Agunan non tunai yaitu agunan yang tidak termasuk dalam jenis jaminan seperti pada agunan tunai di atas.

**43. RISK MANAGEMENT (continued)**

**III Risk Profile (continued)**

**1. Credit Risk (continued)**

**b. Concentration credit risk (continued)**

To facilitate the risk assessment of the debtors of Corporate, Non Corporate (*Retail/Small and Medium Enterprises/SME*) and Micro (*Enterprenuer Loans*), and consumer debtors (*employees and non employees*), the Bank monitors all valuation aspects of the debtors and its industrial sector including debtor rating migration periodically (*quarterly*). Risk management Unit (*SKMR*) monitors the performance quality of the debtor by sampling basis, especially to the Bank's main debtors by conducting independent review periodically (*semi annually*) and monitoring the Bank's portfolios continuously. The relevant information is submitted to the business unit to support the implementation of the effective Bank's credit risk assessment.

The Bank measures, assesses and monitors credit risk for each debtor, on individual and obligor basis, by economic sector, geographic sector and all credit portfolios. The Bank has set up standards and procedures to support a process of granting credit and by considering risk and yield carefully.

**Collateral and protection of loans**

The amount and type of collateral required depends on an assessment of the credit risk of the counterparty. Policy and guidelines are implemented regarding types of collateral and valuation parameters by the Bank.

Generally collateral is required for all loans as a secondary source of credit repayment and also as a credit risk mitigation if a debtor has a default. The primary source of credit repayment is the funds generated from business operations of the debtors. Collaterals acceptable by the Bank are divided into 2 (two) categories as follows:

- 1) Cash collateral, such as time deposit/saving account/demand deposit/margin deposit/cash blocked or booked as an escrow account which are kept and recorded by the Bank and *Stand-By Letter of Credit (SBLC)* issued by (*prime bank*);
- 2) Non cash collaterals are collateral not included in collateral as mentioned on cash collateral above.

**43. MANAJEMEN RISIKO (lanjutan)**

**III Profil Risiko (lanjutan)**

**1. Risiko Kredit (lanjutan)**

**b. Risiko kredit konsentrasi (lanjutan)**

**Kualitas kredit per golongan aset keuangan**

Kualitas kredit aset keuangan dikelola oleh Bank dengan menggunakan pedoman dari Bank Indonesia. Kualitas kredit berdasarkan golongan aset yang memiliki risiko kredit mengacu pada hasil penilaian dari lembaga pemeringkat eksternal yang ditetapkan oleh Bank Indonesia.

Bank memiliki kebijakan untuk mengelola kinerja kualitas kredit debitur. Hal ini akan memudahkan fokus manajemen risiko dalam mengendalikan eksposur risiko kredit yang dimiliki oleh Bank.

**Agunan yang diambil alih**

Terdapat penurunan AYDA dari Rp2.805.541 di Desember 2020 menjadi Rp2.202.065 di Desember 2021 sehingga terdapat penurunan sebesar Rp603.475 (21,51%).

**Penilaian penurunan nilai**

Pertimbangan utama untuk penilaian penurunan nilai kredit yang diberikan termasuk pembayaran-pembayaran pokok atau bunga yang menunggak lebih dari 90 (sembilan puluh) hari atau ada kesulitan atau pelanggaran yang diketahui dari persyaratan yang terdapat dalam kontrak. Bank melakukan penilaian penurunan nilai dalam 2 (dua) area yaitu:

- 1) Evaluasi penurunan nilai secara individual;
- 2) Evaluasi penurunan nilai secara kolektif.

**Penilaian penyisihan penurunan nilai individual**

Bank menentukan penyisihan kerugian penurunan nilai secara individual untuk masing-masing kredit yang diberikan yang signifikan. Hal-hal yang dipertimbangkan dalam menentukan jumlah penyisihan kerugian penurunan nilai antara lain mencakup:

- 1) Kemungkinan rencana bisnis debitur;
- 2) Kemampuan untuk memperbaiki kinerja setelah adanya kesulitan keuangan;
- 3) Proyeksi penerimaan dan pembayaran apabila terjadi kebangkrutan;
- 4) Kemungkinan adanya sumber pembayaran lainnya;
- 5) Jumlah yang dapat direalisasikan atas jaminan dan ekspektasi waktu arus kas.

**43. RISK MANAGEMENT (continued)**

**III Risk Profile (continued)**

**1. Credit Risk (continued)**

**b. Concentration credit risk (continued)**

**Loans quality based on category of financial assets**

The loans quality of financial assets is managed by the Bank using guidance from Bank Indonesia. Loans quality based on category of assets that have a credit risk refers to the assessment of external agencies as stipulated by Bank Indonesia.

The Bank has a policy to manage the performance of loans quality of debtors. This policy assists management to monitor credit risk exposure of the Bank.

**Foreclosed assets**

There was a decrease in AYDA from IDR2,805,541 in December 2020 to IDR2,202,065 in December 2021, so there was a decrease of IDR 603,475 (21.51%).

**Impairment assessment**

The main considerations for the loan impairment assessment include whether any payments of principal or interest are overdue of more than 90 (ninety) days or there are any financial difficulties, or breach of the loans agreement. The Bank assesses impairment value in 2 (two) areas follows:

- 1) Individually assessed allowances;
- 2) Collectively assessed allowances.

**Individually assessed allowances**

The Bank determines the allowances for impairment losses for each individually significant loans on an individual basis. Items considered when determining allowance for impairment losses include:

- 1) The sustainability of the debtors' business plan;
- 2) The ability to improve its performance during a financial difficulty;
- 3) Cash receipt and payment projection if debtor filed bankrupt;
- 4) The availability of other financial support;
- 5) The amount can be realized from its collateral and timing of expected cash flows.

43. MANAJEMEN RISIKO (lanjutan)

III Profil Risiko (lanjutan)

1. Risiko Kredit (lanjutan)

b. Risiko kredit konsentrasi (lanjutan)

**Penilaian penyisihan penurunan nilai individual (lanjutan)**

Penyisihan penurunan nilai dievaluasi setiap tanggal pelaporan, kecuali bila terdapat beberapa kondisi yang mengharuskan adanya pemantauan yang lebih berhati-hati.

Penilaian penyisihan kerugian secara kolektif dilakukan atas aset keuangan yang tidak signifikan secara individu.

**Evaluasi penurunan nilai**

Berikut ini adalah risiko kredit berdasarkan klasifikasi evaluasi penurunan nilai pada tanggal 31 Desember 2021 dan 2020:

Giro pada Bank Indonesia

|                 | 2021                                             |                                        |                  |
|-----------------|--------------------------------------------------|----------------------------------------|------------------|
|                 | Tidak mengalami penurunan nilai/<br>Non impaired | Mengalami penurunan nilai/<br>Impaired | Jumlah/<br>Total |
| Rupiah          | 1.464.611                                        | -                                      | 1.464.611        |
| Mata uang asing | 67.699                                           | -                                      | 67.699           |
| <b>Jumlah</b>   | <b>1.532.310</b>                                 | <b>-</b>                               | <b>1.532.310</b> |

|                 | 2020                                             |                                        |                  |
|-----------------|--------------------------------------------------|----------------------------------------|------------------|
|                 | Tidak mengalami penurunan nilai/<br>Non impaired | Mengalami penurunan nilai/<br>Impaired | Jumlah/<br>Total |
| Rupiah          | 859.426                                          | -                                      | 859.426          |
| Mata uang asing | 66.737                                           | -                                      | 66.737           |
| <b>Jumlah</b>   | <b>926.163</b>                                   | <b>-</b>                               | <b>926.163</b>   |

Rupiah  
Foreign currency  
Total

Giro pada Bank Lain

|                                   | 2021                                             |                                        |                  |
|-----------------------------------|--------------------------------------------------|----------------------------------------|------------------|
|                                   | Tidak mengalami penurunan nilai/<br>Non impaired | Mengalami penurunan nilai/<br>Impaired | Jumlah/<br>Total |
| Rupiah                            | 125.918                                          | -                                      | 125.918          |
| Mata uang asing                   | 594.837                                          | -                                      | 594.837          |
| Jumlah                            | 720.755                                          | -                                      | 720.755          |
| Cadangan kerugian penurunan nilai | -                                                | (337)                                  | (337)            |
| <b>Jumlah – bersih</b>            | <b>720.755</b>                                   | <b>(337)</b>                           | <b>720.418</b>   |

|                                   | 2020                                             |                                        |                  |
|-----------------------------------|--------------------------------------------------|----------------------------------------|------------------|
|                                   | Tidak mengalami penurunan nilai/<br>Non impaired | Mengalami penurunan nilai/<br>Impaired | Jumlah/<br>Total |
| Rupiah                            | 283.004                                          | -                                      | 283.004          |
| Mata uang asing                   | 276.146                                          | -                                      | 276.146          |
| Jumlah                            | 559.150                                          | -                                      | 559.150          |
| Cadangan kerugian penurunan nilai | -                                                | (174)                                  | (174)            |
| <b>Jumlah – bersih</b>            | <b>559.150</b>                                   | <b>(174)</b>                           | <b>558.976</b>   |

Rupiah  
Foreign currency  
Total  
Allowance for impairment losses  
Total – net

Rupiah  
Foreign currency  
Total  
Allowance for impairment losses  
Total – net

43. RISK MANAGEMENT (continued)

III Risk Profile (continued)

1. Credit Risk (continued)

b. Concentration credit risk (continued)

**Individually assessed allowances (continued)**

Impairment allowances are evaluated at each reporting date, unless certain condition applied which needs more attention.

Allowances are assessed collectively for losses on financial assets that are not individually significant.

**Impairment assessment**

Below are credit risk based on allowance for impairment losses assessment classification as of December 31, 2021 and 2020:

Current Accounts with Bank Indonesia

Current Accounts with Other Banks

43. MANAJEMEN RISIKO (lanjutan)

III Profil Risiko (lanjutan)

1. Risiko Kredit (lanjutan)  
b. Risiko kredit konsentrasi (lanjutan)

Evaluasi penurunan nilai (lanjutan)

Penempatan pada Bank Indonesia dan Bank Lain

|                    | 2021                                             |                                        |                  |
|--------------------|--------------------------------------------------|----------------------------------------|------------------|
|                    | Tidak mengalami penurunan nilai/<br>Non impaired | Mengalami penurunan nilai/<br>Impaired | Jumlah/<br>Total |
| Rupiah             |                                                  |                                        |                  |
| Deposit Facility   | 1.588.710                                        | -                                      | 1.588.710        |
| Bank Indonesia     |                                                  |                                        |                  |
| Mata uang asing    |                                                  |                                        |                  |
| Term Deposits Bank | 384.817                                          | -                                      | 384.817          |
| Indonesia          |                                                  |                                        |                  |
| <b>Jumlah</b>      | <b>1.973.527</b>                                 | <b>-</b>                               | <b>1.973.527</b> |

|                    | 2020                                             |                                        |                  |
|--------------------|--------------------------------------------------|----------------------------------------|------------------|
|                    | Tidak mengalami penurunan nilai/<br>Non impaired | Mengalami penurunan nilai/<br>Impaired | Jumlah/<br>Total |
| Rupiah             |                                                  |                                        |                  |
| Deposit Facility   | 450.887                                          | -                                      | 450.887          |
| Bank Indonesia     |                                                  |                                        |                  |
| Mata uang asing    |                                                  |                                        |                  |
| Term Deposits Bank | 646.300                                          | -                                      | 646.300          |
| Indonesia          |                                                  |                                        |                  |
| <b>Jumlah</b>      | <b>1.097.187</b>                                 | <b>-</b>                               | <b>1.097.187</b> |

Efek-efek

|                        | 2021                                             |                                        |                  |
|------------------------|--------------------------------------------------|----------------------------------------|------------------|
|                        | Tidak mengalami penurunan nilai/<br>Non impaired | Mengalami penurunan nilai/<br>Impaired | Jumlah/<br>Total |
| Nilai wajar melalui    |                                                  |                                        |                  |
| komprehensif lain      | 1.062.197                                        | -                                      | 1.062.197        |
| Biaya perolehan        |                                                  |                                        |                  |
| diamortisasi           | 1.778.194                                        | -                                      | 1.778.194        |
| Cadangan kerugian      | -                                                | (503)                                  | (503)            |
| penurunan nilai        |                                                  |                                        |                  |
| <b>Jumlah – bersih</b> | <b>2.840.391</b>                                 | <b>(503)</b>                           | <b>2.839.888</b> |

|                        | 2020                                             |                                        |                  |
|------------------------|--------------------------------------------------|----------------------------------------|------------------|
|                        | Tidak mengalami penurunan nilai/<br>Non impaired | Mengalami penurunan nilai/<br>Impaired | Jumlah/<br>Total |
| Nilai wajar melalui    |                                                  |                                        |                  |
| komprehensif lain      | 675.801                                          | -                                      | 675.801          |
| Biaya perolehan        |                                                  |                                        |                  |
| diamortisasi           | 977.227                                          | -                                      | 977.227          |
| Cadangan kerugian      | -                                                | (24)                                   | (24)             |
| penurunan nilai        |                                                  |                                        |                  |
| <b>Jumlah – bersih</b> | <b>1.653.028</b>                                 | <b>(24)</b>                            | <b>1.653.004</b> |

Efek-efek yang dibeli dengan janji dijual kembali

|                        | 2021                                             |                                        |                  |
|------------------------|--------------------------------------------------|----------------------------------------|------------------|
|                        | Tidak mengalami penurunan nilai/<br>Non impaired | Mengalami penurunan nilai/<br>Impaired | Jumlah/<br>Total |
| Rupiah                 | 2.700.351                                        | -                                      | 2.700.351        |
| Cadangan kerugian      | -                                                | (1)                                    | (1)              |
| penurunan nilai        |                                                  |                                        |                  |
| <b>Jumlah – bersih</b> | <b>2.700.351</b>                                 | <b>1</b>                               | <b>2.700.350</b> |

|                        | 2020                                             |                                        |                  |
|------------------------|--------------------------------------------------|----------------------------------------|------------------|
|                        | Tidak mengalami penurunan nilai/<br>Non impaired | Mengalami penurunan nilai/<br>Impaired | Jumlah/<br>Total |
| Rupiah                 | 8.079.171                                        | -                                      | 8.079.171        |
| Cadangan kerugian      | -                                                | (2)                                    | (2)              |
| penurunan nilai        |                                                  |                                        |                  |
| <b>Jumlah – bersih</b> | <b>8.079.171</b>                                 | <b>(2)</b>                             | <b>8.079.169</b> |

43. RISK MANAGEMENT (continued)

III Risk Profile (continued)

1. Credit Risk (continued)  
b. Concentration credit risk (continued)

Impairment assessment (continued)

Current Accounts with Bank Indonesia and Other Banks

|                     |  |
|---------------------|--|
| Rupiah              |  |
| Deposit Facility of |  |
| Bank Indonesia      |  |
| Foreign currency    |  |
| Term Deposits of    |  |
| Bank Indonesia      |  |
| <b>Total</b>        |  |

|                     |  |
|---------------------|--|
| Rupiah              |  |
| Deposit Facility of |  |
| Bank Indonesia      |  |
| Foreign currency    |  |
| Term Deposits of    |  |
| Bank Indonesia      |  |
| <b>Total</b>        |  |

Marketable Securities

|                          |  |
|--------------------------|--|
| Fair value through other |  |
| comprehensive income     |  |
| Amortized cost           |  |
| Allowance for            |  |
| impairment losses        |  |
| <b>Total – net</b>       |  |

|                          |  |
|--------------------------|--|
| Fair value through other |  |
| comprehensive income     |  |
| Amortized cost           |  |
| Allowance for            |  |
| impairment losses        |  |
| <b>Total – net</b>       |  |

Securities purchased under agreement to resell

|                    |  |
|--------------------|--|
| Rupiah             |  |
| Allowance for      |  |
| impairment losses  |  |
| <b>Total – net</b> |  |

|                    |  |
|--------------------|--|
| Rupiah             |  |
| Allowance for      |  |
| impairment losses  |  |
| <b>Total – net</b> |  |

43. MANAJEMEN RISIKO (lanjutan)

III Profil Risiko (lanjutan)

1. Risiko Kredit (lanjutan)

c. Risiko kredit konsentrasi (lanjutan)

Evaluasi penurunan nilai (lanjutan)

Tagihan Derivatif

|        | 2021                                             |                                        |                  |
|--------|--------------------------------------------------|----------------------------------------|------------------|
|        | Tidak mengalami penurunan nilai/<br>Non impaired | Mengalami penurunan nilai/<br>Impaired | Jumlah/<br>Total |
| Rupiah | 2.049                                            | -                                      | 2.049            |

|        | 2020                                             |                                        |                  |
|--------|--------------------------------------------------|----------------------------------------|------------------|
|        | Tidak mengalami penurunan nilai/<br>Non impaired | Mengalami penurunan nilai/<br>Impaired | Jumlah/<br>Total |
| Rupiah | -                                                | -                                      | -                |

Kredit yang diberikan

|                                        | 2021                                             |                                        |                   |
|----------------------------------------|--------------------------------------------------|----------------------------------------|-------------------|
|                                        | Tidak mengalami penurunan nilai/<br>Non impaired | Mengalami penurunan nilai/<br>Impaired | Jumlah/<br>Total  |
| Revolving loans                        | 2.148.660                                        | 333.133                                | 2.481.793         |
| Fixed loans                            | 3.365.587                                        | 1.644.709                              | 5.010.296         |
| Kredit kepemilikan rumah dan apartemen | 2.878.495                                        | 7.345                                  | 2.885.840         |
| Kredit sindikasi                       | 794.064                                          | -                                      | 794.064           |
| Pinjaman rekening Koran                | 118.882                                          | 21.052                                 | 139.934           |
| Pinjaman karyawan                      | 46.574                                           | -                                      | 46.574            |
| Kredit usaha rakyat                    | 50.671                                           | -                                      | 50.671            |
| Kredit tanpa agunan                    | 21.734                                           | -                                      | 21.734            |
| Kredit pemilikan kios                  | 47.964                                           | 957                                    | 48.921            |
| Kredit pemilikan mobil                 | 136                                              | -                                      | 136               |
| Trust receipts                         | -                                                | -                                      | -                 |
| Kredit wirasaha                        | 9                                                | -                                      | 9                 |
| Jumlah                                 | 9.472.776                                        | 2.007.196                              | 11.479.972        |
| Cadangan kerugian penurunan nilai      | (214.248)                                        | (448.820)                              | (663.068)         |
| <b>Jumlah – bersih</b>                 | <b>9.258.528</b>                                 | <b>1.558.376</b>                       | <b>10.816.904</b> |

|                                        | 2020                                             |                                        |                   |
|----------------------------------------|--------------------------------------------------|----------------------------------------|-------------------|
|                                        | Tidak mengalami penurunan nilai/<br>Non impaired | Mengalami penurunan nilai/<br>Impaired | Jumlah/<br>Total  |
| Revolving loans                        | 2.401.421                                        | -                                      | 2.401.421         |
| Fixed loans                            | 5.441.816                                        | 126.495                                | 5.568.311         |
| Kredit kepemilikan rumah dan apartemen | 2.867.718                                        | -                                      | 2.867.718         |
| Kredit sindikasi                       | 1.189.902                                        | -                                      | 1.189.902         |
| Pinjaman rekening Koran                | 143.620                                          | 16.106                                 | 159.726           |
| Pinjaman karyawan                      | 51.402                                           | -                                      | 51.402            |
| Kredit usaha rakyat                    | 132.437                                          | -                                      | 132.437           |
| Kredit tanpa agunan                    | 33.636                                           | -                                      | 33.636            |
| Kredit pemilikan kios                  | 37.623                                           | -                                      | 37.623            |
| Kredit pemilikan mobil                 | 329                                              | -                                      | 329               |
| Trust receipts                         | -                                                | -                                      | -                 |
| Kredit wirasaha                        | 9                                                | -                                      | 9                 |
| Jumlah                                 | 12.299.913                                       | 142.601                                | 12.442.514        |
| Cadangan kerugian penurunan nilai      | (366.274)                                        | (93.658)                               | (459.932)         |
| <b>Jumlah – bersih</b>                 | <b>11.933.639</b>                                | <b>48.943</b>                          | <b>11.982.582</b> |

43. RISK MANAGEMENT (continued)

III Risk Profile (continued)

1. Credit Risk (continued)

c. Concentration credit risk (continued)

Impairment assessment (continued)

Derivative Receivables

Rupiah

Rupiah

Loans

Revolving loans  
Fixed loans  
Housing and apartment ownership loans  
Syndicated loans  
Overdraft  
Employee loans  
Micro community commercial loans  
Unsecured loans  
Kiosk loans  
Car loans  
Trust receipts  
Entrepreneur loans  
Total  
Allowance for impairment losses

**Total - net**

Revolving loans  
Fixed loans  
Housing and apartment ownership loans  
Syndicated loans  
Overdraft  
Employee loans  
Micro community commercial loans  
Unsecured loans  
Kiosk loans  
Car loans  
Trust receipts  
Entrepreneur loans  
Total  
Allowance for impairment losses

**Total - net**

43. MANAJEMEN RISIKO (lanjutan)

III. Profil Risiko (lanjutan)

1. Risiko Kredit (lanjutan)

Evaluasi penurunan nilai (lanjutan)

Tagihan Akseptasi

|                                   | 2021                                                    |                                               |                         |
|-----------------------------------|---------------------------------------------------------|-----------------------------------------------|-------------------------|
|                                   | Tidak mengalami penurunan nilai/<br><i>Non impaired</i> | Mengalami penurunan nilai/<br><i>Impaired</i> | Jumlah/<br><i>Total</i> |
| Rupiah                            | 259.416                                                 | -                                             | 259.416                 |
| Mata uang asing                   | 501                                                     | -                                             | 501                     |
| Cadangan kerugian penurunan nilai | -                                                       | (704)                                         | (704)                   |
| <b>Jumlah – bersih</b>            | <b>259.917</b>                                          | <b>(704)</b>                                  | <b>259.213</b>          |
|                                   | 2020                                                    |                                               |                         |
|                                   | Tidak mengalami penurunan nilai/<br><i>Non impaired</i> | Mengalami penurunan nilai/<br><i>Impaired</i> | Jumlah/<br><i>Total</i> |
| Rupiah                            | 144.082                                                 | -                                             | 144.082                 |
| Mata uang asing                   | 308                                                     | -                                             | 308                     |
| Cadangan kerugian penurunan nilai | -                                                       | (412)                                         | (412)                   |
| <b>Jumlah – bersih</b>            | <b>144.390</b>                                          | <b>(412)</b>                                  | <b>143.978</b>          |

Tabel di bawah ini menunjukkan kualitas kredit per jenis instrumen keuangan:

43. RISK MANAGEMENT (continued)

III. Risk Profile (continued)

1. Credit Risk (continued)

*Impairment assessment (continued)*

Acceptance Receivables

|                                 | 2021                                                    |                                               |                         |
|---------------------------------|---------------------------------------------------------|-----------------------------------------------|-------------------------|
|                                 | Tidak mengalami penurunan nilai/<br><i>Non impaired</i> | Mengalami penurunan nilai/<br><i>Impaired</i> | Jumlah/<br><i>Total</i> |
| Rupiah                          | 259.416                                                 | -                                             | 259.416                 |
| Foreign currency                | 501                                                     | -                                             | 501                     |
| Allowance for impairment losses | -                                                       | (704)                                         | (704)                   |
| <b>Total – net</b>              | <b>259.917</b>                                          | <b>(704)</b>                                  | <b>259.213</b>          |
|                                 | 2020                                                    |                                               |                         |
|                                 | Tidak mengalami penurunan nilai/<br><i>Non impaired</i> | Mengalami penurunan nilai/<br><i>Impaired</i> | Jumlah/<br><i>Total</i> |
| Rupiah                          | 144.082                                                 | -                                             | 144.082                 |
| Foreign currency                | 308                                                     | -                                             | 308                     |
| Allowance for impairment losses | -                                                       | (412)                                         | (412)                   |
| <b>Total – net</b>              | <b>144.390</b>                                          | <b>(412)</b>                                  | <b>143.978</b>          |

The table below shows credit quality based on category of financial instruments:

| 2021                                              |                                                                                             |                                        |                                  |                                 |                                                                                             |         |                                            |                      |                                                       |
|---------------------------------------------------|---------------------------------------------------------------------------------------------|----------------------------------------|----------------------------------|---------------------------------|---------------------------------------------------------------------------------------------|---------|--------------------------------------------|----------------------|-------------------------------------------------------|
|                                                   | Belum jatuh tempo dan tidak mengalami penurunan nilai/ <i>Neither past due nor impaired</i> |                                        |                                  |                                 | Belum jatuh tempo dan tidak mengalami penurunan nilai/ <i>Neither past due nor impaired</i> |         | Mengalami penurunan nilai/ <i>Impaired</i> | Jumlah/ <i>Total</i> |                                                       |
|                                                   | Tingkat tinggi/ <i>High grade</i>                                                           | Tingkat standar/ <i>Standard grade</i> | Tingkat rendah/ <i>Low grade</i> | Tanpa peringkat/ <i>Unrated</i> |                                                                                             |         |                                            |                      |                                                       |
| <b>Aset Keuangan</b>                              |                                                                                             |                                        |                                  |                                 |                                                                                             |         |                                            |                      | <b>Financial Assets</b>                               |
| Giro pada Bank Indonesia                          | -                                                                                           | -                                      | -                                | 1.532.310                       | -                                                                                           | -       | -                                          | 1.532.310            | <i>Current accounts with Bank Indonesia</i>           |
| Giro pada bank lain                               | 720.754                                                                                     | -                                      | -                                | -                               | -                                                                                           | -       | -                                          | 720.754              | <i>Current accounts with other banks</i>              |
| Penempatan pada Bank Indonesia dan bank lain      | 1.973.527                                                                                   | -                                      | -                                | -                               | -                                                                                           | -       | -                                          | 1.973.527            | <i>Placements with Bank Indonesia and other banks</i> |
| Efek-efek                                         | 2.840.391                                                                                   | -                                      | -                                | -                               | -                                                                                           | -       | -                                          | 2.840.391            | <i>Marketable securities</i>                          |
| Efek-efek yang dibeli dengan janji dijual kembali | 2.700.351                                                                                   | -                                      | -                                | -                               | -                                                                                           | -       | -                                          | 2.700.351            | <i>Securities purchased under agreement to resell</i> |
| Tagihan derivatif                                 | -                                                                                           | -                                      | -                                | 2.049                           | -                                                                                           | -       | -                                          | 2.049                | <i>Derivative receivables</i>                         |
| Pendapatan bunga yang masih akan diterima         | -                                                                                           | -                                      | -                                | 344.590                         | -                                                                                           | -       | -                                          | 344.590              | <i>Accrued interest receivables</i>                   |
| Kredit yang diberikan                             | -                                                                                           | -                                      | -                                | 11.081.132                      | 98.395                                                                                      | 300.445 | 11.479.972                                 |                      | <i>Loans</i>                                          |
| Tagihan akseptasi                                 | -                                                                                           | -                                      | -                                | 259.917                         | -                                                                                           | -       | -                                          | 259.917              | <i>Acceptance receivables</i>                         |
| Penyertaan saham                                  | -                                                                                           | -                                      | -                                | 6                               | -                                                                                           | -       | -                                          | 6                    | <i>Investment in shares of stock</i>                  |
| Aset lain-lain:                                   |                                                                                             |                                        |                                  |                                 |                                                                                             |         |                                            |                      | <i>Other assets:</i>                                  |
| Setoran jaminan dan tagihan                       | -                                                                                           | -                                      | -                                | 263.111                         | -                                                                                           | -       | -                                          | 263.111              | <i>Guarantee deposits and receivables</i>             |
| Jumlah                                            | 8.235.023                                                                                   | -                                      | -                                | 13.483.115                      | 98.395                                                                                      | 300.445 | 22.116.978                                 |                      | <i>Total</i>                                          |
| Cadangan kerugian penurunan nilai                 |                                                                                             |                                        |                                  |                                 |                                                                                             |         | (664.612)                                  |                      | <i>Allowance for impairment losses</i>                |
| <b>Jumlah – bersih</b>                            |                                                                                             |                                        |                                  |                                 |                                                                                             |         | <b>21.452.366</b>                          |                      | <b><i>Total – net</i></b>                             |

43. MANAJEMEN RISIKO (lanjutan)

III. Profil Risiko (lanjutan)

1. Risiko Kredit (lanjutan)

Evaluasi penurunan nilai (lanjutan)

Berikut ini adalah risiko kredit berdasarkan klasifikasi evaluasi penurunan nilai pada tanggal 31 Desember 2021 dan 2020: (lanjutan)

Tagihan Akseptasi (lanjutan)

Tabel di bawah ini menunjukkan kualitas kredit per jenis instrumen keuangan: (lanjutan)

43. RISK MANAGEMENT (continued)

III. Risk Profile (continued)

1. Credit Risk (continued)

Impairment assessment (continued)

Below are credit risk based on allowance for impairment losses assessment classification as of December 31, 2021 and 2020: (continued)

Acceptance Receivables (continued)

The table below shows credit quality based on category of financial instruments: (continued)

| 2020                                              |                                                                                             |                                        |                                  |                                 |                                                                                             |                                            |                      |                                                       |
|---------------------------------------------------|---------------------------------------------------------------------------------------------|----------------------------------------|----------------------------------|---------------------------------|---------------------------------------------------------------------------------------------|--------------------------------------------|----------------------|-------------------------------------------------------|
|                                                   | Belum jatuh tempo dan tidak mengalami penurunan nilai/ <i>Neither past due nor impaired</i> |                                        |                                  |                                 | Belum jatuh tempo dan tidak mengalami penurunan nilai/ <i>Neither past due nor impaired</i> | Mengalami penurunan nilai/ <i>Impaired</i> | Jumlah/ <i>Total</i> |                                                       |
|                                                   | Tingkat tinggi/ <i>High grade</i>                                                           | Tingkat standar/ <i>Standard grade</i> | Tingkat rendah/ <i>Low grade</i> | Tanpa peringkat/ <i>Unrated</i> |                                                                                             |                                            |                      |                                                       |
| <b>Aset Keuangan</b>                              |                                                                                             |                                        |                                  |                                 |                                                                                             |                                            |                      | <b>Financial Assets</b>                               |
| Giro pada Bank Indonesia                          | -                                                                                           | -                                      | -                                | 926.163                         | -                                                                                           | -                                          | 926.163              | <i>Current accounts with Bank Indonesia</i>           |
| Giro pada bank lain                               | 559.150                                                                                     | -                                      | -                                | -                               | -                                                                                           | -                                          | 559.150              | <i>Current accounts with other banks</i>              |
| Penempatan pada Bank Indonesia dan bank lain      | 1.097.187                                                                                   | -                                      | -                                | -                               | -                                                                                           | -                                          | 1.097.187            | <i>Placements with Bank Indonesia and other banks</i> |
| Efek-efek                                         | 1.653.028                                                                                   | -                                      | -                                | -                               | -                                                                                           | -                                          | 1.653.028            | <i>Marketable securities</i>                          |
| Efek-efek yang dibeli dengan janji dijual kembali | 8.079.171                                                                                   | -                                      | -                                | -                               | -                                                                                           | -                                          | 8.079.171            | <i>Securities purchased under agreement to resell</i> |
| Tagihan derivatif                                 | -                                                                                           | -                                      | -                                | -                               | -                                                                                           | -                                          | -                    | <i>Derivative receivables</i>                         |
| Pendapatan bunga yang masih akan diterima         | -                                                                                           | -                                      | -                                | 291.889                         | -                                                                                           | -                                          | 291.889              | <i>Accrued interest receivables</i>                   |
| Kredit yang diberikan                             | -                                                                                           | -                                      | -                                | 11.900.252                      | 526.156                                                                                     | 16.106                                     | 12.442.514           | <i>Loans</i>                                          |
| Tagihan akseptasi                                 | -                                                                                           | -                                      | -                                | 144.390                         | -                                                                                           | -                                          | 144.390              | <i>Acceptance receivables</i>                         |
| Penyertaan saham                                  | -                                                                                           | -                                      | -                                | 137                             | -                                                                                           | -                                          | 137                  | <i>Investment in shares of stock</i>                  |
| Aset lain-lain:                                   |                                                                                             |                                        |                                  |                                 |                                                                                             |                                            |                      | <i>Other assets:</i>                                  |
| Setoran jaminan dan tagihan                       | -                                                                                           | -                                      | -                                | 231.010                         | -                                                                                           | -                                          | 231.010              | <i>Guarantee deposits and receivables</i>             |
| Jumlah                                            | 11.388.536                                                                                  | -                                      | -                                | 13.493.841                      | 526.156                                                                                     | 16.106                                     | 25.424.639           | <i>Total</i>                                          |
| Cadangan kerugian penurunan nilai                 |                                                                                             |                                        |                                  |                                 |                                                                                             |                                            | (460.546)            | <i>Allowance for impairment losses</i>                |
| <b>Jumlah – bersih</b>                            |                                                                                             |                                        |                                  |                                 |                                                                                             |                                            | <b>24.964.093</b>    | <b><i>Total – net</i></b>                             |



43. MANAJEMEN RISIKO (lanjutan)

III. Profil Risiko (lanjutan)

1. Risiko Kredit (lanjutan)

Evaluasi penurunan nilai (lanjutan)

Kualitas kredit didefinisikan sebagai berikut:

- Tingkat tinggi: Peringkat dari pihak ketiga dalam kategori ini memiliki kapasitas sangat baik dalam memenuhi komitmen keuangan dengan risiko kredit sangat rendah.
- Tingkat sedang: Peringkat dari pihak ketiga dalam kategori ini memiliki kapasitas yang baik dalam memenuhi komitmen keuangan dengan risiko kredit sangat rendah.
- Tingkat rendah: Peringkat dari pihak ketiga dalam kategori ini memiliki kapasitas yang cukup dalam memenuhi komitmen keuangan dengan risiko kredit sedang.
- Tanpa peringkat: Pihak ketiga dalam kategori yang sekarang ini tidak menyediakan peringkat dikarenakan ketidaktersediaan dari model-model peringkat dan pemerintah dan/atau agen-agen yang berhubungan dengan pemerintah.

Analisis umur kredit yang diberikan yang jatuh tempo tetapi tidak mengalami penurunan nilai pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

|                                      | 2021          |                                       |                 |                 |
|--------------------------------------|---------------|---------------------------------------|-----------------|-----------------|
|                                      | Jumlah/Total  | Kurang dari 30 hari/Less than 30 days | 31-60 hari/days | 61-90 hari/days |
| Korporasi                            |               |                                       |                 |                 |
| Komersial/Usaha Kecil Menengah (UKM) | 67.525        | 783                                   | -               | 66.742          |
| Konsumen                             | 30.870        | 225                                   | 302             | 30.343          |
| <b>Jumlah</b>                        | <b>98.395</b> | <b>1008</b>                           | <b>302</b>      | <b>97.085</b>   |

|                                      | 2020           |                                       |                 |                 |
|--------------------------------------|----------------|---------------------------------------|-----------------|-----------------|
|                                      | Jumlah/Total   | Kurang dari 30 hari/Less than 30 days | 31-60 hari/days | 61-90 hari/days |
| Korporasi                            | 350.906        | 350.906                               | -               | -               |
| Komersial/Usaha Kecil Menengah (UKM) | 145.619        | 17.926                                | 14.325          | 113.368         |
| Konsumen                             | 29.631         | 315                                   | 289             | 29.027          |
| <b>Jumlah</b>                        | <b>526.156</b> | <b>369.147</b>                        | <b>14.614</b>   | <b>142.395</b>  |

Corporate  
Commercial/Small and Medium  
Enterprises (SME)  
Consumer  
Total

Corporate  
Commercial/Small and Medium  
Enterprises (SME)  
Consumer  
Total

43. RISK MANAGEMENT (continued)

III. Risk Profile (continued)

1. Credit Risk (continued)

Impairment assessment (continued)

The credit qualities are defined as follows:

- High grade: Third parties rating in this category have an excellent capacity to meet its' financial commitments with very low credit risk.
- Standard grade: Third parties rating in this category have a good capacity to meet its' financial commitments with very low credit risk.
- Low grade: Third parties rating in this category have fairly acceptable capacity to meet its' financial commitments with standard credit risk.
- Unrated: Third parties in this category are currently not assigned with third parties' ratings due to unavailability of rating models and governments and/or government-related agencies.

The aging analysis of loans that past due but not impaired as of December 31, 2021 and 2020 is as follows:

43. MANAJEMEN RISIKO (lanjutan)

III. Profil Risiko (lanjutan)

2. Risiko Pasar

Risiko Suku Bunga

Selama tahun berjalan, Bank telah mengelola risiko tingkat suku bunga yang merupakan bagian dari risiko pasar dengan melakukan langkah-langkah sebagai berikut:

- 1) Pengawasan aktif dari Dewan Komisaris dan Direksi, melalui:
  - a. Responsif terhadap Laporan Profil Risiko Pasar terkait Risiko Tingkat Suku Bunga dan perkembangan kondisi makro yang disampaikan oleh Satuan Kerja Manajemen Risiko (SKMR) secara periodik.
  - b. Kebijakan untuk mengambil posisi konservatif terhadap eksposur yang terkena risiko tingkat suku bunga sesuai dengan ketentuan yang berlaku dengan mengutamakan prinsip kehati-hatian (*prudent banking*).
- 2) Pengendalian atas posisi risiko dengan penetapan *limit* transaksi, *limit* risiko dan *limit* per fungsional.
- 3) Pembakuan Kebijakan dan Prosedur:
  - a. Memiliki dan melaksanakan Pedoman Manajemen Risiko Pasar dan Kebijakan/Prosedur internal lainnya yang berkaitan dengan risiko tingkat suku bunga.
  - b. Melakukan review dan penyempurnaan terhadap Pedoman/Prosedur Manajemen Risiko Pasar yang telah ditetapkan secara periodik.
- 4) Melaksanakan proses Identifikasi, Pengukuran, Pemantauan dan Pengendalian Risiko Suku Bunga dengan mengikuti ketentuan Regulator (BI/OJK) dan praktek perbankan yang berlaku umum terkini, termasuk *stress testing* terhadap kemungkinan kondisi yang terburuk atas eksposur yang memiliki sensitivitas risiko tingkat suku bunga.
- 5) Melakukan pemantauan terhadap eksposur yang terekspos risiko nilai tukar tertentu secara periodik untuk memitigasi risiko secara dini.

43. RISK MANAGEMENT(continued)

III. Risk Profile (continued)

2. Market Risk

Interest Rate Risk

During the year, the Bank has managed interest rate risk as a part of market risk by performing the following steps:

- 1) Active monitoring from Boards of Commissioners and Directors, through:
  1. Be responsive to the Market Risk Profile Report related to Interest Rate Risk and macro condition developments reported by Risk management Unit (SKMR) periodically.
  2. Policies for taking conservative positions against interest rate risk exposure in accordance with the applicable regulations with emphasis on the prudential banking principle.
- 2) Control the risk position by setting transaction limit, risk limits and the limit per functional.
- 3) Standardization of Policies and Procedures:
  - a. Having and implementing Market Risk management Guidelines and other internal Policy/Procedures related to the interest rate risk.
  - b. Conduct a review and improvement of Guidelines/Market Risk management Procedures periodically.
- 4) Implementing the process of Identification, Measurement, Monitoring and Controlling of Interest Rate Risk in accordance to Regulator (BI/OJK) and recent best practices, including stress testing to the worst case scenario on exposure which has a sensitivity of interest rate risk.
- 5) Conduct monitoring on exposures which effected by certain exchange rate risk periodically to mitigate the risks in advance.

43. MANAJEMEN RISIKO (lanjutan)

III. Profil Risiko (lanjutan)

2. Risiko Pasar (lanjutan)

Risiko Suku Bunga (lanjutan)

Tabel berikut menyajikan informasi mengenai tingkat suku bunga kontraktual rata-rata per tahun untuk aset dan liabilitas keuangan yang signifikan untuk tahun-tahun yang berakhir pada tanggal-tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

|                                                   | 2021              |                                            | 2020              |                                            |                                                |
|---------------------------------------------------|-------------------|--------------------------------------------|-------------------|--------------------------------------------|------------------------------------------------|
|                                                   | Rupiah/<br>Rupiah | Mata Uang<br>Asing/<br>Foreign<br>Currency | Rupiah/<br>Rupiah | Mata Uang<br>Asing/<br>Foreign<br>Currency |                                                |
| <u>Aset</u>                                       |                   |                                            |                   |                                            | <u>Assets</u>                                  |
| Giro pada bank lain                               | 1,60%             | 0,02%                                      | 0,21%             | 0,02%                                      | Current account with other banks               |
| Penempatan pada Bank Indonesia dan bank lain      | 0,03%             | 0,00%                                      | 0,25%             | 0,10%                                      | Placements with Bank Indonesia and other banks |
| Efek-efek                                         | 6,34%             | 0,00%                                      | 7,55%             | 0,00%                                      | Marketable Securities                          |
| Efek-efek yang dibeli dengan janji dijual kembali | 3,29%             | 0,00%                                      | 3,75%             | 0,00%                                      | Securities purchased under agreement to resale |
| Kredit yang diberikan                             | 14,08%            | 6,26%                                      | 12,82%            | 6,27%                                      | Loans                                          |
| <u>Liabilitas</u>                                 |                   |                                            |                   |                                            | <u>Liabilities</u>                             |
| Simpanan nasabah                                  |                   |                                            |                   |                                            | Deposits from customers                        |
| Giro                                              | 0,74%             | 0,19%                                      | 0,86%             | 0,22%                                      | Demand deposits                                |
| Tabungan                                          | 1,36%             | 0,00%                                      | 2,12%             | 0,00%                                      | Savings deposits                               |
| Deposito berjangka                                | 4,28%             | 0,80%                                      | 6,56%             | 1,23%                                      | Time deposits                                  |
| Simpanan dari bank lain                           |                   |                                            |                   |                                            | Deposits from Otherbanks                       |
| Deposito berjangka                                | 3,76%             | 0,00%                                      | 4,97%             | 0,00%                                      | Time deposits                                  |
| Deposito on call                                  | 0,00%             | 0,00%                                      | 0,00%             | 0,00%                                      | On call deposits                               |
| Giro                                              | 0,84%             | 0,00%                                      | 0,79%             | 0,00%                                      | Demand deposits                                |
| Call money                                        | 0,00%             | 0,00%                                      | 0,00%             | 0,00%                                      | Call money                                     |
| Pinjaman subordinasi                              | 9,50%             | 0,00%                                      | 9,50%             | 0,00%                                      | Subordinated loan                              |

Tabel berikut merangkum aset Bank dengan pendapatan bunga dan liabilitas Bank dengan beban bunga (tidak dengan tujuan diperdagangkan) pada nilai tercatat, dikategorikan berdasarkan tanggal kontraktual perubahan suku bunga atau tanggal jatuh tempo, mana yang lebih dahulu:

|                                                   | 2021             |                                                     |                                                                         |                                                                    |                                                                     |                                                |                                                |
|---------------------------------------------------|------------------|-----------------------------------------------------|-------------------------------------------------------------------------|--------------------------------------------------------------------|---------------------------------------------------------------------|------------------------------------------------|------------------------------------------------|
| Keterangan                                        | Jumlah/<br>Total | Kurang<br>dari 6<br>bulan/<br>Less than<br>6 months | 6 bulan<br>sampai<br>dengan 12<br>bulan/<br>6 months until<br>12 months | 1 tahun<br>sampai<br>dengan 2<br>tahun/<br>1 year until 2<br>years | 2 tahun<br>sampai<br>dengan 5<br>tahun/<br>2 years until<br>5 years | Lebih dari<br>5 tahun/<br>More than<br>5 years | Descriptions                                   |
| Giro pada bank lain                               | 720.754          | 720.754                                             | -                                                                       | -                                                                  | -                                                                   | -                                              | Current accounts<br>With other banks           |
| Penempatan pada Bank Indonesia dan bank lain      | 1.973.527        | 1.973.527                                           | -                                                                       | -                                                                  | -                                                                   | -                                              | Placements with Bank Indonesia and other Banks |
| Efek-efek                                         | 2.840.391        | 997.720                                             | 253.886                                                                 | 208.086                                                            | 640.095                                                             | 740.604                                        | Marketable securities                          |
| Efek-efek yang dibeli dengan janji dijual kembali | 2.700.351        | 2.700.351                                           | -                                                                       | -                                                                  | -                                                                   | -                                              | Securities purchased under agreement to resale |
| Kredit yang diberikan                             | 11.479.972       | 1.150.641                                           | 2.044.845                                                               | 880.902                                                            | 2.280.883                                                           | 5.122.701                                      | Loans                                          |
| Jumlah aset keuangan                              | 19.714.995       | 7.542.993                                           | 2.298.731                                                               | 1.088.988                                                          | 2.920.978                                                           | 5.863.305                                      | Total financial assets                         |
| Simpanan nasabah                                  | 21.005.956       | 20.843.294                                          | 162.662                                                                 | -                                                                  | -                                                                   | -                                              | Deposits from Customers                        |
| Simpanan dari bank lain                           | 18.117           | 18.117                                              | -                                                                       | -                                                                  | -                                                                   | -                                              | Deposits from other banks                      |
| Pinjaman subordinasi                              | 200.000          | -                                                   | -                                                                       | -                                                                  | -                                                                   | 200.000                                        | Subordinated loan                              |
| Jumlah liabilitas keuangan                        | 21.224.073       | 20.861.411                                          | 162.662                                                                 | -                                                                  | -                                                                   | 200.000                                        | Total financial liabilities                    |
| Jumlah selisih penilaian bunga                    | (1.509.078)      | (13.318.418)                                        | 2.136.069                                                               | 1.088.988                                                          | 2.920.978                                                           | 5.663.305                                      | Interest repricing gap                         |

43. MANAJEMEN RISIKO (lanjutan)

43. RISK MANAGEMENT (continued)

III. Profil Risiko (lanjutan)

III. Risk Profile (continued)

2. Risiko Pasar (lanjutan)

2. Market Risk (continued)

Risiko Suku Bunga (lanjutan)

Interest Rate Risk (continued)

Tabel berikut merangkum aset Bank dengan pendapatan bunga dan liabilitas Bank dengan beban bunga (tidak dengan tujuan diperdagangkan) pada nilai tercatat, dikategorikan berdasarkan tanggal kontraktual perubahan suku bunga atau tanggal jatuh tempo, mana yang lebih dahulu: (lanjutan)

The following table below summarizes the Bank's interest-earnings assets and interest bearing liabilities (not for trading purposes) at carrying amounts, categorized by the earlier contractual repricing or maturity dates, which is earlier: (continued)

| Keterangan                                              | 2020             |                                                     |                                                                         |                                                                    |                                                                     |                                                | Descriptions                                         |
|---------------------------------------------------------|------------------|-----------------------------------------------------|-------------------------------------------------------------------------|--------------------------------------------------------------------|---------------------------------------------------------------------|------------------------------------------------|------------------------------------------------------|
|                                                         | Jumlah/<br>Total | Kurang<br>dari 6<br>bulan/<br>Less than<br>6 months | 6 bulan<br>sampai<br>dengan 12<br>bulan/<br>6 months until<br>12 months | 1 tahun<br>sampai<br>dengan 2<br>tahun/<br>1 year until 2<br>years | 2 tahun<br>sampai<br>dengan 5<br>tahun/<br>2 years until<br>5 years | Lebih dari<br>5 tahun/<br>More than<br>5 years |                                                      |
| Giro pada bank lain                                     | 720.754          | 720.754                                             | -                                                                       | -                                                                  | -                                                                   | -                                              | Current accounts<br>With other banks                 |
| Penempatan pada Bank<br>Indonesia dan bank lain         | 1.097.187        | 1.097.187                                           | -                                                                       | -                                                                  | -                                                                   | -                                              | Placements with Bank<br>Indonesia and other<br>Banks |
| Efek-efek                                               | 1.653.028        | 3.773                                               | -                                                                       | 208.739                                                            | 335.831                                                             | 1.104.685                                      | Marketable securities                                |
| Efek-efek yang dibeli<br>dengan janji dijual<br>kembali | 8.079.171        | 8.079.171                                           | -                                                                       | -                                                                  | -                                                                   | -                                              | Securities purchased under<br>agreement to resale    |
| Kredit yang diberikan                                   | 12.442.514       | 1.955.850                                           | 1.386.534                                                               | 926.205                                                            | 2.744.026                                                           | 5.429.899                                      | Loans                                                |
| Jumlah aset keuangan                                    | 23.992.654       | 11.856.735                                          | 1.386.534                                                               | 1.134.944                                                          | 3.079.857                                                           | 6.534.584                                      | Total financial assets                               |
| Simpanan nasabah                                        | 25.500.329       | 25.492.061                                          | 8.268                                                                   | -                                                                  | -                                                                   | -                                              | Deposits from Customers                              |
| Simpanan dari bank lain                                 | 121.613          | 119.110                                             | 2.503                                                                   | -                                                                  | -                                                                   | -                                              | Deposits from other banks                            |
| Pinjaman subordinasi                                    | 200.000          | -                                                   | -                                                                       | -                                                                  | -                                                                   | 200.000                                        | Subordinated loan                                    |
| Jumlah liabilitas<br>keuangan                           | 25.821.942       | 25.611.171                                          | 10.771                                                                  | -                                                                  | -                                                                   | 200.000                                        | Total financial liabilities                          |
| Jumlah selisih penilaian<br>bunga                       | (1.829.288)      | (13.754.436)                                        | 1.375.763                                                               | 1.134.944                                                          | 3.079.857                                                           | 6.334.584                                      | Interest repricing gap                               |

Dari repricing gap profile ini dapat diukur pengaruh perubahan suku bunga terhadap pendapatan bunga bersih dan/atau modal ekonomis Bank, sehingga jika terjadi perubahan suku bunga yang mungkin dapat mempengaruhi kinerja Bank, maka Bank akan dapat segera merestruktur aset dan liabilitas yang dimiliki, baik repricing date-nya ataupun jenis suku bunganya (fixed atau floating).

By this repricing gap profile can be measured the effects of changes in interest rate on net interest income and/or capital economical Bank, hence if there is a change in interest rate that may affect the Bank's performance, the Bank will be able to restructure it's assets and liabilities immediately, including the repricing date or the type of interest rate (fixed or floating).

Manajemen risiko tingkat suku bunga berdasarkan perspektif pendapatan bunga, dilakukan dengan mengukur sensitivitas aset dan liabilitas keuangan Bank terhadap berbagai skenario perubahan suku bunga baik standar dan non standar. Skenario standar yang dilakukan mencakup kenaikan atau penurunan paralel pada semua kurva imbal hasil.

The management of interest rate risk based on earning perspective is provided by measuring the sensitivity of the Bank's financial assets and liabilities against various standard and non standard interest rate changes scenarios. Standard scenario that is conducted based on increase or decrease of interest rate changes in parallel shift to the return on investment curve.

43. MANAJEMEN RISIKO (lanjutan)

III. Profil Risiko (lanjutan)

2. Risiko Pasar (lanjutan)

Risiko Suku Bunga (lanjutan)

Tabel berikut menunjukkan sensitivitas terhadap kemungkinan perubahan dalam tingkat suku bunga untuk *banking book*, dengan semua variabel lain yang dimiliki adalah konstan, terhadap laporan laba rugi dan penghasilan komprehensif lain Bank:

| Tahun | IDR                                                                                        |                                                                                                                                                                                                 |
|-------|--------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|       | Kenaikan/<br>(penurunan) dalam<br>basis poin/<br>Increase<br>(decrease)<br>in basis points | Dampak terhadap<br>laporan laba rugi<br>dan penghasilan<br>komprehensif lain<br>sebelum pajak/<br>The impact on<br>the statement profit or loss<br>and other comprehensive income<br>before tax |
| 2021  | 100<br>(100)                                                                               | (76.552,27)<br>76.552,27                                                                                                                                                                        |
| 2020  | 100<br>(100)                                                                               | (140.355,90)<br>140.355,90                                                                                                                                                                      |

Risiko Nilai Tukar

Selama tahun berjalan, dalam mengelola risiko nilai tukar yang merupakan bagian dari risiko pasar, Bank telah melakukan langkah-langkah sebagai berikut:

- Pengawasan aktif dari Dewan Komisaris dan Direksi, melalui:
  - Responsif terhadap Laporan Profil Risiko Pasar terkait Risiko Nilai Tukar dan perkembangan kondisi makro yang disampaikan oleh Satuan Kerja Manajemen Risiko (SKMR) secara periodik.
  - Kebijakan untuk mengambil posisi konservatif terhadap eksposur yang terkena risiko nilai tukar sesuai dengan ketentuan yang berlaku dengan mengutamakan prinsip kehati-hatian (*prudent banking*).
- Pengendalian atas posisi risiko dengan penetapan *limit* transaksi, *limit* risiko dan *limit* per fungsional.

43. RISK MANAGEMENT (continued)

III. Risk Profile (continued)

2. Market Risk (continued)

Interest Rate Risk (continued)

The following table shows the sensitivity to a possible change in interest rates for the banking book, with all other variables are held constant, to the statement of profit or loss and other comprehensive income of the Bank:

| Year | USD                                                                                        |                                                                                                                                                                                                 |
|------|--------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|      | Kenaikan/<br>(penurunan) dalam<br>basis poin/<br>Increase<br>(decrease)<br>in basis points | Dampak terhadap<br>laporan laba rugi<br>dan penghasilan<br>komprehensif lain<br>sebelum pajak/<br>The impact on<br>the statement profit or loss<br>and other comprehensive income<br>before tax |
| 2021 | 100<br>(100)                                                                               | 3.848,18<br>(3.848,18)                                                                                                                                                                          |
| 2020 | 100<br>(100)                                                                               | (335,63)<br>335,63                                                                                                                                                                              |

Foreign Exchange Risk

During the year, in managing the foreign exchange risk, which is a part of its market risk, the Bank has performed the following steps:

- Active monitoring from Boards of Commissioners and Directors, through:
  - Be a responsive to the Market Risk Profile Report related to Foreign Exchange Risk and macro condition developments which reported by the Risk management Unit (SKMR) periodically.
  - Policies for taking conservative position against the exchange rate risk exposure in accordance with the applicable regulations with emphasis on the prudential banking principle.
- Control the risk position by setting the transaction limit, risk limit and limit perfunctional.

**43. MANAJEMEN RISIKO (lanjutan)**

**III. Profil Risiko (lanjutan)**

**2. Risiko Pasar (lanjutan)**

**Risiko Nilai Tukar (lanjutan)**

Selama tahun berjalan, dalam mengelola risiko nilai tukar yang merupakan bagian dari risiko pasar, Bank telah melakukan langkah-langkah sebagai berikut: (lanjutan)

3. Pembakuan Kebijakan dan Prosedur:
  - a. Memiliki dan melaksanakan Pedoman Manajemen Risiko Pasar dan Kebijakan/Prosedur internal lainnya yang berkaitan dengan risiko nilai tukar
  - b. Melakukan reviu dan penyempurnaan terhadap Pedoman/Prosedur Manajemen Risiko Pasar terkait risiko nilai tukar yang telah ditetapkan secara periodik
4. Melaksanakan proses Identifikasi, Pengukuran, Pemantauan dan Pengendalian Risiko Nilai Tukar dengan mengikuti ketentuan Regulator (BI/OJK) dan *best practices* terkini, termasuk *stress testing* terhadap kemungkinan kondisi yang terburuk (*worst case scenario*) terhadap eksposur yang terkena risiko nilai tukar.
5. Melakukan pemantauan terhadap transaksi-transaksi pasar tertentu secara periodik untuk memitigasi risiko secara dini.

Dalam tahun berjalan, Bank telah melakukan pengembangan dan simulasi metodologi perhitungan kebutuhan modal internal yang diperlukan untuk mengatasi risiko pasar dengan menggunakan metode internal VaR (*Value at Risk*) yaitu metode *Variance co Variance* dan *Historical Simulation* melalui aplikasi *Market Risk Measurement* (MRM). Untuk pengelolaan risiko pasar, Bank difasilitasi melalui *Assets and Liabilities Committee* (ALCO).

Bank telah mengelola posisi mata uang asing untuk aset dan liabilitas keuangan yang dimiliki oleh Bank dengan memonitor Posisi Devisa Bersih (PDN). Pada tanggal 31 Desember 2021 dan 2020, PDN Bank telah diungkapkan dalam Catatan 39.

**43. RISK MANAGEMENT (continued)**

**III. Risk Profile (continued)**

**2. Market Risk (continued)**

**Foreign Exchange Risk (continued)**

*During the year, in managing the foreign exchange risk, which is a part of its market risk, the Bank has performed the following steps: (continued)*

3. *Standar dization of Policies and Procedures:*
  - a. *Having and implementing Market Risk management Guidelines and other internal Policy/Procedures related to the foreign exchange risk.*
  - b. *Conduct a review and improvement of Guidelines/Market Risk related to foreign exchange risk management Procedures periodically.*
4. *Implementing the process of Identification, Measurement, Monitoring and Controlling of Foreign Exchange Riskin accordance to Regulator (BI/OJK) and recent best practices, including stress testing to the worst case scenario on exposure which has a sensitivity of foreign exchange risk.*
5. *Conduct monitoring on certain market transactions periodically to mitigate the risks in advance.*

*During the year, the Bank has conducted development and simulation on methodology of internal capital requirements calculation to cover market risks using internal VaR (Value at Risk) which are the Variance co Variance and Historical Simulation methods through the application of Market Risk Measurement (MRM). In regard to market risk management, the Bank is facilitated through its Assets and Liabilities Committee (ALCO).*

*The Bank manages its foreign currency position for its financial assets and liabilities by monitoring the Bank's Net Open Position (NOP). As of December 31, 2021 and 2020, the Bank's NOP has been disclosed in Note 39.*

**43. MANAJEMEN RISIKO (lanjutan)**

**III. Profil Risiko (lanjutan)**

**2. Risiko Pasar (lanjutan)**

**Risiko Nilai Tukar (lanjutan)**

Tabel dibawah ini mengikhtisarkan eksposur Bank atas risiko nilai tukar mata uang asing pada tanggal 31 Desember 2021 dan 2020. Termasuk didalamnya adalah instrumen keuangan pada nilai tercatat, dikategorikan berdasarkan jenis mata uang:

|                                              | 2021                                           |                              |                                      |                                       |                      |                  |
|----------------------------------------------|------------------------------------------------|------------------------------|--------------------------------------|---------------------------------------|----------------------|------------------|
|                                              | Dolar Amerika Serikat/<br>United States Dollar | Euro Eropa/<br>European Euro | Dolar Singapura/<br>Singapore Dollar | Dolar Australia/<br>Australian Dollar | Lain-lain/<br>Others | Jumlah/<br>Total |
| <b>Aset</b>                                  |                                                |                              |                                      |                                       |                      |                  |
| Kas                                          | 22.323                                         | 1.009                        | 11.245                               | 1.335                                 | 1.121                | 37.033           |
| Giro pada Bank Indonesia                     | 67.699                                         | -                            | -                                    | -                                     | -                    | 67.699           |
| Giro pada bank lain                          | 466.791                                        | 4.977                        | 94.740                               | 10.632                                | 15.884               | 593.024          |
| Penempatan pada Bank Indonesia dan bank lain | 384.818                                        | -                            | -                                    | -                                     | -                    | 384.818          |
| Pendapatan bunga yang masih akan diterima    | 2.439                                          | -                            | 50                                   | -                                     | -                    | 2.489            |
| Kredit yang diberikan                        | 276.057                                        | -                            | 18.760                               | -                                     | -                    | 294.817          |
| Aset lain-lain                               | (24.878)                                       | (898)                        | (419)                                | -                                     | (11)                 | (26.206)         |
| <b>Jumlah</b>                                | <b>1.195.249</b>                               | <b>5.088</b>                 | <b>124.376</b>                       | <b>11.967</b>                         | <b>16.994</b>        | <b>1.353.674</b> |
| <b>Liabilitas</b>                            |                                                |                              |                                      |                                       |                      |                  |
| Liabilitas segera                            | 527                                            | -                            | -                                    | -                                     | -                    | 527              |
| Simpanan Nasabah                             | 1.014.681                                      | 15                           | 142.020                              | -                                     | 810                  | 1.157.526        |
| Bunga masih harus dibayar                    | 1.156                                          | -                            | 51                                   | -                                     | -                    | 1.207            |
| Beban akrual dan liabilitas lain-lain        | 1.177                                          | 209                          | -                                    | -                                     | -                    | 1.386            |
| <b>Jumlah</b>                                | <b>1.017.541</b>                               | <b>224</b>                   | <b>142.071</b>                       | <b>-</b>                              | <b>810</b>           | <b>1.160.646</b> |
| <b>Laporan posisi keuangan – Bersih</b>      | <b>177.708</b>                                 | <b>4.864</b>                 | <b>(17.695)</b>                      | <b>11.967</b>                         | <b>16.184</b>        | <b>193.028</b>   |

**43. RISK MANAGEMENT (continued)**

**III. Risk Profile (continued)**

**2. Market Risk (continued)**

**Foreign Exchange Risk (continued)**

The table below summarises exposure to foreign currency exchange rate risk as of December 31, 2021 and 2020. Included in the table are financial instruments at carrying amounts, categorized by currencies:

|                                               |
|-----------------------------------------------|
| <b>Assets</b>                                 |
| Cash                                          |
| Current accounts with Bank Indonesia          |
| Current accounts with other banks             |
| Placements with Bank Indonesia and other bank |
| Accrued interest Receivables                  |
| Loans                                         |
| Other assets                                  |
| <b>Total</b>                                  |
| <b>Liabilities</b>                            |
| Obligation due Immediately                    |
| Deposits from customers                       |
| Accrued interest Payables                     |
| Accrued expenses and other liabilities        |
| <b>Total</b>                                  |
| <b>Statement of financials position – Net</b> |

|                                              | 2020                                           |                              |                                      |                                       |                      |                  |
|----------------------------------------------|------------------------------------------------|------------------------------|--------------------------------------|---------------------------------------|----------------------|------------------|
|                                              | Dolar Amerika Serikat/<br>United States Dollar | Euro Eropa/<br>European Euro | Dolar Singapura/<br>Singapore Dollar | Dolar Australia/<br>Australian Dollar | Lain-lain/<br>Others | Jumlah/<br>Total |
| <b>Aset</b>                                  |                                                |                              |                                      |                                       |                      |                  |
| Kas                                          | 12.741                                         | 2.386                        | 12.205                               | 1.731                                 | 1.779                | 30.842           |
| Giro pada Bank Indonesia                     | 66.738                                         | -                            | -                                    | -                                     | -                    | 66.738           |
| Giro pada bank lain                          | 133.587                                        | 1.768                        | 134.884                              | 608                                   | 5.300                | 276.147          |
| Penempatan pada Bank Indonesia dan bank lain | 646.300                                        | -                            | -                                    | -                                     | -                    | 646.300          |
| Pendapatan bunga yang masih akan diterima    | 2.180                                          | -                            | 38                                   | -                                     | -                    | 2.218            |
| Kredit yang diberikan                        | 342.019                                        | -                            | 19.093                               | -                                     | -                    | 361.112          |
| Aset lain-lain                               | (5.728)                                        | 2                            | (174)                                | -                                     | (11)                 | (5.911)          |
| <b>Jumlah</b>                                | <b>1.197.837</b>                               | <b>4.156</b>                 | <b>166.046</b>                       | <b>2.339</b>                          | <b>7.068</b>         | <b>1.377.446</b> |



**43. MANAJEMEN RISIKO (lanjutan)**

**III. Profil Risiko (lanjutan)**

**2. Risiko Pasar (lanjutan)**

**Risiko Nilai Tukar (lanjutan)**

Tabel dibawah ini mengikhtisarkan eksposur Bank atas risiko nilai tukar mata uang asing pada tanggal 31 Desember 2021 dan 2020. Termasuk didalamnya adalah instrumen keuangan pada nilai tercatat, dikategorikan berdasarkan jenis mata uang: (lanjutan)

|                                         | 2020                                           |                              |                                      |                                       |                      |                                               |
|-----------------------------------------|------------------------------------------------|------------------------------|--------------------------------------|---------------------------------------|----------------------|-----------------------------------------------|
|                                         | Dolar Amerika Serikat/<br>United States Dollar | Euro Eropa/<br>European Euro | Dolar Singapura/<br>Singapore Dollar | Dolar Australia/<br>Australian Dollar | Lain-lain/<br>Others | Jumlah/<br>Total                              |
| <b>Liabilitas</b>                       |                                                |                              |                                      |                                       |                      | <b>Liabilities</b>                            |
| Liabilitas segera                       | 2.645                                          | -                            | (74)                                 | -                                     | -                    | 2.571                                         |
| Simpanan Nasabah                        | 1.179.585                                      | 16                           | 165.240                              | 1                                     | 892                  | 1.345.734                                     |
| Bunga masih harus dibayar               | 494                                            | -                            | 203                                  | -                                     | -                    | 697                                           |
| Beban akrual dan liabilitas lain-lain   | 1.473                                          | 13                           | -                                    | -                                     | -                    | 1.486                                         |
| <b>Jumlah</b>                           | <b>1.184.197</b>                               | <b>29</b>                    | <b>165.369</b>                       | <b>1</b>                              | <b>892</b>           | <b>1.350.488</b>                              |
| <b>Laporan posisi keuangan – Bersih</b> | <b>13.640</b>                                  | <b>4.127</b>                 | <b>677</b>                           | <b>2.338</b>                          | <b>6.176</b>         | <b>26.958</b>                                 |
|                                         |                                                |                              |                                      |                                       |                      | <b>Statement of financials position – Net</b> |

Tabel di bawah ini menggambarkan posisi mata uang asing atas aset dan liabilitas moneter yang tidak diperdagangkan pada tanggal 31 Desember 2021 dan 2020 dimana Bank memiliki risiko terhadap arus kas masa depan. Analisis tersebut menghitung pengaruh dari pergerakan wajar mata uang asing yang memungkinkan terhadap Rupiah, dengan seluruh variabel lain dianggap konstan, terhadap laporan laba rugi dan penghasilan komprehensif lain (akibat adanya perubahan nilai wajar aset dan liabilitas moneter yang tidak diperdagangkan yang sensitif terhadap nilai tukar) dan ekuitas (akibat adanya perubahan nilai wajar atas aset dan liabilitas keuangan yang termasuk kategori nilai wajar melalui komprehensif lain).

The table below indicates the foreign currencies position of non-trading monetary assets and liabilities as of December 31, 2021 and 2020 which shows that the Bank has risk exposure in expected cash flows. The analysis calculates the effect of a reasonably possible movement of the currency rate against the Indonesian Rupiah, with all variables held constant, on the statement of profit or loss and other comprehensive income (due to change in the fair value of currency sensitive non-trading monetary assets and liabilities) and equity (due to change in the fair value of fair value through other comprehensive income financial assets and liabilities).

|                       | 2021                                                                                    |                                                                              |                             |
|-----------------------|-----------------------------------------------------------------------------------------|------------------------------------------------------------------------------|-----------------------------|
|                       | Kenaikan/<br>(penurunan) dalam<br>basis poin/<br>Increase/(decrease)<br>in basis points | Sensitivitas dalam<br>laporan laba rugi/<br>Sensitivity of profit or<br>loss |                             |
| <b>Mata uang</b>      |                                                                                         |                                                                              | <b>Currency</b>             |
| Dolar Amerika Serikat | 10/(10)                                                                                 | (18,29)/18,29                                                                | United States Dollar        |
| Poundsterling Inggris | 10/(10)                                                                                 | 12,94/(12,94)                                                                | Great Britain Poundsterling |
| Euro Eropa            | 10/(10)                                                                                 | 4,58/(4,58)                                                                  | European Euro               |

43. MANAJEMEN RISIKO (lanjutan)

III. Profil Risiko (lanjutan)

2. Risiko Pasar (lanjutan)

Risiko Nilai Tukar (lanjutan)

|                       | 2020                                                                                    |
|-----------------------|-----------------------------------------------------------------------------------------|
|                       | Kenaikan/<br>(penurunan) dalam<br>basis poin/<br>Increase/(decrease)<br>in basis points |
| <b>Mata uang</b>      |                                                                                         |
| Dolar Amerika Serikat | 10/(10)                                                                                 |
| Poundsterling Inggris | 10/(10)                                                                                 |
| Euro Eropa            | 10/(10)                                                                                 |

3. Risiko Likuiditas

Risiko likuiditas adalah risiko akibat ketidakmampuan Bank 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.

Kunci pengukuran yang digunakan oleh Bank untuk mengelola risiko likuiditas adalah dengan menggunakan analisis gap dan rasio-rasio likuiditas seperti rasio aset likuid terhadap dana pihak ketiga, rasio deposito inti, rasio intermediasi makroprudensial (RIM), serta dengan memantau posisi bersih arus kas dalam jangka waktu 1 hari sampai dengan 3 bulan ke depan dan aktivitas pendanaan antar bank. Bank melakukan pemantauan atas pengelolaan risiko likuiditas melalui perkembangan profil risiko likuiditas setiap bulan yang dilaporkan kepada Direksi dan Komite Pemantau Risiko.

Beberapa langkah telah diambil dalam mengelola risiko likuiditas, seperti dari sisi aset, strategi pembelian instrumen keuangan yang berkualitas tinggi dan berisiko rendah untuk posisi *trading book*, *available for sale* dan *hold to maturity*, memelihara posisi aset likuid, dan menjaga saldo Giro Wajib Minimum (GWM) sesuai ketentuan Bank Indonesia. Sementara di sisi kewajiban, strategi memelihara komposisi *Current Account Savings Account* (CASA) terhadap total deposito dan melakukan analisis terhadap jenis-jenis liabilitas dan jangka waktunya.

Langkah yang diambil oleh Bank sehubungan dengan mismatch antara aset dan liabilitas moneter yang jatuh tempo antara 1 (satu) sampai dengan 6 (enam) bulan adalah meningkatkan pelayanan kepada nasabah, memantau perpanjangan simpanan, mencari nasabah baru serta menawarkan produk dan bunga yang menarik kepada nasabah, untuk menjaga stabilitas dan kontinuitas jumlah simpanan.

Di samping itu, Bank juga mengintensifkan usaha penagihan kepada debitur bermasalah, penjualan agunan yang diambil alih (AYDA) dan menempatkan kelebihan dana pada surat-surat berharga yang memiliki pasar yang likuid sehingga dapat dicairkan setiap saat apabila Bank membutuhkan dana.

43. RISK MANAGEMENT (continued)

III. Risk Profile (continued)

2. Market Risk (continued)

Foreign Exchange Risk(continued)

|  | 2020                                                                         |                             |
|--|------------------------------------------------------------------------------|-----------------------------|
|  | Sensitivitas dalam<br>laporan laba rugi/<br>Sensitivity of profit or<br>loss | Currency                    |
|  |                                                                              | United States Dollar        |
|  |                                                                              | Great Britain Poundsterling |
|  |                                                                              | European Euro               |

3. Liquidity Risk

Liquidity risk is risk due to the inability of the Bank to meet obligations due 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.

The key measurement used by the Bank to manage liquidity risk is to use gap analysis and liquidity ratios such as the ratio of liquid assets to third party funds, core depositors' ratio, macroprudential intermediation ratio (RIM), and by monitoring the net position of cash flows within a period 1 day to the next 3 months and interbank funding activities. The Bank monitors liquidity risk management through the development of a liquidity risk profile every month that is reported to the Directors and Risk Monitoring Committee.

Several steps have been taken in managing liquidity risk, such as in terms of assets, purchasing strategies of high quality and low-risk financial instruments for trading book positions, available for sale and hold to maturity, maintaining liquid asset positions, and maintaining the Statutory Reserves (GWM) ) in accordance with Bank Indonesia regulations. While on the liability side, the strategy maintains the composition of the Current Account Savings Account (CASA) of total deposits and analyzes the types of liabilities and their time periods.

The steps taken by the Bank in connection with the mismatch between monetary assets and liabilities with maturities between 1 (one) to 6 (six) months are to improve service to customers, monitor the extension of deposits, find new customers and offer attractive products and interest to customers, to maintain stability and continuity in the amount of deposits.

In addition, the Bank also intensified collection efforts for troubled debtors, foreclosed collateral sales (AYDA) and placed excess funds in securities that have a liquid market so that they can be disbursed at any time if the Bank needs funds.

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2021**  
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**NOTES TO FINANCIAL STATEMENTS (continued)**  
**As of and For the Year Ended**  
**December 31, 2021**  
**(Expressed in million Rupiah, unless otherwise specified)**

**43. MANAJEMEN RISIKO (lanjutan)**

**43. RISK MANAGEMENT (continued)**

**III. Profil Risiko (lanjutan)**

**III. Risk Profile (continued)**

**3. Risiko Likuiditas (lanjutan)**

**3. Liquidity Risk (continued)**

|                                                   | 2021           |                                         |                                                          |                                                         |                                                        |                                                         |                                          |                                                |
|---------------------------------------------------|----------------|-----------------------------------------|----------------------------------------------------------|---------------------------------------------------------|--------------------------------------------------------|---------------------------------------------------------|------------------------------------------|------------------------------------------------|
|                                                   | Jumlah/Total   | Kurang dari 1 bulan/<br>Less than 1 mon | 1 bulan sampai dengan 3 bulan/<br>1 month until 3 months | 3 bulan sampai dengan 1 tahun/<br>3 months until 1 year | 1 tahun sampai dengan 2 tahun/<br>1 year until 2 years | 2 tahun sampai dengan 5 tahun/<br>2 years until 5 years | Lebih dari 5 tahun/<br>More than 5 years |                                                |
| <b>Aset</b>                                       |                |                                         |                                                          |                                                         |                                                        |                                                         |                                          | <b>Assets</b>                                  |
| Kas                                               | 276.539        | 276.539                                 | -                                                        | -                                                       | -                                                      | -                                                       | -                                        | Cash                                           |
| Giro pada Bank Indonesia                          | 1.532.310      | 1.532.310                               | -                                                        | -                                                       | -                                                      | -                                                       | -                                        | Current accounts with Bank Indonesia           |
| Giro pada bank lain                               | 720.754        | 720.754                                 | -                                                        | -                                                       | -                                                      | -                                                       | -                                        | Current accounts with other banks              |
| Penempatan pada Bank Indonesia dan bank lain      | 1.973.527      | 1.973.527                               | -                                                        | -                                                       | -                                                      | -                                                       | -                                        | Placements with Bank Indonesia and other banks |
| Efek-efek                                         | 2.840.391      | 2.077                                   | 260.196                                                  | 989.333                                                 | 208.086                                                | 640.095                                                 | 740.604                                  | Marketable securities                          |
| Efek-efek yang dibeli dengan janji dijual kembali | 2.700.351      | 2.700.351                               | -                                                        | -                                                       | -                                                      | -                                                       | -                                        | Securities purchased under agreement to resell |
| Tagihan derivatif                                 | 2.049          | 2.049                                   | -                                                        | -                                                       | -                                                      | -                                                       | -                                        | Derivative receivables                         |
| Pendapatan bunga yang masih akan diterima         | 344.590        | 344.590                                 | -                                                        | -                                                       | -                                                      | -                                                       | -                                        | Accrued interest receivables                   |
| Kredit yang diberikan                             | 11.479.972     | 425.855                                 | 504.217                                                  | 2.265.415                                               | 880.902                                                | 2.280.881                                               | 5.122.702                                | Loans                                          |
| Tagihan akseptasi                                 | 259.917        | -                                       | 501                                                      | 259.416                                                 | -                                                      | -                                                       | -                                        | Acceptance receivables                         |
| Penyertaan saham                                  | 6              | -                                       | -                                                        | -                                                       | -                                                      | -                                                       | 6                                        | Investment in shares of Stock                  |
| Aset lain-lain:                                   |                |                                         |                                                          |                                                         |                                                        |                                                         |                                          | Other assets:                                  |
| Setoran jaminan dan tagihan                       | 193.111        | -                                       | -                                                        | -                                                       | 193.111                                                | -                                                       | -                                        | Guarantee deposits and receivables             |
| Jumlah                                            | 22.323.517     | 7.978.052                               | 764.914                                                  | 3.514.164                                               | 1.282.099                                              | 2.920.976                                               | 5.863.312                                | Total                                          |
| <b>Liabilitas</b>                                 |                |                                         |                                                          |                                                         |                                                        |                                                         |                                          | <b>Liabilities</b>                             |
| Liabilitas segera                                 | 59.694         | 59.694                                  | -                                                        | -                                                       | -                                                      | -                                                       | -                                        | Obligations due immediately                    |
| Simpanan nasabah                                  | 21.005.956     | 17.731.743                              | 2.617.069                                                | 657.144                                                 | -                                                      | -                                                       | -                                        | Deposits from customers                        |
| Simpanan dari bank lain                           | 18.117         | 18.117                                  | -                                                        | -                                                       | -                                                      | -                                                       | -                                        | Deposits from other banks                      |
| Liabilitas derivatif                              | 77             | 77                                      | -                                                        | -                                                       | -                                                      | -                                                       | -                                        | Derivative payables                            |
| Liabilitas akseptasi                              | 259.917        | -                                       | 501                                                      | 259.416                                                 | -                                                      | -                                                       | -                                        | Acceptance payables                            |
| Bunga masih harus dibayar                         | 24.096         | 24.096                                  | -                                                        | -                                                       | -                                                      | -                                                       | -                                        | Accrued interest payables                      |
| Beban akrual dan liabilitas lain-lain             | 440.374        | -                                       | -                                                        | -                                                       | -                                                      | -                                                       | 440.374                                  | Accrued expenses and other liabilities         |
| Jumlah                                            | 21.808.231     | 17.833.727                              | 2.617.570                                                | 916.560                                                 | -                                                      | -                                                       | 440.374                                  | Total                                          |
| <b>Aset (Liabilitas) Bersih</b>                   | <b>515.286</b> | <b>(9.855.675)</b>                      | <b>(1.852.656)</b>                                       | <b>2.597.604</b>                                        | <b>1.282.099</b>                                       | <b>2.920.976</b>                                        | <b>5.422.938</b>                         | <b>Net Assets (Liabilities)</b>                |

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2021**  
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**NOTES TO FINANCIAL STATEMENTS (continued)**  
**As of and For the Year Ended**  
**December 31, 2021**  
**(Expressed in million Rupiah, unless otherwise specified)**

**43. MANAJEMEN RISIKO (lanjutan)**

**III. Profil Risiko (lanjutan)**

**3. Risiko Likuiditas (lanjutan)**

**43. RISK MANAGEMENT (continued)**

**III. Risk Profile (continued)**

**3. Liquidity Risk (continued)**

|                                                   | 2020         |                                         |                                                          |                                                         |                                                        |                                                         |                                          |                                                |
|---------------------------------------------------|--------------|-----------------------------------------|----------------------------------------------------------|---------------------------------------------------------|--------------------------------------------------------|---------------------------------------------------------|------------------------------------------|------------------------------------------------|
|                                                   |              | Kurang dari 1 bulan/<br>Less than 1 mon | 1 bulan sampai dengan 3 bulan/<br>1 month until 3 months | 3 bulan sampai dengan 1 tahun/<br>3 months until 1 year | 1 tahun sampai dengan 2 tahun/<br>1 year until 2 years | 2 tahun sampai dengan 5 tahun/<br>2 years until 5 years | Lebih dari 5 tahun/<br>More than 5 years |                                                |
| Aset                                              | Jumlah/Total |                                         |                                                          |                                                         |                                                        |                                                         |                                          | Assets                                         |
| Kas                                               | 286.779      | 286.779                                 | -                                                        | -                                                       | -                                                      | -                                                       | -                                        | Cash                                           |
| Giro pada Bank Indonesia                          | 926.163      | 926.163                                 | -                                                        | -                                                       | -                                                      | -                                                       | -                                        | Current accounts with Bank Indonesia           |
| Giro pada bank lain                               | 559.150      | 559.150                                 | -                                                        | -                                                       | -                                                      | -                                                       | -                                        | Current accounts with other banks              |
| Penempatan pada Bank Indonesia dan bank lain      | 1.097.187    | 605.437                                 | 491.750                                                  | -                                                       | -                                                      | -                                                       | -                                        | Placements with Bank Indonesia and other banks |
| Efek-efek                                         | 1.653.028    | 956                                     | 1.138                                                    | 1.679                                                   | 208.739                                                | 335.831                                                 | 1.104.685                                | Marketable securities                          |
| Efek-efek yang dibeli dengan janji dijual kembali | 8.079.171    | 8.079.171                               | -                                                        | -                                                       | -                                                      | -                                                       | -                                        | Securities purchased under agreement to resell |
| Tagihan derivatif                                 | -            | -                                       | -                                                        | -                                                       | -                                                      | -                                                       | -                                        | Derivative receivables                         |
| Pendapatan bunga yang masih akan diterima         | 291.889      | 291.889                                 | -                                                        | -                                                       | -                                                      | -                                                       | -                                        | Accrued interest receivables                   |
| Kredit yang diberikan                             | 12.442.514   | 584.789                                 | 224.174                                                  | 2.533.422                                               | 926.204                                                | 2.744.026                                               | 5.429.899                                | Loans                                          |
| Tagihan akseptasi                                 | 144.390      | 11.951                                  | 120.929                                                  | 11.510                                                  | -                                                      | -                                                       | -                                        | Acceptance receivables                         |
| Penyertaan saham                                  | 137          | -                                       | -                                                        | -                                                       | -                                                      | -                                                       | 137                                      | Investment in shares of Stock                  |
| Aset lain-lain:                                   |              |                                         |                                                          |                                                         |                                                        |                                                         |                                          | Other assets:                                  |
| Setoran jaminan dan tagihan                       | 231.010      | -                                       | -                                                        | -                                                       | 231.010                                                | -                                                       | -                                        | Guarantee deposits and receivables             |
| Jumlah                                            | 25.711.418   | 11.346.285                              | 837.991                                                  | 2.546.611                                               | 1.365.953                                              | 3.079.857                                               | 6.534.721                                | Total                                          |
| Liabilitas                                        |              |                                         |                                                          |                                                         |                                                        |                                                         |                                          | Liabilities                                    |
| Liabilitas segera                                 | 64.494       | 64.494                                  | -                                                        | -                                                       | -                                                      | -                                                       | -                                        | Obligations due immediately                    |
| Simpanan nasabah                                  | 25.500.329   | 18.752.683                              | 5.382.509                                                | 1.365.137                                               | -                                                      | -                                                       | -                                        | Deposits from customers                        |
| Simpanan dari bank lain                           | 121.613      | 121.613                                 | -                                                        | -                                                       | -                                                      | -                                                       | -                                        | Deposits from other banks                      |
| Liabilitas derivatif                              | -            | -                                       | -                                                        | -                                                       | -                                                      | -                                                       | -                                        | Derivative payables                            |
| Liabilitas akseptasi                              | 144.390      | 11.951                                  | 120.929                                                  | 11.510                                                  | -                                                      | -                                                       | -                                        | Acceptance payables                            |
| Bunga masih harus dibayar                         | 74.503       | 74.503                                  | -                                                        | -                                                       | -                                                      | -                                                       | -                                        | Accrued interest payables                      |
| Beban akrual dan liabilitas lain-lain             | 610.458      | -                                       | -                                                        | -                                                       | -                                                      | -                                                       | 610.458                                  | Accrued expenses and other liabilities         |
| Pinjaman subordinasi                              | 200.000      | -                                       | -                                                        | -                                                       | -                                                      | -                                                       | 200.000                                  | Subordinated loan                              |
| Jumlah                                            | 26.715.787   | 19.025.244                              | 5.503.438                                                | 1.376.647                                               | -                                                      | -                                                       | 810.458                                  | Total                                          |
| Aset (Liabilitas) Bersih                          | (1.004.369)  | (7.678.959)                             | (4.665.447)                                              | 1.169.964                                               | 1.365.953                                              | 3.079.857                                               | 5.724.263                                | Net Assets (Liabilities)                       |

Selanjutnya, Bank juga telah melakukan *stress testing* dalam beberapa analisis skenario dengan perkiraan kondisi terburuk yang mungkin terjadi dan analisis *Contingency Funding Plan* secara periodik.

Pemantauan harian maupun secara periodik terhadap transaksi-transaksi yang berkaitan dengan risiko likuiditas telah dilakukan Bank secara konsisten untuk terwujudnya tata kelola perusahaan yang baik.

Furthermore, the Bank has conducted *stress testing* in some scenario analysis by estimating of the worst case scenario and analysis of *Contingency Funding Plan* periodically.

Daily and periodically monitoring of the transactions relating to the Bank's liquidity risk has been performed consistently to establish good corporate governance.

43. MANAJEMEN RISIKO (lanjutan)

III. Profil Risiko (lanjutan)

4. 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.

Bank menerapkan manajemen risiko operasional dengan sasaran memastikan bahwa Bank telah melakukan proses manajemen risiko yang meliputi identifikasi risiko, penilaian risiko, evaluasi risiko, mitigasi risiko serta dilakukan pemantauan dan pelaporan atas pelaksanaannya. Hal tersebut dilakukan dengan tujuan akhir memaksimalkan manfaat dari suatu produk/layanan atau proses transaksi/aktivitas dengan potensi risiko operasional yang telah diperhitungkan.

Pencatatan data kerugian dan potensi kerugian berperan penting dalam pengelolaan dan kalkulasi risiko operasional. Bank telah melakukan pengelolaan pencatatan data kerugian dan potensi kerugian yang terjadi pada Satuan Kerja Operasional (*Risk taking unit*) secara periodik melalui aplikasi *Tools Loss Event (TLE)* dan *Potential Loss Event (PLE)* yang telah diimplementasikan secara online di seluruh cabang.

Pengelolaan data kerugian tersebut sebagai salah satu data input dalam penilaian parameter Profil Risiko Operasional yang dipetakan sesuai frekuensi kejadian dan dampaknya.

Pemantauan terhadap perkembangan Profil Risiko Operasional dilakukan melalui identifikasi faktor-faktor penyebab kerugian operasional yang terjadi dan memberikan rekomendasi kepada Satuan Kerja Operasional terkait dalam memitigasi kejadian risiko tersebut di masa mendatang.

Pengawasan oleh Dewan Komisaris dan Direksi Bank atas Profil Risiko Operasional dan pelaksanaan manajemen risiko dilakukan melalui rapat Komite Manajemen Risiko dan Komite Pemantau Risiko yang dilakukan secara berkala sesuai dengan kebutuhan Bank.

43. RISK MANAGEMENT (continued)

III. Risk Profile (continued)

4. Operational Risk

*Operational risk is the risk due to inadequate and/or failed internal processes, human error, system failure, and/or the existence of external events affecting the Bank's operations.*

*The Bank implements operational risk management with the objective to ensure that Bank has performed a risk management process that includes risk identification, risk assessment, risk evaluation, risk mitigation, and monitoring and reporting on the implementation. It is performed with the ultimate goal to maximize the benefits of a product/service or transaction/activity process with the potential operational risks that have been calculated.*

*Recording of data loss and potential loss plays an important role in the operational risk management and calculation. The Bank has conducted data loss records management and the potential loss that occurred in the Operations Unit (Risk taking unit) periodically through Tools Loss Event (TLE) and Potential Loss Event (PLE) applications, which have been implemented online in all branches.*

*Management of data loss is one of the input data in the assessment of Operational Risk Profile parameters which is mapped in accordance to its frequency of occurrence and impact.*

*Monitoring the development of Operational Risk Profile through the identification of the causal factors operating losses incurred and provide recommendations to the Risk taking units relating to mitigate risk events in the future.*

*Monitoring by the Bank's Boards of Commissioners and Directors on the Operational Risk Profile and risk management is conducted through Risk management Committee and Risk Monitoring Committee meetings that are conducted periodically based on the Bank's needs.*

43. MANAJEMEN RISIKO (lanjutan)

III. Profil Risiko (lanjutan)

4. Risiko Operasional (lanjutan)

Bank telah melakukan pengukuran risiko operasional selama tahun berjalan dengan menggunakan metode *Basic Indicator Approach* (BIA) dengan berpedoman kepada Peraturan Bank Indonesia No. 15/12/PBI/2013 tanggal 12 Desember 2013 tentang Kewajiban Penyediaan Modal Bank Umum dan Surat Edaran Bank Indonesia No. 11/3/DPNP tanggal 29 Januari 2009 tentang Perhitungan Aset Tertimbang Menurut Risiko (ATMR) untuk Risiko Operasional dengan menggunakan Pendekatan Indikator Dasar (PID).

Secara bertahap Bank akan terus melakukan pengembangan metode pengukuran risiko operasional dengan penggunaan pengukuran yang lebih maju yaitu *Standardized Approach* (SA) dan/atau *Advanced Measurement Approach* (AMA).

Selain kebijakan dan metode tersebut di atas, Bank juga telah menerapkan upaya yang terus menerus dikembangkan untuk membangun lingkungan budaya risiko yang mendukung pelaksanaan manajemen risiko operasional. Hal tersebut dilakukan melalui penguatan pada tiga lini pertahanan (*three lines of defense*) yaitu pemberdayaan unit bisnis sebagai lini pertahanan pertama, pembentukan fungsi manajemen risiko operasional sebagai lini pertahanan kedua dan koordinasi kerja dengan Internal Audit sebagai lini pertahanan ketiga.

5. Risiko Reputasi

Risiko reputasi adalah risiko akibat menurunnya tingkat kepercayaan pemangku kepentingan (*stakeholder*) yang bersumber dari persepsi negatif terhadap Bank.

Kegagalan Bank dalam menjaga reputasinya di mata masyarakat dapat menimbulkan pandangan maupun persepsi negatif masyarakat terhadap Bank. Apabila risiko ini dihadapi oleh Bank, maka dalam waktu singkat dapat terjadi penurunan atau hilangnya kepercayaan nasabah terhadap Bank yang pada akhirnya akan memberikan dampak negatif terhadap pendapatan usaha dan volume aktivitas Bank.

*Corporate Secretary* Bank setiap hari melakukan monitoring terhadap pemberitaan media untuk memantau publikasi negatif atau keluhan nasabah yang muncul di media. Sedangkan monitoring secara *Bank wide* atas keluhan nasabah yang disampaikan langsung ke Bank dilakukan oleh *SubDit Service Quality* untuk kemudian ditindaklanjuti penyelesaiannya melalui cabang terkait sesuai ketentuan yang berlaku. Untuk pemberitaan negatif dan keluhan nasabah yang muncul di media selanjutnya dibuatkan klarifikasi dan tanggapan sesuai dengan langkah terbaik yang ditempuh Bank.

43. RISK MANAGEMENT (continued)

III. Risk Profile (continued)

4. Operational Risk (continued)

The Bank has conducted the operational risk measurement during the year using the *Basic Indicator Approach* (BIA) method by referring to Bank Indonesia Regulation No. 15/12/PBI/2013 dated December 12, 2013 regarding the Capital Requirement of Commercial Banks and Bank Indonesia Circular Letter No. 11/3/DPNP dated January 29, 2009 regarding the calculation of Risk Weighted Assets (RWA) of Operational Risk using the *Basic Indicator Approach* (BIA).

Gradually the Bank will continue to develop measurement methods of operational risk by using more advanced measurements such as *Standardized Approach* (SA) and/or *Advanced Measurement Approach* (AMA).

In addition to policies and methods above, the Bank has also implemented an ongoing effort to build a cultural environment that support the implementation of operational risk management. This is done through the strengthening of the three lines of defense such as empower the business unit as a first line of defense, the establishment of operational risk management function as a second line of defense and coordination with Internal Audit as a third line of defense.

5. Reputation Risk

Reputation risk is the risk related to the decreasing level of stakeholders' confidence arising from the negative perception on the Bank.

The Bank's failure in protecting its reputation in the public's perception may result in negative view as well as perception by the public towards the Bank. If the Bank faces this risk then in the short run, the Bank may lose the customer's trust that will ultimately result in a negative impact to the Bank's income and volume of activities.

The Bank's *Corporate Secretary* monitors the news media on a daily basis for any negative publicity or customer complaints that appeared in the media. While monitoring the Bank's wide customer complaints submitted directly to the Bank is conducted by *SubDit Service Quality* to be followed-up through the related branch in accordance with the relevant regulations. For negative reporting and customer complaints that appear in the media would be clarified and responded in accordance with the best effort taken by the Bank.

**43. MANAJEMEN RISIKO (lanjutan)**

**III. Profil Risiko (lanjutan)**

**5. Risiko Reputasi (lanjutan)**

Upaya mitigasi risiko reputasi juga dilakukan saat Bank meluncurkan produk/layanan/program baru dengan menganalisis risiko reputasi yang mungkin timbul dan strategi mengantisipasi risiko tersebut. Demikian pula, untuk informasi yang material atau yang penting untuk diketahui oleh nasabah, *Corporate Secretary* juga menyiapkan panduan untuk para *frontliner* dan *spokespersons* agar mereka bisa menjelaskan informasi tersebut secara benar dan proporsional kepada nasabah Bank.

**6. Risiko Hukum**

Risiko hukum adalah risiko akibat tuntutan hukum dan/atau kelemahan aspek yuridis. Kelemahan aspek yuridis tersebut antara lain disebabkan adanya ketiadaan peraturan perundang-undangan yang mendukung atau kelemahan perikatan seperti tidak dipenuhinya syarat sahnya kontrak dan pengikatan dokumen yang tidak sempurna.

Sebagai sebuah perusahaan yang berdiri dalam yuridiksi hukum Indonesia, Bank harus selalu tunduk terhadap segala peraturan hukum yang dikeluarkan oleh Bank Indonesia dan Otoritas Jasa Keuangan selaku regulator industri perbankan di Indonesia dan instansi berwenang lainnya terkait dengan Bank. Selain itu, Bank juga harus mengikuti segala bentuk peraturan perundangan yang berlaku di masyarakat baik yang terkait secara langsung maupun tidak langsung dengan kegiatan usaha Bank. Kegagalan Bank dalam mengikuti peraturan hukum yang berlaku dapat mengakibatkan pada timbulnya tuntutan hukum yang akan ditujukan kepada Bank.

Apabila tuntutan-tuntutan hukum yang diajukan kepada Bank memiliki nilai yang material, maka hal tersebut dapat memberikan dampak secara langsung terhadap kinerja keuangan Bank.

Untuk memitigasi risiko hukum yang mungkin timbul akibat tuntutan hukum atau kelemahan aspek yuridis, Bank memiliki Biro Hukum. Biro tersebut memiliki peranan antara lain:

- 1) melakukan analisa hukum atas produk dan/atau aktivitas baru serta membuat standar dokumen hukum yang terkait dengan produk dan/atau aktivitas tersebut;
- 2) memberikan analisis/advis hukum kepada seluruh pegawai pada setiap jenjang organisasi;

**43. RISK MANAGEMENT (continued)**

**III. Risk Profile (continued)**

**5. Reputation Risk (continued)**

Efforts to mitigate reputational risk is also done when the Bank launched new products/ services/ program by analyzing reputational risks that may arise and how to anticipate risk. Similarly for the material or important information to be known by the customer, *Corporate Secretary* also prepared a guide to the frontliner and spokespersons for them to explain the information correctly and proportional to its customers.

**6. Legal Risk**

Legal risk is the risk related to legal claims and/or weakness in the legal aspect. Such weakness in legal aspect is caused, among others, by the lack of the supporting legislation or weakness of the contracts such as incomplete requirements for a valid contract and imperfect document contract.

As a company that established under the jurisdiction of the laws of Indonesia, the Bank shall always be subject to all regulations issued by Bank Indonesia and Financial Services Authority as the regulator of the banking industry in Indonesia and others authorities related to the Bank. In addition, the Bank also must apply any rules and laws applicable in society that relevant either directly or indirectly to the business activities of the Bank. Incompliance to the law and regulation may result in lawsuits that will be addressed to the Bank.

When lawsuits that are filed to the Bank have material impact, then they can provide a significant affect on the financial performance of the Bank.

To mitigate the legal risks that may arise from lawsuits or juridical weakness, the Bank has the General Legal Division. This Division has roles among others:

- 1) performing legal analysis on the new products and/or activities as well as create a standard legal documents related to the products and activities;
- 2) providing analysis/legal advice to all employees at every level of the organization;



43. MANAJEMEN RISIKO (lanjutan)

III. Profil Risiko (lanjutan)

6. Risiko Hukum (lanjutan)

Untuk memitigasi risiko hukum yang mungkin timbul akibat tuntutan hukum atau kelemahan aspek yuridis, Bank memiliki Biro Hukum. Biro tersebut memiliki peranan antara lain: (lanjutan)

- 3) memberikan advis atas eksposur hukum akibat perubahan ketentuan atau peraturan;
- 4) memeriksa segala perjanjian yang akan dibuat antara Bank dengan pihak ketiga;
- 5) melakukan pemeriksaan berkala atas perjanjian yang telah dibuat; dan
- 6) memantau risiko hukum yang ada di seluruh cabang dan unit kerja Bank.

Dengan adanya biro tersebut, maka Bank memiliki kebijakan hukum dan standar dokumen hukum baku yang terkait dengan produk atau fasilitas perbankan yang ditawarkan oleh Bank kepada masyarakat, dimana kebijakan hukum dan standar dokumen hukum dimaksud dibuat dengan mengacu kepada ketentuan peraturan perundangan yang berlaku serta memperhatikan kepentingan aspek yuridis dari Bank. Selain itu, Biro Hukum Bank juga memiliki fungsi litigasi yang salah satu tugasnya adalah menangani setiap permasalahan hukum yang terkait dengan litigasi agar risiko hukum yang mungkin timbul dapat diminimalisasi.

Pengelolaan risiko hukum dilakukan dengan memantau perkembangan kasus-kasus hukum yang terjadi dan mengambil *lesson learnt* dari kasus-kasus tersebut. Penanganan kasus hukum yang dilakukan pada Bank senantiasa memperhitungkan potensi kerugian baik atas penyelesaian kasus secara musyawarah mufakat/damai ataupun melalui jalur pengadilan. Bank juga memberikan perhatian khusus atas kasus hukum yang berpotensi menimbulkan kerugian secara signifikan.

7. Risiko Kepatuhan

Risiko kepatuhan merupakan risiko akibat Bank tidak mematuhi dan/atau tidak melaksanakan peraturan perundang-undangan dan ketentuan yang berlaku.

Dalam menjalankan kegiatan usaha pada industri perbankan, Bank diwajibkan untuk selalu tunduk terhadap peraturan perbankan yang diterbitkan baik oleh Bank Indonesia, Otoritas Jasa Keuangan maupun Pemerintah. Selain itu, Bank juga wajib tunduk kepada beberapa ketentuan lainnya seperti: peraturan yang mengatur Penjaminan Simpanan, Perseroan Terbatas, Perpajakan dan peraturan di bidang pasar modal (Otoritas Jasa Keuangan dan Bursa Efek).

43. RISK MANAGEMENT (continued)

III. Risk Profile (continued)

6. Legal Risk (continued)

To mitigate the legal risks that may arise from lawsuits or juridical weakness, the Bank has the General Legal Division. This Division has roles among others: (continued)

- 3) providing advice on the legal exposure due to changes in rule or regulation;
- 4) checking any agreements that will be made between the Bank and third parties;
- 5) performing periodic inspections on the agreement that has been made; and
- 6) monitoring the legal risks in the overall Bank's branches.

Through this division, the Bank has legal policies and standard legal documents related to the product or banking facilities offered by the Bank to public, where such legal policy and standard documents are created with reference to the provisions of applicable Laws and considering the aspects jurisdiction interest of the Bank. In addition, the Bank's Legal Division has the litigation function by handling all legal issues related to litigation in order to minimize legal risks that may arise.

The legal risk is also conducted by monitoring the development of legal cases and take 'lessons learnt' principle from those cases. The management of legal cases conducted by the Bank at all time calculating potential loss, either through settlement or court. The Bank also pays special attention to legal cases which potentially may create significant loss to the Bank.

7. Compliance Risk

Compliance risk is the risk resulting from the failure of the Bank in fulfilling and/or implementing the prevailing laws and regulations.

In engaging in the banking industry services, the Bank is required to always comply with the banking regulations issued by Bank Indonesia, Financial Service Authority and the Government. In addition, the Bank is also required to comply with several other rules such as; regulation on Deposit Guarantee Program, Limited Liability Company, Taxation and Capital Market regulations (Financial Services Authority and Stock Exchange).

**43. MANAJEMEN RISIKO (lanjutan)**

**III. Profil Risiko (lanjutan)**

**7. Risiko Kepatuhan (lanjutan)**

Pada umumnya, risiko kepatuhan melekat pada sebuah perseroan terbatas yang terkait erat pada peraturan perundang-undangan dan ketentuan lain yang berlaku, yang mengatur kewajiban Bank sebagai sebuah lembaga perbankan, seperti: risiko kredit terkait dengan ketentuan Kewajiban Penyediaan Modal Minimum (KPMN); Kualitas Aktiva Produktif; Pembentukan Cadangan Kerugian Penurunan Nilai (CKPN); Batas Maksimum Pemberian Kredit (BMPK); penerapan tata kelola yang baik (GCG); dan risiko lain yang terkait dengan ketentuan tertentu. Ketidakmampuan Bank untuk mengikuti dan mematuhi seluruh peraturan perundangan yang terkait dengan kegiatan usaha Bank dapat berdampak buruk terhadap kelangsungan usaha Bank.

Bank melakukan identifikasi dan pengelolaan risiko kepatuhan sejak awal dengan memberikan advis kepada unit bisnis dan unit operasional dalam hal pengembangan produk dan/atau aktivitas baru dan secara aktif melakukan penilaian terhadap kebijakan Pedoman dan Prosedur Internal yang dimiliki oleh Bank untuk memastikan bahwa seluruh peraturan eksternal telah diakomodasi sedemikian rupa dan selanjutnya untuk dipatuhi dalam pelaksanaannya.

Bank memantau perkembangan eksposur risiko kepatuhan setiap bulan dan menyampaikannya kepada Dewan Komisaris dan Direksi melalui Laporan Profil Risiko Bank. Bank juga menetapkan strategi mitigasi risiko atas setiap kejadian risiko kepatuhan yang perlu mendapat perhatian khusus.

Selanjutnya, Bank memiliki perangkat media online untuk menyampaikan sosialisasi semua peraturan yang berlaku kepada seluruh jajaran Bank, sehingga setiap unit kerja terkait dapat melaksanakan tugas dan tanggungjawabnya sesuai dengan peraturan Bank.

**8. Risiko Strategik**

Risiko strategik adalah risiko akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan suatu keputusan strategik serta kegagalan dalam mengantisipasi perubahan lingkungan bisnis.

**43. RISK MANAGEMENT (continued)**

**III. Risk Profile (continued)**

**7. Compliance Risk (continued)**

*In general, the compliance risk is embedded in the limited liability company which is related to the prevailing laws and regulations and other regulations, which regulate the Bank's responsibility as a banking institution, such as: credit risk related to Capital Adequacy Ratio (CAR) regulations; Earning Assets Quality; Allowance for Impairment Losses (CKPN); Legal Lending Limit (LLL); Good Corporate Governance (GCG); and other risks related to certain regulations. The inability of the Bank to follow and comply with all laws and regulations related to the Bank's business activities may affect the continuity of the Bank.*

*The Bank identifies and manages compliance risk early by providing assistance to the business units and operational units in developing new products and/or activities and actively performs an assessment of Internal Guidelines and Procedures owned by the Bank to ensure that all external regulations have been applied properly in such manner and subsequently adhered to in practice.*

*The Bank monitors compliance risk exposure progress monthly and submits it to the Boards of Commissioners and Directors through the Bank's Risk Profile Report. The Bank also sets a risk mitigation strategy for each event of compliance risks that need special attention.*

*Furthermore, the Bank has the tools of online media to socialize all the rules applied to all levels in the Bank, hence each related unit can carry out its duties and responsibilities in accordance to the Bank's regulations.*

**8. Strategic Risk**

*Strategic risk is the risk due to inappropriateness in the decision and/or execution of a strategic decision and failure to anticipate changes in the business environment.*

**43. MANAJEMEN RISIKO (lanjutan)**

**III. Profil Risiko (lanjutan)**

**8. Risiko Strategik (lanjutan)**

Ketidakmampuan Bank dalam melakukan penyusunan strategi yang tepat dapat menimbulkan kegagalan bisnis Bank di masa yang akan datang.

Bank melakukan identifikasi dan kuantifikasi risiko strategik sejak awal penyusunan rencana bisnis Bank dengan berpedoman pada visi, misi, strategi dan kemampuan Bank.

Bank mengelola risiko strategik melalui proses pertimbangan dan pengambilan keputusan secara kolektif dan komprehensif di lingkungan Komite Manajemen untuk disampaikan ke Direksi, yang turut mempengaruhi dan berdampak pada langkah-langkah bisnis yang akan diambil dalam kerangka kebijakan dan arah yang telah ditetapkan.

Selanjutnya, Bank memantau perkembangan eksposur risiko strategik setiap bulan dan menyampaikan kepada Dewan Komisaris dan Direksi melalui Laporan Profil Risiko Bank. Terhadap kejadian risiko strategik yang perlu mendapat perhatian khusus, telah ditetapkan strategi mitigasi risikonya oleh Bank.

**44. NILAI WAJAR INSTRUMEN KEUANGAN**

Tabel di bawah ini menyajikan perbandingan antara nilai tercatat dan nilai wajar dari semua aset dan liabilitas keuangan disajikan per kategori dari instrumen keuangan. Nilai wajar yang diungkapkan adalah berdasarkan informasi relevan yang tersedia pada tanggal 31 Desember 2021 dan 2020, dan tidak diperbaharui untuk mencerminkan perubahan dalam kondisi pasar yang telah terjadi setelah tanggal ini.

| <b>31 Desember 2021</b>                           | <b>Nilai tercatat/<br/>Carrying amount</b> | <b>Nilai wajar/<br/>Fair value</b> |
|---------------------------------------------------|--------------------------------------------|------------------------------------|
| <b><u>Aset Keuangan:</u></b>                      |                                            |                                    |
| Kas                                               | 276.539                                    | 276.539                            |
| Giro pada Bank Indonesia                          | 1.532.310                                  | 1.532.310                          |
| Giro pada bank lain – neto                        | 720.418                                    | 720.418                            |
| Penempatan pada Bank Indonesia dan bank lain-neto | 1.973.527                                  | 1.973.527                          |
| Efek-efek – neto                                  | 2.839.888                                  | 1.746.194                          |
| Efek-efek yang dibeli dengan janji dijual kembali | 2.700.350                                  | 2.700.350                          |
| Tagihan derivatif                                 | 2.049                                      | 2.049                              |
| Pendapatan bunga yang masih akan diterima         | 344.590                                    | 344.590                            |
| Kredit yang diberikan – neto                      | 10.816.904                                 | 10.816.904                         |
| Tagihan akseptasi                                 | 259.213                                    | 259.213                            |
| Penyertaan saham                                  | 6                                          | 6                                  |
| Aset lain-lain:                                   |                                            |                                    |
| Setoran jaminan dan Tagihan                       | 201.657                                    | 201.657                            |
| <b>Jumlah Aset Keuangan</b>                       | <b>21.667.451</b>                          | <b>20.573.757</b>                  |

**43. RISK MANAGEMENT (continued)**

**III. Risk Profile (continued)**

**8. Strategic Risk (continued)**

Inability of the Bank to undertake the preparation of a proper strategy may result in the failure of the Bank's business in the future.

The Bank identifies and quantifies strategic risk from the beginning of business plan preparation based on its vision, mission, strategy and capability.

The Bank manages strategic risk through the process of considerations and collective decision-making and comprehensive in the Management Committee to be submitted to the Directors, that influence and impact the business steps to be taken in the policy framework and direction that has been set.

Furthermore, the Bank monitors the development of strategic risk exposure monthly and submits it to the Boards of Commissioners and Directors through the Bank's Risk Profile Report. On the event of strategic risk that need special attention, the Bank has set up the related risk mitigation strategy.

**44. FAIR VALUE OF FINANCIAL INSTRUMENTS**

The tables below summarize the comparison between the carrying amounts and fair values of all financial assets and liabilities presented per category of financial instruments. The fair values disclosed are based on relevant information available as of December 31, 2021 and 2020, and not updated to reflect changes in market conditions which have occurred after this date

| <b>December 31, 2021</b>                             |
|------------------------------------------------------|
| <b><u>Financial Assets:</u></b>                      |
| Cash                                                 |
| Current accounts with Bank Indonesia                 |
| Current accounts with other banks – net              |
| Placements with Bank Indonesia and other banks – net |
| Marketable securities – net                          |
| Securities purchased under agreement to resell       |
| Derivative receivables                               |
| Accrued interest receivables                         |
| Loans – net                                          |
| Acceptance receivables                               |
| Investment in shares of Stock                        |
| Other assets:                                        |
| Guarantee deposits and Receivables                   |
| <b>Total Financial Assets</b>                        |

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2021**  
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**NOTES TO FINANCIAL STATEMENTS (continued)**  
**As of and For the Year Ended**  
**December 31, 2021**  
**(Expressed in million Rupiah, unless otherwise specified)**

**44. NILAI WAJAR INSTRUMEN KEUANGAN (lanjutan)**

Tabel di bawah ini menyajikan perbandingan antara nilai tercatat dan nilai wajar dari semua aset dan liabilitas keuangan disajikan per kategori dari instrumen keuangan. Nilai wajar yang diungkapkan adalah berdasarkan informasi relevan yang tersedia pada tanggal 31 Desember 2021 dan 2020, dan tidak diperbaharui untuk mencerminkan perubahan dalam kondisi pasar yang telah terjadi setelah tanggal ini. (lanjutan)

**44. FAIR VALUE OF FINANCIAL INSTRUMENTS (continued)**

The tables below summarize the comparison between the carrying amounts and fair values of all financial assets and liabilities presented per category of financial instruments. The fair values disclosed are based on relevant information available as of December 31, 2021 and 2020, and not updated to reflect changes in market conditions which have occurred after this date. (continued)

| 31 Desember 2021                                  | Nilai tercatat/<br>Carrying amount         | Nilai wajar/<br>Fair value         | December 31, 2021                                    |
|---------------------------------------------------|--------------------------------------------|------------------------------------|------------------------------------------------------|
| <b>Liabilitas Keuangan:</b>                       |                                            |                                    | <b>Financial Liabilities:</b>                        |
| Liabilitas segera                                 | 59.694                                     | 59.694                             | Obligations due immediately                          |
| Simpanan nasabah                                  | 21.005.956                                 | 21.005.956                         | Deposits from customers                              |
| Simpanan dari bank lain                           | 18.117                                     | 18.117                             | Deposits from other banks                            |
| Liabilitas derivatif                              | 77                                         | 77                                 | Derivative payables                                  |
| Liabilitas akseptasi                              | 259.917                                    | 259.917                            | Acceptance payables                                  |
| Bunga masih harus dibayar                         | 24.096                                     | 24.096                             | Accrued interest payables                            |
| Beban akrual dan liabilitas lain-lain             | 440.374                                    | 440.374                            | Accrued expenses and other liabilities               |
| Pinjaman subordinasi                              | 200.000                                    | 200.000                            | Subordinated loan                                    |
| <b>Jumlah Liabilitas Keuangan</b>                 | <b>22.008.231</b>                          | <b>22.008.231</b>                  | <b>Total Financial Liabilities</b>                   |
| <b>31 Desember 2020</b>                           | <b>Nilai tercatat/<br/>Carrying amount</b> | <b>Nilai wajar/<br/>Fair value</b> | <b>December 31, 2020</b>                             |
| <b>Aset Keuangan:</b>                             |                                            |                                    | <b>Financial Assets:</b>                             |
| Kas                                               | 286.779                                    | 286.779                            | Cash                                                 |
| Giro pada Bank Indonesia                          | 926.163                                    | 926.163                            | Current accounts with Bank Indonesia                 |
| Giro pada bank lain – neto                        | 558.976                                    | 558.976                            | Current accounts with other banks – net              |
| Penempatan pada Bank Indonesia dan bank lain-neto | 1.097.187                                  | 1.097.187                          | Placements with Bank Indonesia and other banks – net |
| Efek-efek – neto                                  | 1.653.004                                  | 1.648.775                          | Marketable securities – net                          |
| Efek-efek yang dibeli dengan janji dijual kembali | 8.079.169                                  | 8.079.169                          | Securities purchased under agreement to resell       |
| Tagihan derivatif                                 | -                                          | -                                  | Derivative receivables                               |
| Pendapatan bunga yang masih akan diterima         | 291.889                                    | 291.889                            | Accrued interest receivables                         |
| Kredit yang diberikan – neto                      | 11.982.582                                 | 11.982.582                         | Loans – net                                          |
| Tagihan akseptasi                                 | 143.978                                    | 143.978                            | Acceptance receivables                               |
| Penyertaan saham                                  | 137                                        | 137                                | Investment in shares of Stock                        |
| Aset lain-lain:                                   |                                            |                                    | Other assets:                                        |
| Setoran jaminan dan Tagihan                       | 240.455                                    | 240.455                            | Guarantee deposits and Receivables                   |
| <b>Jumlah Aset Keuangan</b>                       | <b>25.260.319</b>                          | <b>25.256.090</b>                  | <b>Total Financial Assets</b>                        |
| <b>31 Desember 2020</b>                           | <b>Nilai tercatat/<br/>Carrying amount</b> | <b>Nilai wajar/<br/>Fair value</b> | <b>December 31, 2020</b>                             |
| <b>Liabilitas Keuangan:</b>                       |                                            |                                    | <b>Financial Liabilities:</b>                        |
| Liabilitas segera                                 | 64.494                                     | 64.494                             | Obligations due immediately                          |
| Simpanan nasabah                                  | 25.500.329                                 | 25.500.329                         | Deposits from customers                              |
| Simpanan dari bank lain                           | 121.613                                    | 121.613                            | Deposits from other banks                            |
| Liabilitas akseptasi                              | 144.390                                    | 144.390                            | Acceptance payables                                  |
| Bunga masih harus dibayar                         | 74.503                                     | 74.503                             | Accrued interest payables                            |
| Beban akrual dan liabilitas lain-lain             | 610.458                                    | 610.458                            | Accrued expenses and other liabilities               |
| Pinjaman subordinasi                              | 200.000                                    | 200.000                            | Subordinated loan                                    |
| <b>Jumlah Liabilitas Keuangan</b>                 | <b>26.715.787</b>                          | <b>26.715.787</b>                  | <b>Total Financial Liabilities</b>                   |

**44. NILAI WAJAR INSTRUMEN KEUANGAN (lanjutan)**

- a. Giro pada Bank Indonesia, giro pada bank lain dan pendapatan bunga yang masih akan diterima dan aset lain-lain.

Nilai tercatat dari giro pada Bank Indonesia dan bank lain dengan suku bunga mengambang adalah perkiraan yang layak atas nilai wajar.

Estimasi nilai wajar terhadap pendapatan bunga yang masih akan diterima ditetapkan berdasarkan diskonto arus kas dengan menggunakan suku bunga pasar uang yang berlaku untuk utang dengan risiko kredit dan sisa jatuh tempo yang serupa. Karena sisa jatuh tempo di bawah 1 (satu) tahun sehingga nilai tercatat dari pendapatan bunga yang masih akan diterima adalah perkiraan yang layak atas nilai wajar.

Nilai wajar setoran jaminan diasumsikan sama dengan nilai terutang karena tidak mempunyai persyaratan pembayaran yang pasti walaupun tidak diharapkan untuk dikembalikan dalam jangka waktu 12 (dua belas) bulan setelah periode pelaporan.

- b. Penempatan pada Bank Indonesia dan bank lain

Nilai tercatat dari penempatan dan simpanan *overnight* dengan suku bunga mengambang adalah perkiraan yang layak atas nilai wajar.

Estimasi nilai wajar terhadap penempatan dengan suku bunga tetap ditetapkan berdasarkan diskonto arus kas dengan menggunakan suku bunga pasar uang yang berlaku untuk utang dengan risiko kredit dan sisa jatuh tempo yang serupa. Karena sisa jatuh tempo di bawah 1 (satu) tahun sehingga nilai tercatat dari penempatan dengan suku bunga tetap adalah perkiraan yang layak atas nilai wajar.

- c. Efek-efek

Nilai wajar untuk efek ditetapkan berdasarkan harga pasar atau harga kuotasi perantara (*broker*)/pedagang efek (*dealer*).

- d. Kredit yang diberikan

Portofolio kredit Bank secara umum terdiri dari kredit yang diberikan dengan suku bunga mengambang dan kredit yang diberikan dengan jangka pendek dengan suku bunga tetap. Kredit yang diberikan dinyatakan berdasarkan *amortized cost*. Nilai wajar dari kredit yang diberikan menunjukkan nilai diskon dari perkiraan arus kas masa depan yang diharapkan akan diterima oleh Bank dengan menggunakan suku bunga pasar saat ini.

Nilai tercatat dari kredit yang diberikan dengan suku bunga mengambang dan nilai tercatat atas kredit jangka pendek dengan suku bunga tetap adalah perkiraan yang layak atas nilai wajar.

**44. FAIR VALUE OF FINANCIAL INSTRUMENTS (continued)**

- a. Current accounts with Bank Indonesia and other banks, accrued interest receivables and other assets.

The carrying amount of floating rate current accounts with other banks and Bank Indonesia is a reasonable approximation of fair value.

The estimated fair value of accrued interest income is based on discounted cash flows using prevailing money market interest rates for debts with similar credit risk and remaining maturity. Since the maturity is less than 1 (one) year, the carrying amount of accrued interest income is a reasonable approximation of fair value.

The fair value of security deposits are assumed to be the same as their original principal amounts because they have no fixed repayment terms although they are not expected to be settled within 12 (twelve) months after the reporting period.

- b. Placements with Bank Indonesia and other banks

The carrying amount of floating rate placements and overnight deposits is a reasonable approximation of fair value.

The estimated fair value of fixed interest bearing deposits is based on discounted cash flows using prevailing money market interest rates for debts with similar credit risk and remaining maturity. Since the maturity is below 1 (one) year, the carrying amount of fixed interest bearing deposits is a reasonable approximation of fair value.

- c. Marketable securities

The fair value for marketable securities is based on market prices or broker/dealer price quotations.

- d. Loans

Generally, the Bank's loan portfolio consists of loans with variable interest rate and short-term loans with fixed interest rate. Loans are stated at amortized cost. The estimated fair value of loans represents the discounted amount of estimated future cash flows expected to be received by the Bank using the current market rates.

The carrying amounts of variable rate loans and short-term fixed rate loans are the reasonable approximation of their fair values.

44. NILAI WAJAR INSTRUMEN KEUANGAN (lanjutan)

e. Instrumen derivatif

Nilai wajar atas instrumen derivatif yang dinilai menggunakan teknik penilaian dengan menggunakan komponen yang dapat diamati di pasar terutama adalah swap suku bunga, swap mata uang dan kontrak pertukaran mata uang. Teknik penilaian yang paling banyak digunakan meliputi model penilaian *forward* dan *swap* yang menggunakan perhitungan nilai kini. Model tersebut menggabungkan berbagai komponen yang meliputi kualitas kredit dari *counterparty*, nilai *spot* dan kontrak berjangka serta kurva tingkat suku bunga.

f. Liabilitas segera, simpanan nasabah, simpanan dari bank lain, bunga masih harus dibayar, beban akrual dan liabilitas lain-lain.

Estimasi nilai wajar simpanan tanpa jatuh tempo, termasuk simpanan tanpa bunga, adalah sebesar jumlah terutang ketika utang tersebut dibayarkan.

Estimasi nilai wajar terhadap simpanan dengan tingkat suku bunga tetap, bunga masih harus dibayar, beban akrual dan liabilitas lain-lain yang tidak memiliki kuotasi di pasar aktif ditetapkan berdasarkan diskonto arus kas dengan menggunakan suku bunga utang baru dengan sisa jatuh tempo yang serupa. Karena sisa jatuh tempo di bawah 1 (satu) tahun sehingga nilai tercatat dari simpanan nasabah, simpanan dari bank lain, bunga masih harus dibayar, beban akrual dan liabilitas lain-lain adalah perkiraan yang layak atas nilai wajar.

g. Pinjaman subordinasi

Nilai wajar dari pinjaman subordinasi dihitung menggunakan arus kas yang didiskonto berdasarkan suku bunga pasar.

Tabel di bawah ini menunjukkan instrumen keuangan yang diukur pada nilai wajar yang dikelompokkan berdasarkan hirarki nilai wajar:

|                                         |                                   | 2021                   |                       |                       |  |
|-----------------------------------------|-----------------------------------|------------------------|-----------------------|-----------------------|--|
|                                         |                                   | Nilai Wajar/Fair Value |                       |                       |  |
|                                         | Nilai Tercatat/<br>Carrying Value | Tingkat 1/<br>Level 1  | Tingkat 2/<br>Level 2 | Tingkat 3/<br>Level 3 |  |
| <b>Aset keuangan</b>                    |                                   |                        |                       |                       |  |
| Efek-efek :                             |                                   |                        |                       |                       |  |
| - Biaya perolehan diamortisasi          | 1.778.193                         | 1.778.193              | -                     | -                     |  |
| - Nilai wajar melalui komprehensif lain | 1.062.197                         | 1.062.197              | -                     | -                     |  |
| Kredit yang diberikan                   | 10.816.904                        | -                      | -                     | 10.816.904            |  |
| <b>Jumlah</b>                           | <b>13.657.294</b>                 | <b>2.840.390</b>       | <b>-</b>              | <b>10.816.904</b>     |  |
| <b>Liabilitas keuangan</b>              |                                   |                        |                       |                       |  |
| Nilai wajar melalui laba rugi:          |                                   |                        |                       |                       |  |
| - Liabilitas derivatif                  | 77                                | -                      | -                     | 77                    |  |
| - Pinjaman subordinasi                  | 200.000                           | -                      | -                     | 200.000               |  |
| <b>Jumlah</b>                           | <b>200.077</b>                    | <b>-</b>               | <b>-</b>              | <b>200.077</b>        |  |

44. FAIR VALUE OF FINANCIAL INSTRUMENTS (continued)

e. Derivative instruments

The fair values of derivative instruments valued by valuation techniques using components which can be observed in the market, primarily are interest rate swaps, currency swaps and currency exchange contracts. Most widely used valuation techniques include forward and swap valuation models which use the present value calculation. The models incorporate various components which include the credit quality of the counterparty, spot value and future contracts and interest rate curve.

f. Obligations due immediately, deposits from customers, deposits from other banks, accrued interest expenses, accrued expenses and other liabilities.

The estimated fair value of deposits with no stated maturity, which includes non-interest bearing deposits, is the amount repayable on demand.

The estimated fair value of fixed interest-bearing deposits, accrued interest expenses, accrued expenses and other liabilities not quoted in an active market is based on discounted cash flows using interest rates for new debts with similar remaining maturity. Since the maturity is below 1 (one) year, the carrying amount of deposits from customers, deposits from other banks, accrued interest expenses and other liabilities is a reasonable approximation of fair value.

g. Subordinated loan

The fair value of subordinated loan is calculated using discounted cash flows using market rate.

The tables below show the financial instruments measured at fair value grouped according to the fair value hierarchy:

|                                                 |  |
|-------------------------------------------------|--|
| <b>Financial assets</b>                         |  |
| Marketable securities                           |  |
| Amortized cost -                                |  |
| Fair value through other comprehensive income - |  |
| Loans                                           |  |
| <b>Total</b>                                    |  |
| <b>Financial assets</b>                         |  |
| Fair value through profit or loss:              |  |
| Derivatives payable -                           |  |
| Subordinated loan -                             |  |
| <b>Total</b>                                    |  |

**44. NILAI WAJAR INSTRUMEN KEUANGAN (lanjutan)**

Tabel di bawah ini menunjukkan instrumen keuangan yang diukur pada nilai wajar yang dikelompokkan berdasarkan hirarki nilai wajar: (lanjutan)

| 2020                                    |                       |                       |                       |
|-----------------------------------------|-----------------------|-----------------------|-----------------------|
| Nilai Wajar/Fair Value                  |                       |                       |                       |
| Nilai Tercatat/<br>Carrying Value       | Tingkat 1/<br>Level 1 | Tingkat 2/<br>Level 2 | Tingkat 3/<br>Level 3 |
| <b>Aset keuangan</b>                    |                       |                       |                       |
| Efek-efek :                             |                       |                       |                       |
| - Biaya perolehan diamortisasi          | 973.653               | 977.226               | -                     |
| - Nilai wajar melalui komprehensif lain | 630.000               | 675.802               | -                     |
| Kredit yang diberikan                   | 11.982.582            | -                     | 11.982.582            |
| <b>Jumlah</b>                           | <b>13.586.235</b>     | <b>1.653.028</b>      | <b>11.982.582</b>     |
| <b>Liabilitas keuangan</b>              |                       |                       |                       |
| Nilai wajar melalui laba rugi:          |                       |                       |                       |
| - Liabilitas derivatif                  | -                     | -                     | -                     |
| - Pinjaman subordinasi                  | 200.000               | -                     | 200.000               |
| <b>Jumlah</b>                           | <b>200.000</b>        | <b>-</b>              | <b>200.000</b>        |

**45. MANAJEMEN MODAL**

Tujuan manajemen permodalan Bank adalah untuk mempertahankan posisi modal yang kuat untuk mendukung pertumbuhan bisnis dan mempertahankan investor, deposan, dan kepercayaan pasar, memastikan struktur permodalan yang efisiensi dan memenuhi ketentuan permodalan yang ditetapkan oleh regulator. Dalam pengelolaan permodalan, Bank mempertimbangkan faktor-faktor seperti pengembalian modal yang optimal pada pemegang saham dan keamanan yang diberikan oleh posisi modal yang sehat.

Bank menyusun Rencana Permodalan berdasarkan penilaian dan penelaahan atas kebutuhan kecukupan permodalan yang dipersyaratkan dan mengkombinasikannya dengan tinjauan perkembangan ekonomi terkini dan hasil dari metode *stress test*. Bank senantiasa akan menghubungkan tujuan keuangan dan kecukupan modal terhadap risiko melalui proses perencanaan modal dan *stress test*, begitu pula dengan usaha yang didasarkan pada permodalan dan persyaratan likuiditas Bank.

Kebutuhan permodalan Bank juga direncanakan dan didiskusikan secara rutin yang didukung dengan data analisis.

Rencana Permodalan disusun oleh Direksi sebagai bagian dan Rencana Bisnis Bank dan disetujui oleh Dewan Komisaris. Perencanaan ini diharapkan akan memastikan tersedianya modal yang cukup dan terciptanya struktur permodalan yang optimal.

Kewajiban Penyediaan Modal Minimum (KPMM) pada tanggal 31 Desember 2021 dan 2020 masing-masing dihitung berdasarkan Peraturan Otoritas Jasa Keuangan (POJK) No. 34/POJK.03/2016 tanggal 26 September 2016 dan Peraturan Bank Indonesia (PBI) No. 15/12/PBI/2013 tanggal 12 Desember 2013 tentang Kewajiban Penyediaan Modal Minimum Bank Umum, dimana modal untuk risiko kredit terdiri dari modal inti (Modal Inti Utama/Common Equity Tier 1 - CET 1 dan Modal Inti Tambahan/Additional Tier 1 - AT 1) dan modal pelengkap.

**44. FAIR VALUE OF FINANCIAL INSTRUMENTS (continued)**

The tables below show the financial instruments measured at fair value grouped according to the fair value hierarchy: (continued)

|                                                 |
|-------------------------------------------------|
| <b>Financial assets</b>                         |
| Marketable securities                           |
| Amortized cost -                                |
| Fair value through other comprehensive income - |
| Loans                                           |
| <b>Total</b>                                    |
| <b>Financial assets</b>                         |
| Fair value through profit or loss:              |
| Derivatives payable -                           |
| Subordinated loan -                             |
| <b>Total</b>                                    |

**45. CAPITAL MANAGEMENT**

The Bank's capital management objectives is to maintain a strong capital position to support business growth and to sustain investors, depositors, and market confidence, to ensure the efficiency of the capital structure and meet the capital requirements set by regulators. In managing its capital, the Bank considers factors such as providing optimal capital rate of return to shareholders and safety provided by a sound capital position.

The Bank undertakes Capital Planning based on assessment and review of the capital situation in terms of the legal capital adequacy requirement, combined with assessment of economic outlooks and stress test result. The Bank will continue to link financial and capital adequacy goals to risk appetite through the capital planning process and stress testing method as well as assess the businesses based on the Bank's capital and liquidity requirements.

The capital adequacy of the Bank are also discussed and managed on a routine basis supported by data analysis.

Capital requirement is prepared by Board of Directors as part of Bank's business plan and is approved by the Board of Commissioners. This requirement to ensure minimum capital and an optimum of capital structure.

Capital Adequacy Ratio (CAR) as of December 31, 2021 and 2020 respectively calculated based on the Regulation of Financial Services Authority (POJK) No. 34/POJK.03/2016 dated September 26, 2016 and Bank Indonesia Regulation (PBI) No. 15/12/PBI/2013 dated December 12, 2013 concerning Minimum Capital Requirement for Commercial Banks, where capital for credit risk consist of core capital (Main Core Capital/Common Equity Tier 1 - CET 1 and Additional Core Capital/Additional Tier 1 - AT-1) and supplementary capital.



**45. MANAJEMEN MODAL (lanjutan)**

Aset Tertimbang Menurut Risiko (ATMR) dihitung berdasarkan persyaratan yang telah ditentukan yang mencerminkan berbagai tingkatan risiko yang terkait dengan aset dan eksposur yang tidak tercermin dalam laporan posisi keuangan. Berdasarkan peraturan OJK, Bank diharuskan untuk mempertimbangkan risiko kredit, risiko pasar dan risiko operasional dalam mengukur ATMR.

Manajemen menggunakan rasio permodalan yang diwajibkan oleh regulator untuk memantau permodalan Bank. Pendekatan OJK untuk pengukuran ini terutama didasarkan pada pemantauan hubungan antara profil risiko Bank dengan ketersediaan modal. Bank wajib menyediakan modal minimum sesuai profil risiko.

Penyediaan modal minimum sebagaimana dimaksud ditetapkan sebagai berikut:

- 8% dari ATMR untuk bank dengan profil risiko peringkat 1
- 9% sampai dengan kurang dari 10% dari ATMR untuk bank dengan profil risiko peringkat 2
- 10% sampai dengan kurang dari 11% dari ATMR untuk bank dengan profil risiko peringkat 3
- 11% sampai dengan 14% dari ATMR untuk bank dengan profil risiko peringkat 4 atau peringkat 5

Bank telah mematuhi semua persyaratan modal yang ditetapkan oleh regulator sepanjang periode pelaporan, khususnya berkenaan dengan perhitungan KPMM dan ATMR.

Kewajiban penyediaan modal Bank dengan memperhitungkan risiko kredit, risiko operasional dan risiko pasar pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

|                                                                                                   | 2021       | 2020       |                                                                       |
|---------------------------------------------------------------------------------------------------|------------|------------|-----------------------------------------------------------------------|
| Komponen Modal                                                                                    |            |            | Capital Component                                                     |
| Modal Inti                                                                                        |            |            | Core Capital                                                          |
| Modal Inti Utama (CET 1)                                                                          | 3.389.031  | 2.730.510  | Common Equity Tier (CET 1)                                            |
| Modal Inti Tambahan (AT 1)                                                                        | -          | -          | Additional Tier (AT 1)                                                |
| Jumlah Modal Inti                                                                                 | 3.389.031  | 2.730.510  | Total Core Capital                                                    |
| Modal Pelengkap                                                                                   | 364.551    | 304.322    | Supplementary Capital                                                 |
| Jumlah Modal (Catatan 38)                                                                         | 3.753.582  | 3.034.832  | Total Capital (Note 38)                                               |
| Aset Tertimbang Menurut Risiko untuk Risiko Kredit                                                | 14.902.176 | 16.018.996 | Risk Weighted Assets for Credit Risk                                  |
| Aset Tertimbang Menurut Risiko untuk Risiko Operasional                                           | 1.881.945  | 2.194.782  | Risk Weighted Assets for Operational Risk                             |
| Aset Tertimbang Menurut Risiko untuk Risiko Pasar                                                 | 454.877    | 321.624    | Risk Weighted Assets for Market Risk                                  |
| Rasio Kewajiban Penyediaan Modal Minimum untuk risiko kredit dan risiko operasional               | 22,36%     | 16,66%     | Capital Adequacy Ratio (CAR) with credit and operational risk         |
| Rasio Kewajiban Penyediaan Modal Minimum untuk risiko kredit, risiko operasional dan risiko pasar | 21,77%     | 16,37%     | Capital Adequacy Ratio (CAR) with credit, operational and market risk |
| Rasio KPMM                                                                                        |            |            | CAR Ratios                                                            |
| Rasio CET 1                                                                                       | 19,66%     | 14,73%     | CET 1 Ratio                                                           |
| Rasio AT 1                                                                                        | 0,00%      | 0,00%      | AT 1 Ratio                                                            |
| Rasio AT 2                                                                                        | 2,11%      | 1,64%      | AT 2 Ratio                                                            |
| Rasio Total                                                                                       | 21,77%     | 16,37%     | Total Ratio                                                           |
| Rasio Minimum Tier 1                                                                              | 6,00%      | 6,00%      | Tier 1 Minimum Ratio                                                  |
| Rasio Minimum CET 1                                                                               | 4,50%      | 4,50%      | CET 1 Minimum Ratio                                                   |
| KPMM Minimum berdasarkan Profil Risiko                                                            | 9,36%      | 9,33%      | Minimum CAR based Risk Profile                                        |

**45. CAPITAL MANAGEMENT (continued)**

Risk-Weighted Assets (RWA) is calculated based on the requirements determined which reflect varying degrees of risk associated with the assets and exposures that are not reflected in the statement of financial position. Based on OJK regulations, the Bank is required to consider the credit risk, market risk and operational risk in measuring RWA.

Management uses capital ratio required by the regulator to monitor the Bank's capital. OJK approach to measurement is based primarily on monitoring the relationship between the risk profile of the Bank by the adequacy of capital. Banks are required to provide the appropriate minimum capital risk profile.

The capital adequacy minimum referred defined as follows:

- 8% of RSA for banks with a risk profile rating of 1
- 9% to less than 10% of RSA for banks with a risk profile rating of 2
- 10% to less than 11% of RSA for banks with a risk profile rating of 3
- 11% to less than 14% of RSA for banks with a risk profile rating of 4 or 5

Bank has complied with all capital requirements set by the regulator during the reporting period, specially with regard to the calculation of CAR and RWA.

The Bank's capital adequacy ratio with consideration for credit, operational and market risk as of December 31, 2021 and 2020 are as follows:

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN (lanjutan)**  
**Pada dan Untuk Tahun yang Berakhir Tanggal**  
**31 Desember 2021**  
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK ARTHA GRAHA INTERNASIONAL Tbk**  
**NOTES TO FINANCIAL STATEMENTS (continued)**  
**As of and For the Year Ended**  
**December 31, 2021**  
**(Expressed in million Rupiah, unless otherwise specified)**

**46. RASIO ASET PRODUKTIF TERHADAP JUMLAH ASET**

Tabel berikut menyajikan rasio aset produktif sebelum dikurangi penyisihan kerugian terhadap jumlah aset:

|                                              | 2021          |
|----------------------------------------------|---------------|
| Giro pada Bank Indonesia dan bank lain       | 8,62%         |
| Penempatan pada Bank Indonesia dan bank lain | 7,55%         |
| Efek-efek                                    | 10,87%        |
| Kredit yang diberikan                        | 41,40%        |
| Penyertaan saham                             | 0,00%         |
| <b>Jumlah rasio aset produktif</b>           | <b>68,44%</b> |

**47. INFORMASI PENTING LAINNYA**

|                                                                                     | 2021    |
|-------------------------------------------------------------------------------------|---------|
| Rasio Aset Tetap Terhadap Modal                                                     | 57,00%  |
| Rasio Kredit yang diberikan terhadap Dana Pihak Ketiga (LFR)                        | 54,65%  |
| Rasio Kredit yang tergolong <i>Non-Performing Loans</i> (NPL) terhadap Total Kredit | 0,32%   |
| Rasio Beban Operasional terhadap Pendapatan Operasional (BOPO)                      | 111,09% |
| Rasio Aset Produktif Bermasalah terhadap Total Aset Produktif                       | 1,95%   |
| Rasio Laba Setelah Pajak terhadap Rata-rata Aset (ROA)                              | (0,73%) |
| Rasio Laba Setelah Pajak terhadap Rata-rata Ekuitas (ROE)                           | (6,02%) |
| <i>Net Interest Margin</i> (NIM)                                                    | 3,62%   |

**48. DAMPAK PENERAPAN PSAK 71 PADA TANGGAL 1 JANUARI 2020**

Tabel berikut menyajikan dampak penerapan PSAK 71 dalam laporan keuangan pada saat tanggal 1 Januari 2020:

|                                                   | 1 Januari/January 2020                           |                                                      |                                                 |
|---------------------------------------------------|--------------------------------------------------|------------------------------------------------------|-------------------------------------------------|
|                                                   | Sebelum penyesuaian/<br><i>Before adjustment</i> | Penyesuaian PSAK 71/<br><i>Adjustment of SFAS 71</i> | Setelah penyesuaian/<br><i>After adjustment</i> |
| <b>ASET</b>                                       |                                                  |                                                      |                                                 |
| Kas                                               | 320.052                                          | -                                                    | 320.052                                         |
| Giro pada Bank Indonesia                          | 1.491.352                                        | -                                                    | 1.491.352                                       |
| Giro pada bank lain – bersih                      | 364.823                                          | -                                                    | 364.823                                         |
| Penempatan pada Bank Indonesia dan bank lain      | 1.639.873                                        | -                                                    | 1.639.873                                       |
| Efek-efek                                         | 1.825.746                                        | (183)                                                | 1.825.563                                       |
| Efek-efek yang dibeli dengan janji dijual kembali | 1.637.441                                        | -                                                    | 1.637.441                                       |
| Tagihan derivatif                                 | 6.910                                            | -                                                    | 6.910                                           |
| Kredit yang diberikan - bersih                    | 13.459.487                                       | (1.290.092)                                          | 12.169.395                                      |
| Pendapatan bunga yang masih akan diterima         | 131.194                                          | -                                                    | 131.194                                         |
| Pajak dibayar dimuka                              | 37.186                                           | -                                                    | 37.186                                          |
| Biaya dibayar dimuka                              | 206.966                                          | -                                                    | 206.966                                         |
| Tagihan akseptasi                                 | 48.409                                           | -                                                    | 48.409                                          |
| Penyertaan saham                                  | 137                                              | -                                                    | 137                                             |
| Aset tetap – bersih                               | 2.029.527                                        | -                                                    | 2.029.527                                       |
| Aset takberwujud – bersih                         | 43.996                                           | -                                                    | 43.996                                          |

**46. EARNING ASSETS RATIO OF TOTAL ASSETS**

The following table presents the ratio of productive assets before allowance for losses to total assets:

|                                                      | 2020          |
|------------------------------------------------------|---------------|
| Current accounts with Bank Indonesia and other banks | 4,87%         |
| Placements with Bank Indonesia and other banks       | 3,59%         |
| Marketable securities                                | 5,41%         |
| Loans                                                | 39,25%        |
| Investment in shares of stock                        | 0,00%         |
| <b>Total earning assets ratio</b>                    | <b>53,12%</b> |

**47. OTHER IMPORTANT INFORMATION**

|                                                       | 2020   |
|-------------------------------------------------------|--------|
| Fixed Assets to capital ratio                         | 69,26% |
| Loan to Funding Ratio (LFR)                           | 48,79% |
| Non-Performing Loans (NPL) to total loans ratio       | 3,14%  |
| Operating Expenses to Operating Income Ratio          | 97,75% |
| Non-Performing Earning Assets to Earning Assets Ratio | 2,38%  |
| Return on Assets (ROA) Ratio                          | 0,11%  |
| Return on Equity (ROE) Ratio                          | 0,81%  |
| Net Interest Margin (NIM)                             | 2,99%  |

**48. EFFECT OF IMPLEMENTATION OF SFAS 71 AS OF JANUARY 1, 2020**

The following table presents effect of implementation SFAS 71 on financial statements as of January 1, 2020:

|                                                | 1 Januari/January 2020                           |
|------------------------------------------------|--------------------------------------------------|
|                                                | Sebelum penyesuaian/<br><i>Before adjustment</i> |
| <b>ASSETS</b>                                  |                                                  |
| Cash                                           | 320.052                                          |
| Current accounts in Bank Indonesia             | 1.491.352                                        |
| Net current accounts in other banks            | 364.823                                          |
| Placements with Bank Indonesia and other banks | 1.639.873                                        |
| Securities                                     | 1.825.563                                        |
| Securities purchased under agreement to resell | 1.637.441                                        |
| Derivative receivables                         | 6.910                                            |
| Loan— net                                      | 12.169.395                                       |
| Accrued interest receivable                    | 131.194                                          |
| Prepaid taxes                                  | 37.186                                           |
| Prepaid expenses                               | 206.966                                          |
| Acceptance receivables                         | 48.409                                           |
| Investment in shares of stock                  | 137                                              |
| Fixed assets - net                             | 2.029.527                                        |
| Intangible assets – net                        | 43.996                                           |

48. DAMPAK PENERAPAN PSAK 71 PADA TANGGAL  
1 JANUARI 2020 (lanjutan)

48. EFFECT OF IMPLEMENTATION OF SFAS 71 AS OF  
JANUARY 1, 2020 (continued)

| 1 Januari/January 2020                                                                                                           |                                                 |                                                     |                                                |                                                                                                                  |
|----------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|-----------------------------------------------------|------------------------------------------------|------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                  | Sebelum<br>penyesuaian/<br>Before<br>adjustment | Penyesuaian<br>PSAK 71/<br>Adjustment of<br>SFAS 71 | Setelah<br>penyesuaian/<br>After<br>adjustment |                                                                                                                  |
| <b>ASET (lanjutan)</b>                                                                                                           |                                                 |                                                     |                                                | <b>ASSETS (continued)</b>                                                                                        |
| Agunan yang diambil alih – bersih                                                                                                | 2.051.119                                       | -                                                   | 2.051.119                                      | Foreclosed asset – net                                                                                           |
| Aset pajak tangguhan                                                                                                             | 67.659                                          | -                                                   | 67.659                                         | Deferred tax assets                                                                                              |
| Aset lain-lain                                                                                                                   | 170.164                                         | -                                                   | 170.164                                        | Others assets                                                                                                    |
| <b>JUMLAH ASET</b>                                                                                                               | <b>25.532.041</b>                               | <b>(1.290.275)</b>                                  | <b>24.241.766</b>                              | <b>TOTAL ASSETS</b>                                                                                              |
| 1 Januari/January 2020                                                                                                           |                                                 |                                                     |                                                |                                                                                                                  |
|                                                                                                                                  | Sebelum<br>penyesuaian/<br>Before<br>adjustment | Penyesuaian<br>PSAK 71/<br>Adjustment of<br>SFAS 71 | Setelah<br>penyesuaian/<br>After<br>adjustment |                                                                                                                  |
| <b>LIABILITAS</b>                                                                                                                |                                                 |                                                     |                                                | <b>LIABILITIES</b>                                                                                               |
| Liabilitas segera                                                                                                                | 77.322                                          | -                                                   | 77.322                                         | Liabilities due immediately                                                                                      |
| Simpanan dari nasabah                                                                                                            | 20.249.792                                      | -                                                   | 20.249.792                                     | Deposit from customers                                                                                           |
| Simpanan dari bank lain                                                                                                          | 9.409                                           | -                                                   | 9.409                                          | Deposits from other banks                                                                                        |
| Liabilitas akseptasi                                                                                                             | 48.409                                          | -                                                   | 48.409                                         | Acceptance payables                                                                                              |
| Utang pajak                                                                                                                      | 10.530                                          | -                                                   | 10.530                                         | Taxes payable                                                                                                    |
| Bunga masih harus dibayar                                                                                                        | 77.452                                          | -                                                   | 77.452                                         | Accrued interest payable                                                                                         |
| Liabilitas imbalan pasca kerja                                                                                                   | 240.599                                         | -                                                   | 240.599                                        | Post employments benefit liabilities                                                                             |
| Liabilitas lain-lain                                                                                                             | 282.293                                         | -                                                   | 282.293                                        | Other liabilities                                                                                                |
| <b>JUMLAH LIABILITAS</b>                                                                                                         | <b>20.995.806</b>                               | <b>-</b>                                            | <b>20.995.806</b>                              | <b>TOTAL LIABILITIES</b>                                                                                         |
| <b>EKUITAS</b>                                                                                                                   |                                                 |                                                     |                                                | <b>EQUITY</b>                                                                                                    |
| Modal saham                                                                                                                      | 1.751.482                                       | -                                                   | 1.751.482                                      | Share capital                                                                                                    |
| Tambahan modal disetor                                                                                                           | 414.753                                         | -                                                   | 414.753                                        | Additional paid-in capital                                                                                       |
| Revaluasi aset tetap                                                                                                             | 1.303.818                                       | -                                                   | 1.303.818                                      | Revaluation surplus of fixed assets                                                                              |
| Pengukuran kembali program imbalan pasti setelah dikurangi pajak                                                                 | 4.505                                           | -                                                   | 4.505                                          | Remeasurement of defined benefits program after tax                                                              |
| Keuntungan yang belum direalisasi atas perubahan nilai wajar efek-efek yang nilai wajar melalui komprehensif lain, setelah pajak | (1.407)                                         | -                                                   | (1.407)                                        | Unrealized gain on changes in fair value of fair value through other comprehensive income securities, net of tax |
| Saldo laba                                                                                                                       | 1.063.084                                       | (1.290.275)                                         | (227.191)                                      | Retained earnings                                                                                                |
| <b>JUMLAH EKUITAS</b>                                                                                                            | <b>4.536.235</b>                                | <b>(1.290.275)</b>                                  | <b>3.245.960</b>                               | <b>TOTAL EQUITY</b>                                                                                              |
| <b>JUMLAH LIABILITAS DAN EKUITAS</b>                                                                                             | <b>25.532.041</b>                               | <b>25.532.041</b>                                   | <b>24.241.766</b>                              | <b>TOTAL LIABILITIES AND EQUITY</b>                                                                              |







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